KAMUYU AYDINLATMA PLATFORMU

DENİZBANK 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
DenizBank Anonim Şirketi Yönetim Kurulu'na

Giriş

DenizBank Anonim Şirketi'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.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.h.3 numaralı dipnotta belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle ayrılan ve tamamı geçmiş yıllarda gider yazılan toplam 8.700 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

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	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)		232.430	574.128	806.558	220.334	507.367	727.701
Cash and cash equivalents		148.128	411.465	559.593	136.381	367.795	504.176
Cash and Cash Balances at Central Bank	(5.I.a)	145.436	233.115	378.551	131.542	207.743	339.285
Banks	(5.I.a)	1.008	176.968	177.976	4.834	158.752	163.586
Receivables From Money Markets		1.684	1.422	3.106	5	1.350	1.355
Allowance for Expected Losses (-)		0	-40	-40	0	-50	-50
Financial assets at fair value through profit or loss	(5.I.b)	10.977	3.676	14.653	10.993	5.597	16.590
Public Debt Securities		382	1.380	1.762	161	2.381	2.542
Equity instruments		0	2.077	2.077	0	1.982	1.982
Other Financial Assets		10.595	219	10.814	10.832	1.234	12.066
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.c)	72.008	144.775	216.783	71.811	121.576	193.387
Public Debt Securities		71.507	114.514	186.021	71.810	95.144	166.954
Equity instruments		1	2	3	1	2	3
Other Financial Assets		500	30.259	30.759	0	26.430	26.430
Derivative financial assets		1.317	14.212	15.529	1.149	12.399	13.548
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.I.b)	1.317	14.212	15.529	1.149	12.399	13.548
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.I.c)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		906.934	553.218	1.460.152	721.003	466.862	1.187.865
Loans	(5.I.d)	856.229	525.262	1.381.491	679.583	446.814	1.126.397
Receivables From Leasing Transactions	(5.I.i)	6.053	31.668	37.721	4.644	25.161	29.805
Factoring Receivables		23.437	6.070	29.507	12.692	4.371	17.063
Other Financial Assets Measured at Amortised Cost	(5.I.e)	79.710	0	79.710	72.034	0	72.034
Public Debt Securities		79.710	0	79.710	72.034	0	72.034
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-58.495	-9.782	-68.277	-47.950	-9.484	-57.434
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.l)	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		5.557	3	5.560	5.557	3	5.560
Investments in Associates (Net)	(5.I.f)	31	0	31	31	0	31

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		31	0	31	31	0	31
Investments in Subsidiaries (Net)	(5.I.g)	5.523	3	5.526	5.523	3	5.526
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		5.523	3	5.526	5.523	3	5.526
Jointly Controlled Partnerships (JointVentures) (Net)	(5.I.h)	3	0	3	3	0	3
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		3	0	3	3	0	3
TANGIBLE ASSETS (Net)		42.700	1.582	44.282	38.241	1.551	39.792
INTANGIBLE ASSETS AND GOODWILL (Net)		6.950	585	7.535	6.730	603	7.333
Goodwill		0	0	0	0	0	0
Other		6.950	585	7.535	6.730	603	7.333
INVESTMENT PROPERTY (Net)	(5.I.j)	6.736	0	6.736	4.164	0	4.164
CURRENT TAX ASSETS		266	104	370	0	102	102
DEFERRED TAX ASSET	(5.I.k)	8.488	25	8.513	718	41	759
OTHER ASSETS (Net)	(5.I.m)	86.086	21.593	107.679	64.151	11.810	75.961
TOTAL ASSETS		**1.296.147**	**1.151.238**	**2.447.385**	**1.060.898**	**988.339**	**2.049.237**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.a)	797.260	754.484	1.551.744	621.750	662.454	1.284.204
LOANS RECEIVED	(5.II.c)	26.235	285.980	312.215	7.582	242.114	249.696
MONEY MARKET FUNDS		252	5.863	6.115	6.447	10.034	16.481
MARKETABLE SECURITIES (Net)	(5.II.d)	2.583	117.000	119.583	2.156	102.825	104.981
Bills		2.583	3.784	6.367	2.156	3.585	5.741
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	113.216	113.216	0	99.240	99.240
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		385	25.656	26.041	137	6.612	6.749
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.II.b)	385	25.656	26.041	137	6.612	6.749
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.II.g)	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.f)	2.086	105	2.191	1.731	95	1.826
PROVISIONS	(5.II.h)	20.980	2.278	23.258	19.213	3.621	22.834
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.470	256	4.726	4.243	304	4.547
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		16.510	2.022	18.532	14.970	3.317	18.287
CURRENT TAX LIABILITIES	(5.II.i)	18.125	1.047	19.172	12.234	611	12.845
DEFERRED TAX LIABILITY	(5.II.i)	1.783	389	2.172	1.461	406	1.867
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.II.j)	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	16.547	16.547	0	15.392	15.392
Loans	(5.II.c)	0	16.547	16.547	0	15.392	15.392

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(5.II.e)	93.052	26.255	119.307	78.723	36.481	115.204
EQUITY	(5.II.k)	181.171	67.869	249.040	146.656	70.502	217.158
Issued capital		19.639	0	19.639	19.639	0	19.639
Capital Reserves		29	0	29	29	0	29
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		29	0	29	29	0	29
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		9.863	585	10.448	9.908	562	10.470
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-37.774	60.271	22.497	-36.667	60.281	23.614
Profit Reserves		156.231	1.563	157.794	102.947	1.563	104.510
Legal Reserves		3.993	5	3.998	3.389	5	3.394
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		152.238	1.558	153.796	99.558	1.558	101.116
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		31.809	5.449	37.258	49.500	8.095	57.595
Prior Years' Profit or Loss		1.372	1.315	2.687	1.372	1.315	2.687
Current Period Net Profit Or Loss		30.437	4.134	34.571	48.128	6.780	54.908
Non-controlling Interests		1.374	1	1.375	1.300	1	1.301
Total equity and liabilities		**1.143.912**	**1.303.473**	**2.447.385**	**898.090**	**1.151.147**	**2.049.237**

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		1.745.422	1.947.318	3.692.740	1.363.256	1.498.656	2.861.912
GUARANTIES AND WARRANTIES	(5.III.a)	242.701	192.738	435.439	176.807	149.609	326.416
Letters of Guarantee		204.276	109.534	313.810	152.064	89.453	241.517
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		79	575	654	79	577	656
Other Letters of Guarantee		204.197	108.959	313.156	151.985	88.876	240.861
Bank Acceptances		484	1.466	1.950	554	1.112	1.666
Import Letter of Acceptance		484	1.466	1.950	554	1.112	1.666
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		2.382	73.500	75.882	0	53.835	53.835
Documentary Letters of Credit		2.376	57.924	60.300	0	42.909	42.909
Other Letters of Credit		6	15.576	15.582	0	10.926	10.926
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		35.559	8.238	43.797	24.189	5.209	29.398
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.III.a)	1.171.577	45.782	1.217.359	938.384	70.020	1.008.404
Irrevocable Commitments		1.160.860	45.782	1.206.642	934.019	69.801	1.003.820
Forward Asset Purchase Commitments		8.061	29.739	37.800	17.866	51.795	69.661
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		148.175	3.354	151.529	111.018	0	111.018
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		29.260	0	29.260	23.297	0	23.297
Tax and Fund Liabilities Arised from Export Commitments		2	0	2	2	0	2
Commitments for Credit Card Limits		975.101	0	975.101	778.253	0	778.253
Commitments for Credit Cards and Banking Services Promotions		42	0	42	33	0	33
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		219	12.689	12.908	3.550	18.006	21.556
Revocable Commitments		10.717	0	10.717	4.365	219	4.584
Revocable Loan Granting Commitments		10.716	0	10.716	4.365	219	4.584
Other Revocable Commitments		1	0	1	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		331.144	1.708.798	2.039.942	248.065	1.279.027	1.527.092
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		331.144	1.708.798	2.039.942	248.065	1.279.027	1.527.092
Forward Foreign Currency Buy or Sell Transactions		96.355	153.527	249.882	45.107	71.469	116.576
Forward Foreign Currency Buying Transactions		11.581	117.809	129.390	3.302	57.377	60.679
Forward Foreign Currency Sale Transactions		84.774	35.718	120.492	41.805	14.092	55.897
Currency and Interest Rate Swaps		42.673	1.072.515	1.115.188	76.844	913.300	990.144
Currency Swap Buy Transactions		6.266	317.108	323.374	5.892	308.039	313.931
Currency Swap Sell Transactions		28.097	430.393	458.490	66.642	331.977	398.619
Interest Rate Swap Buy Transactions		4.155	162.507	166.662	2.155	136.642	138.797
Interest Rate Swap Sell Transactions		4.155	162.507	166.662	2.155	136.642	138.797
Currency, Interest Rate and Securities Options		188.832	273.076	461.908	126.114	174.351	300.465
Currency Options Buy Transactions		91.823	129.998	221.821	59.906	87.011	146.917
Currency Options Sell Transactions		97.009	126.874	223.883	66.208	82.094	148.302
Interest Rate Options Buy Transactions		0	8.102	8.102	0	2.623	2.623
Interest Rate Options Sell Transactions		0	8.102	8.102	0	2.623	2.623
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		3.284	3.168	6.452	0	0	0
Currency Futures Buy Transactions		0	3.168	3.168	0	0	0
Currency Futures Sell Transactions		3.284	0	3.284	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	206.512	206.512	0	119.907	119.907
CUSTODY AND PLEDGES RECEIVED		7.273.354	3.671.284	10.944.638	6.781.112	3.510.395	10.291.507
ITEMS HELD IN CUSTODY		308.582	612.577	921.159	359.896	603.005	962.901
Customer Fund and Portfolio Balances		3	0	3	3	0	3
Securities Held in Custody		279.758	574.923	854.681	339.998	572.542	912.540
Cheques Received for Collection		22.322	12.416	34.738	14.179	7.297	21.476
Commercial Notes Received for Collection		6.498	2.208	8.706	5.714	1.485	7.199
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		1	23.030	23.031	2	21.681	21.683
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		6.945.230	3.052.943	9.998.173	6.403.799	2.902.778	9.306.577
Securities		46.886	11.805	58.691	42.392	8.255	50.647
Guarantee Notes		5.328.080	881.517	6.209.597	4.919.777	836.030	5.755.807
Commodity		122.802	91.991	214.793	99.738	82.508	182.246
Warrant		0	0	0	0	0	0
Real Estate		1.102.741	1.266.828	2.369.569	1.118.351	1.247.171	2.365.522
Other Pledged Items		344.721	800.802	1.145.523	223.541	728.814	952.355

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		19.542	5.764	25.306	17.417	4.612	22.029
TOTAL OFF-BALANCE SHEET ACCOUNTS		**9.018.776**	**5.618.602**	**14.637.378**	**8.144.368**	**5.009.051**	**13.153.419**

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	(5.IV.a)	214.945	170.436	113.706	87.354
Interest Income on Loans		159.263	119.319	84.443	62.562
Interest Income on Reserve Deposits		17.456	14.949	9.511	8.024
Interest Income on Banks		8.311	10.637	3.913	2.323
Interest Income on Money Market Placements		450	2.251	281	1.628
Interest Income on Marketable Securities Portfolio		23.036	18.681	12.445	10.550
Financial Assets At Fair Value Through Profit Loss		239	171	174	136
Financial Assets At Fair Value Through Other Comprehensive Income		14.554	11.366	7.534	6.748
Financial Assets Measured at Amortised Cost		8.243	7.144	4.737	3.666
Finance Leasing Interest Income		2.082	1.893	1.126	919
Other Interest Income		4.347	2.706	1.987	1.348
INTEREST EXPENSES (-)	(5.IV.b)	-140.984	-127.814	-76.262	-66.402
Interest Expenses on Deposits		-125.069	-112.721	-67.679	-59.010
Interest Expenses on Funds Borrowed		-12.006	-9.225	-6.600	-4.701
Interest Expenses on Money Market Funds		-1.347	-2.313	-643	-1.282
Interest Expenses on Securities Issued		-2.087	-2.931	-1.114	-1.248
Lease Interest Expenses		-358	-236	-186	-122
Other Interest Expense		-117	-388	-40	-39
NET INTEREST INCOME OR EXPENSE		73.961	42.622	37.444	20.952
NET FEE AND COMMISSION INCOME OR EXPENSES		27.949	18.730	14.659	9.805
Fees and Commissions Received		46.440	32.670	24.463	17.232
From Noncash Loans		1.461	921	812	473
Other		44.979	31.749	23.651	16.759
Fees and Commissions Paid (-)		-18.491	-13.940	-9.804	-7.427
Paid for Noncash Loans		-57	-35	-32	-16
Other		-18.434	-13.905	-9.772	-7.411
DIVIDEND INCOME		365	10	365	10
TRADING INCOME OR LOSS (Net)	(5.IV.c)	-7.761	-1.026	-6.000	-254
Gains (Losses) Arising from Capital Markets Transactions		2.323	2.578	1.493	1.123
Gains (Losses) Arising From Derivative Financial Transactions		-15.964	-7.262	-21.047	-9.254
Foreign Exchange Gains or Losses		5.880	3.658	13.554	7.877
OTHER OPERATING INCOME	(5.IV.d)	11.611	10.596	3.296	7.867
GROSS PROFIT FROM OPERATING ACTIVITIES		106.125	70.932	49.764	38.380
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.e)	-19.048	-10.133	-9.706	-6.974
OTHER ALLOWANCE EXPENSES (-)		-912	491	-529	-56
PERSONNEL EXPENSES (-)	(5.IV.f)	-18.216	-12.789	-8.964	-6.471
OTHER OPERATING EXPENSES (-)	(5.IV.f)	-22.675	-14.840	-10.997	-7.151
NET OPERATING INCOME (LOSS)		45.274	33.661	19.568	17.728
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	(5.IV.g)	45.274	33.661	19.568	17.728
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.h)	-10.629	-6.580	-4.041	-3.011
Current Tax Provision		-15.485	-4.827	-6.223	-1.468
Expense Effect of Deferred Tax		-12.295	-15.077	-7.154	-9.311
Income Effect of Deferred Tax		17.151	13.324	9.336	7.768
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		34.645	27.081	15.527	14.717
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	(5.IV.j)	34.645	27.081	15.527	14.717
Profit (Loss) Attributable to Group		34.571	27.059	15.484	14.702
Profit (loss), attributable to non-controlling interests		74	22	43	15
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse başına kar zarar		1,76000000	1,38000000	0,79000000	0,75000000

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)		34.645	27.081		
OTHER COMPREHENSIVE INCOME		-1.139	6.327		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-22	93		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-32	119		
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		10	-26		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.117	6.234		
Exchange Differences on Translation		4.883	14.844		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.736	376		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-3.809	-12.682		
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		2.545	3.696		
TOTAL COMPREHENSIVE INCOME (LOSS)		33.506	33.408		

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		29.479	38.511
Interest Received		190.235	150.230
Interest Paid		-138.523	-137.995
Dividends received		365	10
Fees and Commissions Received		46.440	32.670
Other Gains		13.570	22.335
Collections from Previously Written Off Loans and Other Receivables		16.765	16.053
Cash Payments to Personnel and Service Suppliers		-18.037	-12.812
Taxes Paid		-16.241	-8.646
Other		-65.095	-23.334
Changes in Operating Assets and Liabilities Subject to Banking Operations		-53.383	12.755
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		3.656	-2.049
Net (Increase) Decrease in Due From Banks		-15.663	10.405
Net (Increase) Decrease in Loans		-259.958	-133.715
Net (Increase) Decrease in Other Assets		-51.481	-48.642
Net Increase (Decrease) in Bank Deposits		7.437	9.708
Net Increase (Decrease) in Other Deposits		251.192	160.383
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		15.158	-29.369
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-3.724	46.034
Net Cash Provided From Banking Operations		-23.904	51.266
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-25.672	-20.199
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		-4.876	-2.130
Cash Obtained from Tangible and Intangible Asset Sales		449	1.126
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-33.415	-58.316
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		12.170	30.041
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	9.080
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		31.142	17.572
Cash Obtained from Loans and Securities Issued		126.689	135.030
Cash Outflow Arised From Loans and Securities Issued		-93.015	-115.779
Equity Instruments Issued		0	0
Dividends paid		-1.624	-750
Payments of lease liabilities		-908	-929
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		40.846	7.759
Net Increase (Decrease) in Cash and Cash Equivalents		22.412	56.398
Cash and Cash Equivalents at Beginning of the Period		311.307	314.218
Cash and Cash Equivalents at End of the Period		333.719	370.616

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

Period		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		**19.639**	**0**	**0**	**15**	**1.243**	**-822**	**11.992**	**12.413**	**37.473**	**-3.477**	**-23.340**	**10.656**	**60.290**	**2.785**	**44.882**	**150.680**	**912**	**151.592**
	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		19.639	0	0	15	1.243	-822	11.992	12.413	37.473	-3.477	-23.340	10.656	60.290	2.785	44.882	150.680	912	151.592
	Total Comprehensive Income (Loss)		0	0	0	0	93	0	0	93	14.844	268	-8.878	6.234	0	0	27.059	33.386	22	33.408
	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	10	0	0	0	0	0	0	0	0	0	-10	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	44.220	-88	-44.882	-750	0	-750
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-750	-750	0	-750
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	44.220	-88	-44.132	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		**19.639**	**0**	**0**	**25**	**1.336**	**-822**	**11.992**	**12.506**	**52.317**	**-3.209**	**-32.218**	**16.890**	**104.510**	**2.687**	**27.059**	**183.316**	**934**	**184.250**
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		**19.639**	**0**	**0**	**29**	**6.602**	**-1.267**	**5.135**	**10.470**	**57.960**	**1.180**	**-35.526**	**23.614**	**104.510**	**2.687**	**54.908**	**215.857**	**1.301**	**217.158**
	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		19.639	0	0	29	6.602	-1.267	5.135	10.470	57.960	1.180	-35.526	23.614	104.510	2.687	54.908	215.857	1.301	217.158
	Total Comprehensive Income (Loss)		0	0	0	0	-22	0	0	-22	4.883	-3.335	-2.665	-1.117	0	0	34.571	33.432	74	33.506
	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	53.284	0	-54.908	-1.624	0	-1.624
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.624	-1.624	0	-1.624
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	53.284	0	-53.284	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		**19.639**	**0**	**0**	**29**	**6.580**	**-1.267**	**5.135**	**10.448**	**62.843**	**-2.155**	**-38.191**	**22.497**	**157.794**	**2.687**	**34.571**	**247.665**	**1.375**	**249.040**