Date and time of publication on KAP: 29.07.2026 19:07:42
https://www.kap.org.tr/en/Bildirim/1638972

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

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'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 finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem 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. kısım 8.c.1 ve IV. kısım 5' te belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide olmayan finansal tablolarda, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 1.100 milyon TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 700 milyon TL tutarındaki kısmı cari dönemde iptal edilen toplam 400 milyon TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 30 Haziran 2026 tarihi itibarıyla, diğer karşılıklar 400 milyon TL daha az, net kar ve özkaynaklar sırasıyla 700 milyon TL daha az ve 400 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin 30 Haziran 2026 tarihi itibarıyla ara dönem 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 29 Temmuz 2026

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)		43.447	16.739	60.186	32.691	22.751	55.442
Cash and cash equivalents		19.045	8.670	27.715	9.818	14.136	23.954
Cash and Cash Balances at Central Bank	V-I-1	0	6.423	6.423	0	5.703	5.703
Banks	V-I-3	29	2.252	2.281	3	8.439	8.442
Receivables From Money Markets		19.017	0	19.017	9.816	0	9.816
Allowance for Expected Losses (-)		-1	-5	-6	-1	-6	-7
Financial assets at fair value through profit or loss	V-I-2	3.732	0	3.732	2.889	0	2.889
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		3.732	0	3.732	2.889	0	2.889
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	19.667	6.692	26.359	19.004	7.708	26.712
Public Debt Securities		18.802	5.337	24.139	18.295	6.496	24.791
Equity instruments		567	1.355	1.922	301	1.212	1.513
Other Financial Assets		298	0	298	408	0	408
Derivative financial assets	V-I-2d	1.003	1.377	2.380	980	907	1.887
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.003	1.377	2.380	980	907	1.887
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		21.798	267.225	289.023	21.110	231.536	252.646
Loans	V-I-5	14.940	253.681	268.621	15.565	219.166	234.731
Receivables From Leasing Transactions	V-I-10	0	1.464	1.464	0	1.149	1.149
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	11.176	19.254	30.430	9.864	17.516	27.380
Public Debt Securities		11.176	19.022	30.198	9.864	17.516	27.380
Other Financial Assets		0	232	232	0	0	0
Allowance for Expected Credit Losses (-)		-4.318	-7.174	-11.492	-4.319	-6.295	-10.614
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-16	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		14.564	0	14.564	12.793	0	12.793
Investments in Associates (Net)	V-I-7	5.976	0	5.976	5.508	0	5.508

Associates Accounted for Using Equity Method		5.976	0	5.976	5.508	0	5.508
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	V-I-8	8.588	0	8.588	7.285	0	7.285
Unconsolidated Financial Subsidiaries		8.398	0	8.398	7.113	0	7.113
Unconsolidated Non-Financial Subsidiaries		190	0	190	172	0	172
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)	V-I-12	797	0	797	697	0	697
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-13	17	0	17	21	0	21
Goodwill		0	0	0	0	0	0
Other		17	0	17	21	0	21
INVESTMENT PROPERTY (Net)	V-I-14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	V-I-15	41	0	41	597	0	597
OTHER ASSETS (Net)	V-I-17	4.484	351	4.835	4.173	288	4.461
TOTAL ASSETS		**85.148**	**284.315**	**369.463**	**72.082**	**254.575**	**326.657**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	0	0	0	0	0	0
LOANS RECEIVED	V-II-3	2.702	219.340	222.042	2.726	190.892	193.618
MONEY MARKET FUNDS		13.234	2.901	16.135	991	5.042	6.033
MARKETABLE SECURITIES (Net)	V-II-4	0	56.051	56.051	0	60.594	60.594
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	56.051	56.051	0	60.594	60.594
FUNDS		16	4.182	4.198	32	978	1.010
Funds from Credit Customers		16	4.182	4.198	32	978	1.010
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	V-II-2	191	1.451	1.642	345	1.317	1.662
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		191	1.451	1.642	345	1.317	1.662
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	V-II-6	240	0	240	194	0	194
PROVISIONS	V-II-8	798	155	953	1.471	141	1.612
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		204	0	204	169	0	169
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		594	155	749	1.302	141	1.443
CURRENT TAX LIABILITIES	V-II-9a	981	0	981	345	0	345
DEFERRED TAX LIABILITY	V-II-9b	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-10	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	V-II-11	0	14.285	14.285	0	13.143	13.143
Loans		0	0	0	0	0	0

Other Debt Instruments			0	14.285	14.285	0	13.143	13.143
OTHER LIABILITIES			811	1.874	2.685	900	1.895	2.795
EQUITY			49.852	399	50.251	45.152	499	45.651
Issued capital	V-II-12a		2.800	0	2.800	2.800	0	2.800
Capital Reserves			30	0	30	25	0	25
Equity Share Premiums			0	0	0	0	0	0
Share Cancellation Profits			0	0	0	0	0	0
Other Capital Reserves			30	0	30	25	0	25
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss			4.957	431	5.388	4.861	336	5.197
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss			645	-32	613	930	163	1.093
Profit Reserves			35.608	0	35.608	25.153	0	25.153
Legal Reserves			781	0	781	645	0	645
Statutory Reserves			76	0	76	75	0	75
Extraordinary Reserves			34.748	0	34.748	24.430	0	24.430
Other Profit Reserves			3	0	3	3	0	3
Profit or Loss			5.812	0	5.812	11.383	0	11.383
Prior Years' Profit or Loss			0	0	0	0	0	0
Current Period Net Profit Or Loss			5.812	0	5.812	11.383	0	11.383
Non-controlling Interests			0	0	0	0	0	0
Total equity and liabilities			**68.825**	**300.638**	**369.463**	**52.156**	**274.501**	**326.657**

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		30.680	354.675	385.355	32.975	287.816	320.791
GUARANTIES AND WARRANTIES	V-III-1	1.684	35.108	36.792	1.468	32.635	34.103
Letters of Guarantee		1.684	13.234	14.918	1.468	13.519	14.987
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		1.684	13.234	14.918	1.468	13.519	14.987
Bank Acceptances		0	65	65	0	546	546
Import Letter of Acceptance		0	65	65	0	546	546
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	21.809	21.809	0	18.570	18.570
Documentary Letters of Credit		0	21.809	21.809	0	18.570	18.570
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	V-III-1	5.355	57.080	62.435	4.925	23.213	28.138
Irrevocable Commitments		1.183	34.420	35.603	2.444	3.180	5.624
Forward Asset Purchase Commitments		140	20.335	20.475	1.890	2.940	4.830
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	161	161	0	152	152
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		1.043	13.924	14.967	554	88	642
Revocable Commitments		4.172	22.660	26.832	2.481	20.033	22.514
Revocable Loan Granting Commitments		4.172	22.660	26.832	2.481	20.033	22.514
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	V-III-2	23.641	262.487	286.128	26.582	231.968	258.550
Derivative Financial Instruments Held For Hedging		0	106.264	106.264	0	89.530	89.530
Fair Value Hedges		0	106.264	106.264	0	89.530	89.530
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		23.641	156.223	179.864	26.582	142.438	169.020
Forward Foreign Currency Buy or Sell Transactions		3.850	21.775	25.625	4.455	18.109	22.564
Forward Foreign Currency Buying Transactions		1.681	11.116	12.797	2.239	9.057	11.296
Forward Foreign Currency Sale Transactions		2.169	10.659	12.828	2.216	9.052	11.268
Currency and Interest Rate Swaps		14.722	127.793	142.515	21.501	123.337	144.838
Currency Swap Buy Transactions		353	45.974	46.327	1	49.169	49.170
Currency Swap Sell Transactions		14.167	31.119	45.286	18.102	30.712	48.814
Interest Rate Swap Buy Transactions		101	25.350	25.451	1.699	21.728	23.427
Interest Rate Swap Sell Transactions		101	25.350	25.451	1.699	21.728	23.427
Currency, Interest Rate and Securities Options		5.069	6.655	11.724	626	992	1.618
Currency Options Buy Transactions		2.941	2.934	5.875	313	496	809
Currency Options Sell Transactions		2.128	3.721	5.849	313	496	809
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		698.694	4.524.846	5.223.540	653.836	3.915.209	4.569.045
ITEMS HELD IN CUSTODY		7.559	3.801	11.360	271	6.430	6.701
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		10	3.801	3.811	10	6.430	6.440
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		7.549	0	7.549	261	0	261
PLEDGED ITEMS		672.432	3.625.583	4.298.015	637.289	3.141.912	3.779.201
Securities		456	0	456	457	0	457
Guarantee Notes		15	3.313	3.328	15	2.905	2.920
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		172.305	952.699	1.125.004	172.766	829.681	1.002.447
Other Pledged Items		499.656	2.669.571	3.169.227	464.051	2.309.326	2.773.377

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		18.703	895.462	914.165	16.276	766.867	783.143
TOTAL OFF-BALANCE SHEET ACCOUNTS		**729.374**	**4.879.521**	**5.608.895**	**686.811**	**4.203.025**	**4.889.836**

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

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

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	V-IV-1	19.407	16.350	10.002	8.816
Interest Income on Loans		10.706	10.365	5.612	5.602
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		65	38	37	15
Interest Income on Money Market Placements		3.069	754	1.465	436
Interest Income on Marketable Securities Portfolio		5.384	5.077	2.778	2.714
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		3.335	2.995	1.662	1.671
Financial Assets Measured at Amortised Cost		2.049	2.082	1.116	1.043
Finance Leasing Interest Income		35	15	19	9
Other Interest Income		148	101	91	40
INTEREST EXPENSES (-)	V-IV-2	-11.275	-8.875	-5.840	-4.909
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-5.522	-4.465	-2.737	-2.314
Interest Expenses on Money Market Funds		-2.918	-2.154	-1.646	-1.480
Interest Expenses on Securities Issued		-2.770	-2.197	-1.425	-1.087
Lease Interest Expenses		-33	-31	-18	-16
Other Interest Expense		-32	-28	-14	-12
NET INTEREST INCOME OR EXPENSE		8.132	7.475	4.162	3.907
NET FEE AND COMMISSION INCOME OR EXPENSES		330	162	204	91
Fees and Commissions Received		373	198	227	107
From Noncash Loans		168	111	89	56
Other		205	87	138	51
Fees and Commissions Paid (-)		-43	-36	-23	-16
Paid for Noncash Loans		-3	-3	-2	-2
Other		-40	-33	-21	-14
DIVIDEND INCOME	V-IV-3	57	10	7	5
TRADING INCOME OR LOSS (Net)	V-IV-4	-398	126	-268	197
Gains (Losses) Arising from Capital Markets Transactions		75	236	10	123
Gains (Losses) Arising From Derivative Financial Transactions		-2.407	-5.907	-2.300	-3.545
Foreign Exchange Gains or Losses		1.934	5.797	2.022	3.619
OTHER OPERATING INCOME	V-IV-5	1.316	2.182	808	1.440
GROSS PROFIT FROM OPERATING ACTIVITIES		9.437	9.955	4.913	5.640
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-918	-1.196	-858	-974
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	0	-70	0	-70
PERSONNEL EXPENSES (-)		-1.755	-1.187	-923	-668
OTHER OPERATING EXPENSES (-)	V-IV-7	-558	-394	-302	-233
NET OPERATING INCOME (LOSS)		6.206	7.108	2.830	3.695
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.452	1.329	1.080	801
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	7.658	8.437	3.910	4.496
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-1.846	-1.962	-958	-1.116
Current Tax Provision		-1.067	-2.739	-728	-1.553
Expense Effect of Deferred Tax		-1.260	-1.185	187	-433
Income Effect of Deferred Tax		481	1.962	-417	870
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	5.812	6.475	2.952	3.380
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	V-IV-11	5.812	6.475	2.952	3.380
Profit (Loss) Attributable to Group		5.812	6.475	2.952	3.380
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)		2,07600000	2,31300000	1,05400000	1,20700000

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)		5.812	6.475		
OTHER COMPREHENSIVE INCOME		283	486		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		763	449		
Gains (Losses) on Revaluation of Property, Plant and Equipment		48	39		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	5		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		722	411		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-7	-6		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-480	37		
Exchange Differences on Translation		54	193		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-763	-223		
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		229	67		
TOTAL COMPREHENSIVE INCOME (LOSS)		6.095	6.961		

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		2.823	1.428
Interest Received		16.691	13.154
Interest Paid		-11.610	-7.251
Dividends received		91	64
Fees and Commissions Received		373	198
Other Gains		1.344	787
Collections from Previously Written Off Loans and Other Receivables		42	1.776
Cash Payments to Personnel and Service Suppliers		-2.232	-1.532
Taxes Paid		-1.681	-1.788
Other		-195	-3.980
Changes in Operating Assets and Liabilities Subject to Banking Operations		9.126	18.681
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-754	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-18.210	-7.810
Net (Increase) Decrease in Other Assets		-1.332	-4.205
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		14.722	14.124
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		14.700	16.572
Net Cash Provided From Banking Operations		11.949	20.109
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		330	-3.322
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		-20	-45
Cash Obtained from Tangible and Intangible Asset Sales		5	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.808	-5.515
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.380	578
Cash Paid for Purchase of Financial Assets At Amortised Cost		-227	-33
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	1.709
Other		0	-16
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-9.324	-14.686
Cash Obtained from Loans and Securities Issued		8.596	1.057
Cash Outflow Arised From Loans and Securities Issued		-16.227	-15.603
Equity Instruments Issued		0	0
Dividends paid		-1.500	0
Payments of lease liabilities		-193	-140
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		69	224
Net Increase (Decrease) in Cash and Cash Equivalents		3.024	2.325
Cash and Cash Equivalents at Beginning of the Period		18.014	9.551
Cash and Cash Equivalents at End of the Period		21.038	11.876

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				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		**2.800**	**0**	**0**	**15**	**322**	**-30**	**3.833**	**0**	**458**	**-109**	**0**	**0**	**15.054**	**10.135**	**0**	**32.478**	**0**	**32.478**
	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		2.800	0	0	15	322	-30	3.833	0	458	-109	0	0	15.054	10.135	0	32.478	0	32.478
	Total Comprehensive Income (Loss)		0	0	0	0	34	3	413	0	192	-156	0	0	0	0	6.475	6.961	0	6.961
	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	10	0	0	0	0	0	0	0	0	10.125	-10.135	0	0	0	0
	Dividends Paid		0	0	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	0	0	8.825	-8.825	0	0	0	0
	Other		0	0	0	10	0	0	0	0	0	0	0	0	1.300	-1.310	0	0	0	0
	Equity at end of period		**2.800**	**0**	**0**	**25**	**356**	**-27**	**4.246**	**0**	**650**	**-265**	**0**	**0**	**25.179**	**0**	**6.475**	**39.439**	**0**	**39.439**
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		**2.800**	**0**	**0**	**25**	**387**	**-29**	**4.839**	**0**	**720**	**373**	**0**	**0**	**25.153**	**11.383**	**0**	**45.651**	**0**	**45.651**
	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		2.800	0	0	25	387	-29	4.839	0	720	373	0	0	25.153	11.383	0	45.651	0	45.651
	Total Comprehensive Income (Loss)		0	0	0	0	40	0	723	0	54	-534	0	0	0	0	5.812	6.095	0	6.095
	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	5	0	0	-572	0	0	0	0	0	572	0	0	5	0	5
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	9.883	-11.383	0	-1.500	0	-1.500
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-1.500	0	-1.500	0	-1.500
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	8.583	-8.583	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	1.300	-1.300	0	0	0	0
	Equity at end of period		**2.800**	**0**	**0**	**30**	**427**	**-29**	**4.990**	**0**	**774**	**-161**	**0**	**0**	**35.608**	**0**	**5.812**	**50.251**	**0**	**50.251**