



KAMUYU AYDINLATMA PLATFORMU

YAPI VE KREDİ BANKASI 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	Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Yapı ve Kredi Bankası A.Ş. Yönetim Kurulu'na

Giriş

Yapı ve Kredi Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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

řirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, 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 Yükümlölüklere 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

31 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)		493.026	439.291	932.317	451.542	411.480	863.022
Cash and cash equivalents	1.1	323.629	396.359	719.988	277.903	369.794	647.697
Cash and Cash Balances at Central Bank		267.770	296.136	563.906	234.636	306.808	541.444
Banks	1.4.1	55.957	100.478	156.435	43.340	63.225	106.565
Receivables From Money Markets	1.4.2			0			0
Allowance for Expected Losses (-)		-98	-255	-353	-73	-239	-312
Financial assets at fair value through profit or loss	1.2	2.978	1.843	4.821	3.473	513	3.986
Public Debt Securities			299	299		290	290
Equity instruments		9		9			0
Other Financial Assets		2.969	1.544	4.513	3.473	223	3.696
Financial Assets at Fair Value Through Other Comprehensive Income	1.5,1.6	160.260	31.339	191.599	163.059	30.900	193.959
Public Debt Securities		159.742	31.269	191.011	162.657	30.830	193.487
Equity instruments		281	70	351	242	65	307
Other Financial Assets		237		237	160	5	165
Derivative financial assets	1.3	6.159	9.750	15.909	7.107	10.273	17.380
Derivative Financial Assets At Fair Value Through Profit Or Loss		6.068	8.129	14.197	7.014	8.793	15.807
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		91	1.621	1.712	93	1.480	1.573
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.725.820	958.976	2.684.796	1.501.967	841.698	2.343.665
Loans	1.7	1.453.759	728.602	2.182.361	1.255.138	642.167	1.897.305
Receivables From Leasing Transactions	1.12	16.769	65.466	82.235	13.669	45.881	59.550
Factoring Receivables		45.046	17.274	62.320	26.695	10.143	36.838
Other Financial Assets Measured at Amortised Cost	1.8	279.801	164.123	443.924	260.690	160.553	421.243
Public Debt Securities		277.617	146.431	424.048	258.340	144.591	402.931
Other Financial Assets		2.184	17.692	19.876	2.350	15.962	18.312
Allowance for Expected Credit Losses (-)		-69.555	-16.489	-86.044	-54.225	-17.046	-71.271
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	1.15	3.712	117	3.829	2.218	112	2.330
Held for Sale		3.712	117	3.829	2.218	112	2.330
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		3.505	12.463	15.968	3.233	11.330	14.563
Investments in Associates (Net)	1.9	2.708	12.463	15.171	2.575	11.330	13.905

Associates Accounted for Using Equity Method		2.469	12.463	14.932	2.336	11.330	13.666
Unconsolidated Associates		239		239	239		239
Investments in Subsidiaries (Net)	1.10	797	0	797	658	0	658
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries		797		797	658		658
Jointly Controlled Partnerships (JointVentures) (Net)	1.11	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		48.314	683	48.997	43.777	670	44.447
INTANGIBLE ASSETS AND GOODWILL (Net)		5.411	624	6.035	4.894	619	5.513
Goodwill				0			0
Other		5.411	624	6.035	4.894	619	5.513
INVESTMENT PROPERTY (Net)	1.13			0			0
CURRENT TAX ASSETS		4.646		4.646	4.205		4.205
DEFERRED TAX ASSET	1.14	801	182	983	421	133	554
OTHER ASSETS (Net)	1.16	216.502	76.459	292.961	185.705	58.928	244.633
TOTAL ASSETS		2.501.737	1.488.795	3.990.532	2.197.962	1.324.970	3.522.932
LIABILITY AND EQUITY ITEMS							
DEPOSITS	2.1	1.220.042	965.032	2.185.074	1.064.682	894.461	1.959.143
LOANS RECEIVED	2.3.1	145.962	341.250	487.212	97.624	314.485	412.109
MONEY MARKET FUNDS		89.960		89.960	96.359	5.849	102.208
MARKETABLE SECURITIES (Net)	2.3.3	74.529	301.291	375.820	42.918	256.110	299.028
Bills		54.719		54.719	28.031		28.031
Asset-backed Securities			73.202	73.202		49.404	49.404
Bonds		19.810	228.089	247.899	14.887	206.706	221.593
FUNDS		0	0	0	0	0	0
Funds from Credit Customers				0			0
Other				0			0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	2.3.4		73.531	73.531		63.183	63.183
DERIVATIVE FINANCIAL LIABILITIES	2.2	30.721	6.500	37.221	14.227	5.397	19.624
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		30.449	6.500	36.949	14.212	5.380	19.592
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		272		272	15	17	32
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	2.5	8.527	1.926	10.453	7.007	545	7.552
PROVISIONS	2.6	26.625	1.091	27.716	25.457	1.165	26.622
Provision for Restructuring				0			0
Reserves for Employee Benefits	2.6.1	6.822	27	6.849	6.012	14	6.026
Insurance Technical Reserves (Net)				0			0
Other provisions	2.6.3	19.803	1.064	20.867	19.445	1.151	20.596
CURRENT TAX LIABILITIES	2.7	20.902	104	21.006	15.279	283	15.562
DEFERRED TAX LIABILITY			33	33	4.023	33	4.056
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	2.8	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	2.9	1.086	143.174	144.260	1.081	121.536	122.617
Loans				0			0

Other Debt Instruments		1.086	143.174	144.260	1.081	121.536	122.617
OTHER LIABILITIES	2.4	220.348	31.399	251.747	206.678	28.933	235.611
EQUITY	2.10	283.734	2.765	286.499	252.641	2.976	255.617
Issued capital		8.447		8.447	8.447		8.447
Capital Reserves		2.636	0	2.636	2.358	0	2.358
Equity Share Premiums		557		557	557		557
Share Cancellation Profits				0			0
Other Capital Reserves		2.079		2.079	1.801		1.801
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		15.723	955	16.678	12.735	478	13.213
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		5.270	1.851	7.121	8.215	2.539	10.754
Profit Reserves		219.000	-41	218.959	172.149	-41	172.108
Legal Reserves		3.474		3.474	3.474		3.474
Statutory Reserves				0			0
Extraordinary Reserves		215.452	-41	215.411	168.640	-41	168.599
Other Profit Reserves		74		74	35		35
Profit or Loss		32.650	0	32.650	48.730	0	48.730
Prior Years' Profit or Loss		1.640		1.640	1.640		1.640
Current Period Net Profit Or Loss		31.010		31.010	47.090		47.090
Non-controlling Interests		8		8	7		7
Total equity and liabilities		2.122.436	1.868.096	3.990.532	1.827.976	1.694.956	3.522.932

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		3.892.960	3.176.035	7.068.995	3.706.218	3.183.093	6.889.311
GUARANTIES AND WARRANTIES	3.1.2.1,2	465.030	431.035	896.065	390.710	383.238	773.948
Letters of Guarantee	3.1.2.2	429.214	260.411	689.625	364.116	236.615	600.731
Guarantees Subject to State Tender Law		157.027	37.860	194.887	101.068	28.174	129.242
Guarantees Given for Foreign Trade Operations		135.311	217.183	352.494	117.738	204.063	321.801
Other Letters of Guarantee		136.876	5.368	142.244	145.310	4.378	149.688
Bank Acceptances		0	3.073	3.073	0	3.401	3.401
Import Letter of Acceptance			3.073	3.073		3.401	3.401
Other Bank Acceptances				0			0
Letters of Credit		2.131	131.619	133.750	107	109.132	109.239
Documentary Letters of Credit		2.131	131.613	133.744	107	109.121	109.228
Other Letters of Credit			6	6		11	11
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees		33.685	20.529	54.214	26.487	20.295	46.782
Other Collaterals			15.403	15.403		13.795	13.795
COMMITMENTS		2.040.942	300.554	2.341.496	2.437.302	469.461	2.906.763
Irrevocable Commitments	3.1.1	2.022.117	235.312	2.257.429	2.421.433	392.208	2.813.641
Forward Asset Purchase Commitments		56.542	223.306	279.848	95.859	387.805	483.664
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries		420		420			0
Loan Granting Commitments		239.810	9.953	249.763	215.467	3.719	219.186
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments		23.744		23.744	17.128		17.128
Tax and Fund Liabilities Arised from Export Commitments		53		53	28		28
Commitments for Credit Card Limits		1.319.126		1.319.126	1.567.909		1.567.909
Commitments for Credit Cards and Banking Services Promotions		77		77	97		97
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments		382.345	2.053	384.398	524.945	684	525.629
Revocable Commitments		18.825	65.242	84.067	15.869	77.253	93.122
Revocable Loan Granting Commitments		18.732	64.687	83.419	15.774	76.671	92.445
Other Revocable Commitments		93	555	648	95	582	677
DERIVATIVE FINANCIAL INSTRUMENTS		1.386.988	2.444.446	3.831.434	878.206	2.330.394	3.208.600
Derivative Financial Instruments Held For Hedging		21.734	52.094	73.828	3.009	48.177	51.186
Fair Value Hedges			4.442	4.442		4.601	4.601
Cash Flow Hedges		21.734	47.652	69.386	3.009	43.576	46.585
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		1.365.254	2.392.352	3.757.606	875.197	2.282.217	3.157.414
Forward Foreign Currency Buy or Sell Transactions		247.706	247.117	494.823	157.970	145.884	303.854
Forward Foreign Currency Buying Transactions		37.746	200.671	238.417	24.445	120.581	145.026
Forward Foreign Currency Sale Transactions		209.960	46.446	256.406	133.525	25.303	158.828
Currency and Interest Rate Swaps		885.224	1.221.812	2.107.036	609.445	1.513.298	2.122.743
Currency Swap Buy Transactions		7.259	300.272	307.531	4.754	347.472	352.226
Currency Swap Sell Transactions		183.657	136.556	320.213	181.171	191.956	373.127
Interest Rate Swap Buy Transactions		347.154	392.492	739.646	211.760	486.935	698.695
Interest Rate Swap Sell Transactions		347.154	392.492	739.646	211.760	486.935	698.695
Currency, Interest Rate and Securities Options		115.682	279.315	394.997	52.630	129.901	182.531
Currency Options Buy Transactions		14.631	152.579	167.210	4.808	71.493	76.301
Currency Options Sell Transactions		101.051	78.456	179.507	47.822	30.604	78.426
Interest Rate Options Buy Transactions			26.660	26.660		16.563	16.563
Interest Rate Options Sell Transactions			21.620	21.620		11.241	11.241
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		116.249	107.455	223.704	54.553	52.598	107.151
Currency Futures Buy Transactions		25.340	86.113	111.453	7	52.592	52.599
Currency Futures Sell Transactions		90.909	21.342	112.251	54.546	6	54.552
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other		393	536.653	537.046	599	440.536	441.135
CUSTODY AND PLEDGES RECEIVED		2.764.996	2.334.005	5.099.001	3.035.807	2.207.867	5.243.674
ITEMS HELD IN CUSTODY		763.589	343.785	1.107.374	582.429	308.234	890.663
Customer Fund and Portfolio Balances		395.919	270.120	666.039	326.352	236.840	563.192
Securities Held in Custody		80.205	65.696	145.901	8.957	64.490	73.447
Cheques Received for Collection		228.581	166	228.747	198.789	147	198.936
Commercial Notes Received for Collection		58.826	7.092	65.918	48.273	6.088	54.361
Other Assets Received for Collection			567	567		534	534
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody		58	144	202	58	135	193
Custodians				0			0
PLEDGED ITEMS		1.929.524	1.850.427	3.779.951	2.392.126	1.768.175	4.160.301
Securities		133.963	1.321	135.284	133.969	1.219	135.188
Guarantee Notes		22.682	6.504	29.186	22.958	5.213	28.171
Commodity		7		7	8		8
Warrant				0			0
Real Estate		843.102	12.662	855.764	1.356.109	9.476	1.365.585
Other Pledged Items		929.770	1.829.856	2.759.626	879.082	1.752.190	2.631.272

Depositories Receiving Pledged Items			84	84		77	77
ACCEPTED BILL, GUARANTIES AND WARRANTEES		71.883	139.793	211.676	61.252	131.458	192.710
TOTAL OFF-BALANCE SHEET ACCOUNTS		6.657.956	5.510.040	12.167.996	6.742.025	5.390.960	12.132.985

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	4.1	360.009	281.230	186.459	146.147
Interest Income on Loans	4.1.1	237.889	185.252	124.214	98.390
Interest Income on Reserve Deposits		28.433	23.537	14.761	12.379
Interest Income on Banks	4.1.2	19.075	10.923	7.287	3.155
Interest Income on Money Market Placements		236	340		171
Interest Income on Marketable Securities Portfolio	4.1.3	59.638	50.895	31.925	26.393
Financial Assets At Fair Value Through Profit Loss		95	73	78	35
Financial Assets At Fair Value Through Other Comprehensive Income		23.570	18.881	12.334	10.375
Financial Assets Measured at Amortised Cost		35.973	31.941	19.513	15.983
Finance Leasing Interest Income		4.859	3.955	2.623	2.005
Other Interest Income		9.879	6.328	5.649	3.654
INTEREST EXPENSES (-)	4.2	-242.653	-216.275	-127.202	-110.946
Interest Expenses on Deposits	4.2.6	-161.367	-139.135	-84.904	-74.645
Interest Expenses on Funds Borrowed	4.2.1	-27.606	-22.618	-14.806	-9.317
Interest Expenses on Money Market Funds	4.2.4	-24.767	-38.972	-12.155	-19.120
Interest Expenses on Securities Issued	4.2.3	-27.289	-14.674	-14.709	-7.564
Lease Interest Expenses		-767	-490	-417	-252
Other Interest Expense	4.2.5	-857	-386	-211	-48
NET INTEREST INCOME OR EXPENSE		117.356	64.955	59.257	35.201
NET FEE AND COMMISSION INCOME OR EXPENSES		65.755	52.154	33.323	28.039
Fees and Commissions Received		104.599	76.280	53.757	41.531
From Noncash Loans		3.384	2.929	1.723	1.542
Other	4.11	101.215	73.351	52.034	39.989
Fees and Commissions Paid (-)		-38.844	-24.126	-20.434	-13.492
Paid for Noncash Loans		-141	-72	-71	-44
Other	4.11	-38.703	-24.054	-20.363	-13.448
DIVIDEND INCOME		433	330	262	212
TRADING INCOME OR LOSS (Net)	4.3	-46.064	-21.759	-27.256	-15.351
Gains (Losses) Arising from Capital Markets Transactions		4.274	2.446	978	894
Gains (Losses) Arising From Derivative Financial Transactions		-49.666	-1.374	-39.942	-9.205
Foreign Exchange Gains or Losses		-672	-22.831	11.708	-7.040
OTHER OPERATING INCOME	4.5	17.783	13.265	4.912	5.346
GROSS PROFIT FROM OPERATING ACTIVITIES		155.263	108.945	70.498	53.447
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	4.4	-39.211	-27.371	-17.328	-12.353
OTHER ALLOWANCE EXPENSES (-)	4.4	-1.239	-82	-1.127	-42
PERSONNEL EXPENSES (-)		-27.013	-19.987	-13.475	-10.022
OTHER OPERATING EXPENSES (-)	4.6	-46.253	-34.547	-24.108	-18.020
NET OPERATING INCOME (LOSS)		41.547	26.958	14.460	13.010
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		1.061	937	492	509
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	4.7	42.608	27.895	14.952	13.519
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	4.8	-11.596	-5.145	-4.236	-2.188
Current Tax Provision		-12.254	-2.770	-5.844	-2.044
Expense Effect of Deferred Tax			-2.375		-144
Income Effect of Deferred Tax		658		1.608	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		31.012	22.750	10.716	11.331
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	4.9	31.012	22.750	10.716	11.331

Profit (Loss) Attributable to Group		31.010	22.748	10.715	11.330
Profit (loss), attributable to non-controlling interests	4.10	2	2	1	1
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,03670000	0,02690000	0,01270000	0,01340000

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)		31.012	22.750		
OTHER COMPREHENSIVE INCOME		-168	6.495		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		3.465	3.182		
Gains (Losses) on Revaluation of Property, Plant and Equipment		3.118	4.239		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-517	-412		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-3	5		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		867	-650		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-3.633	3.313		
Exchange Differences on Translation		3.262	9.175		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-7.683	-1.013		
Income (Loss) Related with Cash Flow Hedges		55	-638		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-2.115	-6.681		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		-75	-28		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		2.923	2.498		
TOTAL COMPREHENSIVE INCOME (LOSS)		30.844	29.245		

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		68.512	46.370
Interest Received		314.386	262.025
Interest Paid		-234.919	-216.349
Dividends received		433	330
Fees and Commissions Received		104.599	76.280
Other Gains		-9.181	-10.008
Collections from Previously Written Off Loans and Other Receivables		10.611	12.660
Cash Payments to Personnel and Service Suppliers		-70.499	-52.064
Taxes Paid		-10.927	-4.113
Other		-35.991	-22.391
Changes in Operating Assets and Liabilities Subject to Banking Operations		-79.465	-108.746
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-826	-648
Net (Increase) Decrease in Due From Banks		-24.052	-82.778
Net (Increase) Decrease in Loans		-341.616	-319.389
Net (Increase) Decrease in Other Assets		-47.730	-34.220
Net Increase (Decrease) in Bank Deposits		57.929	-5.426
Net Increase (Decrease) in Other Deposits		162.764	285.551
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		9.883	-16.023
Net Increase (Decrease) in Funds Borrowed		101.468	50.645
Net Increase (Decrease) Other Liabilities		2.715	13.542
Net Cash Provided From Banking Operations		-10.953	-62.376
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.076	-10.142
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-140	-201
Cash Paid For Tangible And Intangible Asset Purchases		-3.292	-2.390
Cash Obtained from Tangible and Intangible Asset Sales		2.796	98
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-144.215	-72.117
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		135.213	42.691
Cash Paid for Purchase of Financial Assets At Amortised Cost		-11.612	-15.992
Cash Obtained from Sale of Financial Assets At Amortised Cost		17.174	37.769
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		48.557	75.907
Cash Obtained from Loans and Securities Issued		121.535	169.354
Cash Outflow Arised From Loans and Securities Issued		-70.959	-92.095
Dividends paid		-1	-1
Payments of lease liabilities		-2.018	-1.351
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		14.196	34.116
Net Increase (Decrease) in Cash and Cash Equivalents		47.724	37.505
Cash and Cash Equivalents at Beginning of the Period		360.737	287.777
Cash and Cash Equivalents at End of the Period		408.461	325.282

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	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		8.447	557	1.711	17.507	-10.898	90	23.527	-12.810	-9.513	143.534	1.640	29.017	192.809	5	192.814
	Adjustments Related to TMS 8																0
	Effect Of Corrections																0
	Effect Of Changes In Accounting Policy																0
	Adjusted Beginning Balance		8.447	557	1.711	17.507	-10.898	90	23.527	-12.810	-9.513	143.534	1.640	29.017	192.809	5	192.814
	Total Comprehensive Income (Loss)					3.465	-288	5	9.175	-709	-5.153			22.748	29.243	2	29.245
	Capital Increase in Cash																0
	Capital Increase Through Internal Reserves																0
	Issued Capital Inflation Adjustment Difference																0
	Convertible Bonds																0
	Subordinated Debt																0
	Increase (decrease) through other changes, equity				38							-391		0	-353	0	-353
	Profit Distributions				52							28.965		-29.017		-1	-1
	Dividends Paid															-1	-1
Transfers To Reserves				52							28.965		-29.017			0	
Other																0	
Equity at end of period		8.447	557	1.801	20.972	-11.186	95	32.702	-13.519	-14.666	172.108	1.640	22.748	221.699	6	221.705	
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		8.447	557	1.801	25.375	-12.258	96	36.384	-9.052	-16.578	172.108	1.640	47.090	255.610	7	255.617
	Adjustments Related to TMS 8																0
	Effect Of Corrections																0
	Effect Of Changes In Accounting Policy																0
	Adjusted Beginning Balance		8.447	557	1.801	25.375	-12.258	96	36.384	-9.052	-16.578	172.108	1.640	47.090	255.610	7	255.617
	Total Comprehensive Income (Loss)					3.830	-362	-3	3.262	-5.378	-1.517			31.010	30.842	2	30.844
	Capital Increase in Cash																0
	Capital Increase Through Internal Reserves																0
	Issued Capital Inflation Adjustment Difference																0
	Convertible Bonds																0
	Subordinated Debt																0
	Increase (decrease) through other changes, equity				39										39		39
	Profit Distributions				239							46.851		-47.090		-1	-1
	Dividends Paid															-1	-1
	Transfers To Reserves				239							46.851		-47.090			0
	Other																0
	Equity at end of period		8.447	557	2.079	29.205	-12.620	93	39.646	-14.430	-18.095	218.959	1.640	31.010	286.491	8	286.499