



KAMUYU AYDINLATMA PLATFORMU

QNB BANK A.Ş. Bank Financial Report Consolidated 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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

QNB Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

QNB Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu 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 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 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.

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.8.5 ve IV.6 numaralı dipnotlarda 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 4.000 Milyon TL'si geçmiş yıllarda ayrılan, 500 Milyon TL'si ise cari dönemde iptal edilen toplam 3.500 Milyon TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılığı içermektedir. Ayrıca, Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.6'da belirtildiği üzere, ilişikteki 30 Haziran 2026 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu; 1.300 Milyon TL tutarında serbest karşılık giderini içermektedir. Bu hususun, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar üzerindeki etkileri nedeniyle sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu 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 Yükümlülöklere 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

Emre Çelik, SMMM

Sorumlu Denetçi

30 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)		353.840	288.141	641.981	291.282	237.697	528.979
Cash and cash equivalents		153.710	230.502	384.212	123.073	179.775	302.848
Cash and Cash Balances at Central Bank	(1)	135.721	182.805	318.526	101.058	154.794	255.852
Banks	(3)	11.722	47.724	59.446	10.112	25.002	35.114
Receivables From Money Markets	(4)	6.280	0	6.280	11.913	0	11.913
Allowance for Expected Losses (-)		-13	-27	-40	-10	-21	-31
Financial assets at fair value through profit or loss	(2)	10.582	3.858	14.440	10.648	5.884	16.532
Public Debt Securities		4.037	1.902	5.939	4.434	4.074	8.508
Equity instruments		2.121	679	2.800	1.842	611	2.453
Other Financial Assets		4.424	1.277	5.701	4.372	1.199	5.571
Financial Assets at Fair Value Through Other Comprehensive Income	(5)	173.778	42.115	215.893	149.784	39.231	189.015
Public Debt Securities		173.776	42.090	215.866	149.782	39.208	188.990
Equity instruments		2	25	27	2	23	25
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2,13)	15.770	11.666	27.436	7.777	12.807	20.584
Derivative Financial Assets At Fair Value Through Profit Or Loss		7.250	9.669	16.919	3.545	10.869	14.414
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		8.520	1.997	10.517	4.232	1.938	6.170
FINANCIAL ASSETS AT AMORTISED COST (Net)		965.847	493.964	1.459.811	834.336	448.226	1.282.562
Loans	(6)	901.178	404.026	1.305.204	751.654	368.699	1.120.353
Receivables From Leasing Transactions	(12)	12.570	42.771	55.341	10.210	36.454	46.664
Factoring Receivables	(7)	27.068	11.564	38.632	26.447	9.348	35.795
Other Financial Assets Measured at Amortised Cost	(8)	83.798	42.828	126.626	95.154	42.857	138.011
Public Debt Securities		83.798	42.828	126.626	95.154	42.857	138.011
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-58.767	-7.225	-65.992	-49.129	-9.132	-58.261
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(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		569	0	569	568	0	568
Investments in Associates (Net)	(9)	59	0	59	59	0	59

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		59	0	59	59	0	59
Investments in Subsidiaries (Net)	(10)	507	0	507	506	0	506
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		507	0	507	506	0	506
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	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)		26.633	1	26.634	26.358	1	26.359
INTANGIBLE ASSETS AND GOODWILL (Net)		8.754	0	8.754	7.759	0	7.759
Goodwill		0	0	0	0	0	0
Other		8.754	0	8.754	7.759	0	7.759
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.025	0	1.025	500	0	500
DEFERRED TAX ASSET	(15)	4.156	0	4.156	663	0	663
OTHER ASSETS (Net)	(17)	79.482	8.088	87.570	56.375	6.959	63.334
TOTAL ASSETS		1.440.306	790.194	2.230.500	1.217.841	692.883	1.910.724
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	700.829	415.259	1.116.088	630.671	369.863	1.000.534
LOANS RECEIVED	(3)	15.652	313.580	329.232	19.102	272.618	291.720
MONEY MARKET FUNDS	(4)	50.941	50.837	101.778	50.172	42.120	92.292
MARKETABLE SECURITIES (Net)	(5)	28.266	188.089	216.355	26.516	121.790	148.306
Bills		26.212	0	26.212	24.197	0	24.197
Asset-backed Securities		1.201	0	1.201	2.319	0	2.319
Bonds		853	188.089	188.942	0	121.790	121.790
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	(2)	9.104	21.555	30.659	5.775	6.296	12.071
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		8.926	20.747	29.673	5.498	5.555	11.053
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		178	808	986	277	741	1.018
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.441	3	3.444	3.167	0	3.167
PROVISIONS	(8)	19.391	7.979	27.370	17.920	5.734	23.654
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.504	50	5.554	5.622	46	5.668
Insurance Technical Reserves (Net)		6.334	7.674	14.008	5.459	5.456	10.915
Other provisions		7.553	255	7.808	6.839	232	7.071
CURRENT TAX LIABILITIES	(9)	4.935	0	4.935	4.680	0	4.680
DEFERRED TAX LIABILITY		147	0	147	184	0	184
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(11)	0	38.621	38.621	0	35.538	35.538
Loans		0	24.459	24.459	0	22.508	22.508

Other Debt Instruments		0	14.162	14.162	0	13.030	13.030
OTHER LIABILITIES		130.856	30.517	161.373	102.255	23.407	125.662
EQUITY		199.632	866	200.498	171.300	1.616	172.916
Issued capital	(12)	5.500	0	5.500	5.500	0	5.500
Capital Reserves		1	0	1	1	0	1
Equity Share Premiums	(13)	1	0	1	1	0	1
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		12.838	0	12.838	12.796	0	12.796
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.268	866	-402	-253	1.616	1.363
Profit Reserves		153.215	0	153.215	105.400	0	105.400
Legal Reserves		1.703	0	1.703	1.015	0	1.015
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		151.512	0	151.512	104.385	0	104.385
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		29.298	0	29.298	47.815	0	47.815
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		29.298	0	29.298	47.815	0	47.815
Non-controlling Interests		48	0	48	41	0	41
Total equity and liabilities		1.163.194	1.067.306	2.230.500	1.031.742	878.982	1.910.724

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		2.531.689	2.207.528	4.739.217	2.127.891	1.878.231	4.006.122
GUARANTIES AND WARRANTIES	(1), (2), (3), (4)	146.143	128.922	275.065	115.363	109.442	224.805
Letters of Guarantee		127.890	71.327	199.217	101.768	67.726	169.494
Guarantees Subject to State Tender Law		1.867	615	2.482	1.769	494	2.263
Guarantees Given for Foreign Trade Operations		63.594	70.712	134.306	49.619	67.232	116.851
Other Letters of Guarantee		62.429	0	62.429	50.380	0	50.380
Bank Acceptances		18.239	29.260	47.499	13.543	20.407	33.950
Import Letter of Acceptance		18.239	29.260	47.499	13.543	20.407	33.950
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		14	28.335	28.349	52	21.309	21.361
Documentary Letters of Credit		14	21.444	21.458	52	16.610	16.662
Other Letters of Credit		0	6.891	6.891	0	4.699	4.699
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		1.643.756	85.700	1.729.456	1.548.891	63.936	1.612.827
Irrevocable Commitments	(1)	1.557.750	65.651	1.623.401	1.438.222	54.923	1.493.145
Forward Asset Purchase Commitments		9.745	47.752	57.497	20.147	37.971	58.118
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		318.869	4	318.873	300.305	4	300.309
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		16.603	0	16.603	13.909	0	13.909
Tax and Fund Liabilities Arised from Export Commitments		1.059	0	1.059	999	0	999
Commitments for Credit Card Limits		1.191.748	0	1.191.748	1.088.199	0	1.088.199
Commitments for Credit Cards and Banking Services Promotions		288	0	288	252	0	252
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		19.438	17.895	37.333	14.411	16.948	31.359
Revocable Commitments		86.006	20.049	106.055	110.669	9.013	119.682
Revocable Loan Granting Commitments		82.385	7.214	89.599	109.601	0	109.601
Other Revocable Commitments		3.621	12.835	16.456	1.068	9.013	10.081
DERIVATIVE FINANCIAL INSTRUMENTS	(5), (6)	741.790	1.992.906	2.734.696	463.637	1.704.853	2.168.490
Derivative Financial Instruments Held For Hedging		99.511	357.423	456.934	89.412	303.230	392.642
Fair Value Hedges		26.338	131.661	157.999	22.682	90.384	113.066
Cash Flow Hedges		73.173	225.762	298.935	66.730	212.846	279.576
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		642.279	1.635.483	2.277.762	374.225	1.401.623	1.775.848
Forward Foreign Currency Buy or Sell Transactions		112.060	121.207	233.267	62.033	86.084	148.117
Forward Foreign Currency Buying Transactions		3.023	107.809	110.832	848	69.044	69.892
Forward Foreign Currency Sale Transactions		109.037	13.398	122.435	61.185	17.040	78.225
Currency and Interest Rate Swaps		414.856	1.354.454	1.769.310	260.188	1.206.538	1.466.726
Currency Swap Buy Transactions		3.674	453.189	456.863	13	471.162	471.175
Currency Swap Sell Transactions		95.804	375.819	471.623	59.443	412.510	471.953
Interest Rate Swap Buy Transactions		157.689	262.723	420.412	100.366	161.433	261.799
Interest Rate Swap Sell Transactions		157.689	262.723	420.412	100.366	161.433	261.799
Currency, Interest Rate and Securities Options		91.042	136.369	227.411	51.847	108.848	160.695
Currency Options Buy Transactions		36.829	75.547	112.376	20.865	58.925	79.790
Currency Options Sell Transactions		54.213	60.822	115.035	30.982	49.923	80.905
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		24.321	23.453	47.774	157	153	310
Currency Futures Buy Transactions		0	23.453	23.453	0	153	153
Currency Futures Sell Transactions		24.321	0	24.321	157	0	157
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		10.159.813	2.457.982	12.617.795	8.168.509	2.339.957	10.508.466
ITEMS HELD IN CUSTODY		3.114.102	361.128	3.475.230	2.334.934	341.110	2.676.044
Customer Fund and Portfolio Balances		288.104	259.457	547.561	228.431	244.437	472.868
Securities Held in Custody		2.249.061	51.936	2.300.997	1.601.817	57.313	1.659.130
Cheques Received for Collection		94.553	13.862	108.415	90.632	10.650	101.282
Commercial Notes Received for Collection		8.659	3.120	11.779	7.904	3.066	10.970
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		473.725	32.753	506.478	406.150	25.644	431.794
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.869.224	1.076.100	4.945.324	3.256.460	1.056.067	4.312.527
Securities		55.100	86.974	142.074	52.120	88.379	140.499
Guarantee Notes		2.655	1.220	3.875	2.009	814	2.823
Commodity		1.807	0	1.807	1.827	0	1.827
Warrant		0	0	0	0	0	0
Real Estate		879.385	440.212	1.319.597	768.773	460.402	1.229.175
Other Pledged Items		2.930.277	547.694	3.477.971	2.431.731	506.472	2.938.203

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		3.176.487	1.020.754	4.197.241	2.577.115	942.780	3.519.895
TOTAL OFF-BALANCE SHEET ACCOUNTS		12.691.502	4.665.510	17.357.012	10.296.400	4.218.188	14.514.588

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	(1)	225.134	214.137	117.747	111.422
Interest Income on Loans		150.549	141.468	79.480	74.588
Interest Income on Reserve Deposits		17.450	19.010	9.056	10.054
Interest Income on Banks		7.589	6.807	1.969	958
Interest Income on Money Market Placements		1.557	358	1.010	267
Interest Income on Marketable Securities Portfolio		36.730	36.952	20.477	20.613
Financial Assets At Fair Value Through Profit Loss		1.408	1.372	724	769
Financial Assets At Fair Value Through Other Comprehensive Income		25.768	23.033	14.651	12.995
Financial Assets Measured at Amortised Cost		9.554	12.547	5.102	6.849
Finance Leasing Interest Income		4.114	3.158	2.180	1.692
Other Interest Income		7.145	6.384	3.575	3.250
INTEREST EXPENSES (-)	(2)	-153.660	-164.519	-79.818	-85.118
Interest Expenses on Deposits		-112.809	-123.197	-59.098	-63.669
Interest Expenses on Funds Borrowed		-13.206	-10.768	-6.612	-5.637
Interest Expenses on Money Market Funds		-16.845	-23.405	-8.407	-11.813
Interest Expenses on Securities Issued		-9.826	-6.591	-5.239	-3.728
Lease Interest Expenses		-588	-307	-301	-158
Other Interest Expense		-386	-251	-161	-113
NET INTEREST INCOME OR EXPENSE		71.474	49.618	37.929	26.304
NET FEE AND COMMISSION INCOME OR EXPENSES		44.643	36.976	23.960	19.874
Fees and Commissions Received		62.980	49.481	33.300	26.659
From Noncash Loans		1.038	842	529	429
Other		61.942	48.639	32.771	26.230
Fees and Commissions Paid (-)		-18.337	-12.505	-9.340	-6.785
Paid for Noncash Loans		-12	-7	-6	-4
Other		-18.325	-12.498	-9.334	-6.781
DIVIDEND INCOME	(3)	377	21	20	18
TRADING INCOME OR LOSS (Net)	(4)	-26.719	-11.820	-18.833	-7.965
Gains (Losses) Arising from Capital Markets Transactions		4.770	3.019	1.468	1.353
Gains (Losses) Arising From Derivative Financial Transactions		-29.365	-8.498	-17.738	-6.404
Foreign Exchange Gains or Losses		-2.124	-6.341	-2.563	-2.914
OTHER OPERATING INCOME	(5)	1.489	1.319	1.181	1.168
GROSS PROFIT FROM OPERATING ACTIVITIES		91.264	76.114	44.257	39.399
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-16.533	-16.744	-7.728	-10.703
OTHER ALLOWANCE EXPENSES (-)	(6)	-684	-1.767	-667	156
PERSONNEL EXPENSES (-)		-17.151	-12.941	-8.484	-6.351
OTHER OPERATING EXPENSES (-)	(7)	-18.533	-14.188	-9.312	-7.823
NET OPERATING INCOME (LOSS)		38.363	30.474	18.066	14.678
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)	38.363	30.474	18.066	14.678
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-9.058	-8.547	-4.511	-3.941
Current Tax Provision		-11.685	-8.298	-6.493	-7.101
Expense Effect of Deferred Tax		-1.079	-556	287	2.940
Income Effect of Deferred Tax		3.706	307	1.695	220
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	29.305	21.927	13.555	10.737
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)	29.305	21.927	13.555	10.737
Profit (Loss) Attributable to Group		29.298	21.922	13.551	10.734
Profit (loss), attributable to non-controlling interests		7	5	4	3
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,53270000	0,39860000	0,24640000	0,19520000

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)		29.305	21.927		
OTHER COMPREHENSIVE INCOME		-1.723	-1.645	0	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		42	-3	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		60	-5		
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		-18	2		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.765	-1.642	0	
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-4.089	-1.902		
Income (Loss) Related with Cash Flow Hedges		1.556	-458		
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		768	718		
TOTAL COMPREHENSIVE INCOME (LOSS)		27.582	20.282	0	

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		53.876	17.358
Interest Received		203.550	195.432
Interest Paid		-141.412	-157.754
Dividends received		377	21
Fees and Commissions Received		63.051	49.546
Other Gains		432	1.294
Collections from Previously Written Off Loans and Other Receivables		8.528	5.520
Cash Payments to Personnel and Service Suppliers		-17.763	-12.621
Taxes Paid		-17.970	-9.345
Other		-44.917	-54.735
Changes in Operating Assets and Liabilities Subject to Banking Operations		-48.752	-76.509
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		2.143	221
Net (Increase) Decrease in Due From Banks		-6.937	-42.508
Net (Increase) Decrease in Loans		-173.313	-151.399
Net (Increase) Decrease in Other Assets		-22.572	-12.590
Net Increase (Decrease) in Bank Deposits		-7.767	-18.319
Net Increase (Decrease) in Other Deposits		107.224	110.099
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		5.546	5.318
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		46.924	32.669
Net Cash Provided From Banking Operations		5.124	-59.151
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.055	-27.433
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		-4.718	-3.725
Cash Obtained from Tangible and Intangible Asset Sales		423	319
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-134.779	-110.604
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		116.478	74.265
Cash Paid for Purchase of Financial Assets At Amortised Cost		-15.777	-26.340
Cash Obtained from Sale of Financial Assets At Amortised Cost		40.428	38.652
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		65.771	79.981
Cash Obtained from Loans and Securities Issued		225.819	191.281
Cash Outflow Arised From Loans and Securities Issued		-158.766	-110.514
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.282	-786
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.376	4.485
Net Increase (Decrease) in Cash and Cash Equivalents		75.326	-2.118
Cash and Cash Equivalents at Beginning of the Period		164.602	163.342
Cash and Cash Equivalents at End of the Period		239.928	161.224

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

		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		3.350	1	0	0	11.300	-704	2 0	0	-4.225	1.726 0	71.376	36.174	0	119.000	30	119.030
	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		3.350	1	0	0	11.300	-704	2 0	0	-4.225	1.726 0	71.376	36.174	0	119.000	30	119.030
	Total Comprehensive Income (Loss)		0	0	0	0	0	-3	0 0	0	-1.321	-321 0	0	0	21.922	20.277	5	20.282
	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	36.174	-36.174	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	36.174	-36.174	0	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		3.350	1	0	0	11.300	-707	2 0	0	-5.546	1.405 0	107.550	0	21.922	139.277	35	139.312
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		5.500	1	0	0	13.604	-810	2 0	0	365	998 0	105.400	47.815	0	172.875	41	172.916
	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		5.500	1	0	0	13.604	-810	2 0	0	365	998 0	105.400	47.815	0	172.875	41	172.916
	Total Comprehensive Income (Loss)		0	0	0	0	0	42	0 0	0	-2.862	1.097 0	0	0	29.298	27.575	7	27.582
	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	47.815	-47.815	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	47.815	-47.815	0	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		5.500	1	0	0	13.604	-768	2 0	0	-2.497	2.095 0	153.215	0	29.298	200.450	48	200.498