



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE İŞ BANKASI A.Ş. Bank Financial Report Consolidated 2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Consolidated Financial Statements



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

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye İş Bankası A.Ş. Genel Kurulu'na

Giriş

Türkiye İş 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. Banka yönetimi, söz konusu ara dönem 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 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 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, Türkiye İş Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlölüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 3 Ağustos 2026

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)		912.943	991.861	1.904.804	788.748	996.685	1.785.433
Cash and cash equivalents		433.380	663.948	1.097.328	394.841	681.397	1.076.238
Cash and Cash Balances at Central Bank	V-I-a	349.345	536.124	885.469	346.704	535.874	882.578
Banks	V-I-ç	63.854	128.064	191.918	36.644	146.006	182.650
Receivables From Money Markets		20.327	0	20.327	11.591	0	11.591
Allowance for Expected Losses (-)		-146	-240	-386	-98	-483	-581
Financial assets at fair value through profit or loss	V-I-b	70.838	50.835	121.673	61.235	52.967	114.202
Public Debt Securities		4.049	46.051	50.100	2.967	48.131	51.098
Equity instruments		3.723	274	3.997	2.470	272	2.742
Other Financial Assets		63.066	4.510	67.576	55.798	4.564	60.362
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-d	405.188	257.721	662.909	330.574	242.116	572.690
Public Debt Securities		400.745	230.502	631.247	326.223	218.984	545.207
Equity instruments		2.113	6.233	8.346	1.386	5.802	7.188
Other Financial Assets		2.330	20.986	23.316	2.965	17.330	20.295
Derivative financial assets	V-I-c-i	3.537	19.357	22.894	2.098	20.205	22.303
Derivative Financial Assets At Fair Value Through Profit Or Loss		3.537	19.357	22.894	2.098	20.205	22.303
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.036.923	1.326.910	3.363.833	1.795.968	1.194.888	2.990.856
Loans	V-I-e	1.832.297	1.251.904	3.084.201	1.595.439	1.121.552	2.716.991
Receivables From Leasing Transactions	V-I-i	12.151	48.637	60.788	8.381	44.551	52.932
Factoring Receivables		42.989	8.896	51.885	28.335	9.240	37.575
Other Financial Assets Measured at Amortised Cost	V-I-f	244.667	48.431	293.098	240.129	45.760	285.889
Public Debt Securities		241.690	30.218	271.908	237.203	27.824	265.027
Other Financial Assets		2.977	18.213	21.190	2.926	17.936	20.862
Allowance for Expected Credit Losses (-)		-95.181	-30.958	-126.139	-76.316	-26.215	-102.531
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-l	153	8	161	98	23	121
Held for Sale		153	8	161	98	23	121
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		164.993	0	164.993	152.344	0	152.344
Investments in Associates (Net)	V-I-g	1.622	0	1.622	1.352	0	1.352

Associates Accounted for Using Equity Method		1.174	0	1.174	1.102	0	1.102
Unconsolidated Associates		448	0	448	250	0	250
Investments in Subsidiaries (Net)	V-I-ğ	159.110	0	159.110	146.825	0	146.825
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		159.110	0	159.110	146.825	0	146.825
Jointly Controlled Partnerships (JointVentures) (Net)	V-I-h	4.261	0	4.261	4.167	0	4.167
Jointly Controlled Partnerships Accounted for Using Equity Method		4.172	0	4.172	4.051	0	4.051
Unconsolidated Jointly Controlled Partnerships		89	0	89	116	0	116
TANGIBLE ASSETS (Net)		111.230	814	112.044	96.991	702	97.693
INTANGIBLE ASSETS AND GOODWILL (Net)		23.753	144	23.897	19.882	193	20.075
Goodwill		0	0	0	0	0	0
Other		23.753	144	23.897	19.882	193	20.075
INVESTMENT PROPERTY (Net)	V-I-j	32.379	0	32.379	26.774	0	26.774
CURRENT TAX ASSETS		473	116	589	318	84	402
DEFERRED TAX ASSET	V-I-k	30.361	92	30.453	25.675	49	25.724
OTHER ASSETS (Net)	V-I-m	283.420	94.896	378.316	222.065	67.853	289.918
TOTAL ASSETS		3.596.628	2.414.841	6.011.469	3.128.863	2.260.477	5.389.340
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-a	1.909.880	1.562.467	3.472.347	1.712.131	1.460.705	3.172.836
LOANS RECEIVED	V-II-c	22.757	415.705	438.462	17.977	383.190	401.167
MONEY MARKET FUNDS		327.660	151.862	479.522	210.355	181.765	392.120
MARKETABLE SECURITIES (Net)	V-II-ç	77.969	222.632	300.601	30.792	226.478	257.270
Bills		77.438	0	77.438	30.792	0	30.792
Asset-backed Securities		531	0	531	0	0	0
Bonds		0	222.632	222.632	0	226.478	226.478
FUNDS		16	4.183	4.199	32	978	1.010
Funds from Credit Customers		16	4.183	4.199	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-b-f	1.498	18.709	20.207	613	10.011	10.624
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.498	18.709	20.207	613	10.011	10.624
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-e	7.896	495	8.391	5.409	417	5.826
PROVISIONS	V-II-g	150.710	75.111	225.821	144.234	66.343	210.577
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		13.201	26	13.227	10.792	20	10.812
Insurance Technical Reserves (Net)		111.296	72.757	184.053	101.246	64.053	165.299
Other provisions		26.213	2.328	28.541	32.196	2.270	34.466
CURRENT TAX LIABILITIES	V-II-ğ	28.225	384	28.609	25.661	409	26.070
DEFERRED TAX LIABILITY	V-II-ğ	7.975	0	7.975	5.601	1	5.602
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		4.593	109.021	113.614	2.341	78.362	80.703
Loans		0	0	0	0	0	0

Other Debt Instruments		4.593	109.021	113.614	2.341	78.362	80.703
OTHER LIABILITIES	V-II-d	305.065	66.071	371.136	268.613	52.104	320.717
EQUITY	V-II-h	527.517	13.068	540.585	490.718	14.100	504.818
Issued capital		25.000	0	25.000	25.000	0	25.000
Capital Reserves		4.085	0	4.085	4.109	0	4.109
Equity Share Premiums		590	0	590	590	0	590
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		3.495	0	3.495	3.519	0	3.519
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		101.399	1.527	102.926	90.792	1.490	92.282
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		30.210	-236	29.974	29.816	2.859	32.675
Profit Reserves		243.272	3.699	246.971	195.070	3.498	198.568
Legal Reserves		26.394	462	26.856	20.120	261	20.381
Statutory Reserves		2.335	0	2.335	1.503	0	1.503
Extraordinary Reserves		214.543	3.237	217.780	173.447	3.237	176.684
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		37.246	7.843	45.089	69.500	5.931	75.431
Prior Years' Profit or Loss		9.271	5.730	15.001	5.358	2.196	7.554
Current Period Net Profit Or Loss		27.975	2.113	30.088	64.142	3.735	67.877
Non-controlling Interests	V-II-i	86.305	235	86.540	76.431	322	76.753
Total equity and liabilities		3.371.761	2.639.708	6.011.469	2.914.477	2.474.863	5.389.340

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		3.538.294	3.186.379	6.724.673	3.169.964	2.554.535	5.724.499
GUARANTIES AND WARRANTIES	V-III	493.080	552.831	1.045.911	422.999	485.983	908.982
Letters of Guarantee		454.194	326.826	781.020	392.168	297.110	689.278
Guarantees Subject to State Tender Law		3.535	3.855	7.390	2.955	2.806	5.761
Guarantees Given for Foreign Trade Operations		92.439	157.437	249.876	80.242	137.833	218.075
Other Letters of Guarantee		358.220	165.534	523.754	308.971	156.471	465.442
Bank Acceptances		37.737	17.675	55.412	30.729	12.654	43.383
Import Letter of Acceptance		0	5.482	5.482	0	5.037	5.037
Other Bank Acceptances		37.737	12.193	49.930	30.729	7.617	38.346
Letters of Credit		1.149	202.335	203.484	102	170.026	170.128
Documentary Letters of Credit		1.018	163.796	164.814	2	133.498	133.500
Other Letters of Credit		131	38.539	38.670	100	36.528	36.628
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	5.995	5.995	0	6.193	6.193
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		2.550.358	298.754	2.849.112	2.373.422	183.858	2.557.280
Irrevocable Commitments		2.538.637	251.704	2.790.341	2.365.675	142.094	2.507.769
Forward Asset Purchase Commitments		55.120	196.625	251.745	28.229	103.299	131.528
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	161	161	0	153	153
Loan Granting Commitments		535.322	5.885	541.207	501.983	5.559	507.542
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		31.092	0	31.092	23.754	0	23.754
Tax and Fund Liabilities Arised from Export Commitments		5.158	0	5.158	8.114	0	8.114
Commitments for Credit Card Limits		1.858.607	0	1.858.607	1.766.053	0	1.766.053
Commitments for Credit Cards and Banking Services Promotions		3.240	0	3.240	3.084	0	3.084
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		50.098	49.033	99.131	34.458	33.083	67.541
Revocable Commitments		11.721	47.050	58.771	7.747	41.764	49.511
Revocable Loan Granting Commitments		11.721	47.050	58.771	7.747	41.764	49.511
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		494.856	2.334.794	2.829.650	373.543	1.884.694	2.258.237
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		494.856	2.228.530	2.723.386	373.543	1.795.164	2.168.707
Forward Foreign Currency Buy or Sell Transactions		112.455	189.338	301.793	104.391	170.068	274.459
Forward Foreign Currency Buying Transactions		44.576	107.852	152.428	21.073	114.721	135.794
Forward Foreign Currency Sale Transactions		67.879	81.486	149.365	83.318	55.347	138.665
Currency and Interest Rate Swaps		261.154	1.555.504	1.816.658	208.899	1.295.470	1.504.369
Currency Swap Buy Transactions		33.971	416.489	450.460	20.737	308.325	329.062
Currency Swap Sell Transactions		199.889	518.977	718.866	158.586	336.819	495.405
Interest Rate Swap Buy Transactions		13.647	310.019	323.666	14.788	325.163	339.951
Interest Rate Swap Sell Transactions		13.647	310.019	323.666	14.788	325.163	339.951
Currency, Interest Rate and Securities Options		86.158	117.266	203.424	54.473	87.471	141.944
Currency Options Buy Transactions		42.757	51.523	94.280	31.107	32.519	63.626
Currency Options Sell Transactions		43.019	52.562	95.581	22.974	40.674	63.648
Interest Rate Options Buy Transactions		0	6.586	6.586	0	7.139	7.139
Interest Rate Options Sell Transactions		0	6.586	6.586	0	7.139	7.139
Securities Options Buy Transactions		68	9	77	328	0	328
Securities Options Sell Transactions		314	0	314	64	0	64
Currency Futures		31.376	35.203	66.579	4.700	12.589	17.289
Currency Futures Buy Transactions		3.522	31.804	35.326	1.652	11.024	12.676
Currency Futures Sell Transactions		27.854	3.399	31.253	3.048	1.565	4.613
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		3.713	331.219	334.932	1.080	229.566	230.646
CUSTODY AND PLEDGES RECEIVED		4.515.768	7.232.373	11.748.141	4.014.215	6.737.604	10.751.819
ITEMS HELD IN CUSTODY		529.022	450.149	979.171	451.928	416.873	868.801
Customer Fund and Portfolio Balances		136.874	2.330	139.204	105.573	2.615	108.188
Securities Held in Custody		204.531	7.176	211.707	194.767	9.750	204.517
Cheques Received for Collection		165.786	204.655	370.441	136.025	184.777	320.802
Commercial Notes Received for Collection		13.381	118.615	131.996	8.789	107.553	116.342
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		8.450	117.373	125.823	6.774	112.178	118.952
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.986.746	6.782.224	10.768.970	3.562.287	6.320.731	9.883.018
Securities		160.339	706.336	866.675	132.997	637.782	770.779
Guarantee Notes		45.693	160.760	206.453	45.012	145.835	190.847
Commodity		647.154	1.019.966	1.667.120	609.116	894.138	1.503.254
Warrant		0	0	0	0	0	0
Real Estate		2.149.754	2.761.614	4.911.368	1.890.694	2.777.933	4.668.627
Other Pledged Items		983.806	2.133.548	3.117.354	884.468	1.865.043	2.749.511

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		8.054.062	10.418.752	18.472.814	7.184.179	9.292.139	16.476.318

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	V-IV-a	484.600	395.814	253.135	208.473
Interest Income on Loans		316.319	247.783	163.847	131.687
Interest Income on Reserve Deposits		44.617	35.951	23.294	19.268
Interest Income on Banks		9.503	8.414	5.242	4.606
Interest Income on Money Market Placements		4.066	4.150	1.957	843
Interest Income on Marketable Securities Portfolio		97.119	90.703	52.112	47.424
Financial Assets At Fair Value Through Profit Loss		1.496	807	910	436
Financial Assets At Fair Value Through Other Comprehensive Income		60.702	51.825	33.308	27.720
Financial Assets Measured at Amortised Cost		34.921	38.071	17.894	19.268
Finance Leasing Interest Income		3.768	2.543	1.939	1.304
Other Interest Income		9.208	6.270	4.744	3.341
INTEREST EXPENSES (-)	V-IV-b	-377.049	-336.693	-203.335	-180.366
Interest Expenses on Deposits		-284.876	-238.834	-151.242	-128.115
Interest Expenses on Funds Borrowed		-13.442	-19.416	-6.687	-7.819
Interest Expenses on Money Market Funds		-54.400	-63.293	-32.841	-36.799
Interest Expenses on Securities Issued		-22.402	-13.852	-11.796	-7.048
Lease Interest Expenses		-936	-559	-546	-309
Other Interest Expense		-993	-739	-223	-276
NET INTEREST INCOME OR EXPENSE		107.551	59.121	49.800	28.107
NET FEE AND COMMISSION INCOME OR EXPENSES		77.187	55.028	41.421	29.981
Fees and Commissions Received		100.695	72.413	54.268	39.312
From Noncash Loans		4.549	3.630	2.329	1.949
Other		96.146	68.783	51.939	37.363
Fees and Commissions Paid (-)		-23.508	-17.385	-12.847	-9.331
Paid for Noncash Loans		-114	-92	-63	-49
Other		-23.394	-17.293	-12.784	-9.282
DIVIDEND INCOME		494	414	391	380
TRADING INCOME OR LOSS (Net)	V-IV-c	-6.744	2.300	-9.095	2.011
Gains (Losses) Arising from Capital Markets Transactions		9.423	6.983	3.883	5.253
Gains (Losses) Arising From Derivative Financial Transactions		-40.493	-26.007	-18.057	-21.626
Foreign Exchange Gains or Losses		24.326	21.324	5.079	18.384
OTHER OPERATING INCOME	V-IV-ç	86.609	66.692	44.231	36.462
GROSS PROFIT FROM OPERATING ACTIVITIES		265.097	183.555	126.748	96.941
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-d	-41.369	-25.701	-21.060	-12.249
OTHER ALLOWANCE EXPENSES (-)	V-IV-d	-646	-573	-268	-267
PERSONNEL EXPENSES (-)		-52.948	-34.255	-26.989	-18.910
OTHER OPERATING EXPENSES (-)	V-IV-e	-125.680	-84.152	-64.736	-44.300
NET OPERATING INCOME (LOSS)		44.454	38.874	13.695	21.215
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		6.474	9.082	4.660	6.657
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		50.928	47.956	18.355	27.872
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-f	-8.974	-6.950	-2.068	-4.273
Current Tax Provision		-9.333	-10.276	-5.552	-5.847
Expense Effect of Deferred Tax		-8.717	-5.875	868	2.183
Income Effect of Deferred Tax		9.076	9.201	2.616	-609
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		41.954	41.006	16.287	23.599
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 (+/-)	V-IV-f	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-g	41.954	41.006	16.287	23.599
Profit (Loss) Attributable to Group		30.088	30.038	9.629	17.868
Profit (loss), attributable to non-controlling interests		11.866	10.968	6.658	5.731
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(*) 1 TL nominal değerli beher paya denk gelen hisse başına kar/zararı ifade etmektedir.		1,20350000	1,20150000	0,38520000	0,71470000

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)		41.954	41.006		
OTHER COMPREHENSIVE INCOME		10.166	16.935		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		12.921	8.843		
Gains (Losses) on Revaluation of Property, Plant and Equipment		10.640	8.507		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-108	-56		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		4.021	1.356		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-1.632	-964		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.755	8.092		
Exchange Differences on Translation		2.369	6.247		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-10.722	-1.622		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.327	-4.690		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		3.236	6.051		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		3.689	2.106		
TOTAL COMPREHENSIVE INCOME (LOSS)		52.120	57.941		

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		32.646	44.096
Interest Received		457.136	375.870
Interest Paid		-373.845	-341.820
Dividends received		494	414
Fees and Commissions Received		100.695	72.413
Other Gains		64.787	58.299
Collections from Previously Written Off Loans and Other Receivables		8.792	6.990
Cash Payments to Personnel and Service Suppliers		-111.490	-66.375
Taxes Paid		-16.537	-12.475
Other		-97.386	-49.220
Changes in Operating Assets and Liabilities Subject to Banking Operations		-5.588	20.295
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-9.660	-511
Net (Increase) Decrease in Due From Banks		-17.444	-111.353
Net (Increase) Decrease in Loans		-338.180	-272.351
Net (Increase) Decrease in Other Assets		-65.926	-46.318
Net Increase (Decrease) in Bank Deposits		32.921	-1.060
Net Increase (Decrease) in Other Deposits		249.747	386.196
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		5.379	-2.816
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		137.575	68.508
Net Cash Provided From Banking Operations		27.058	64.391
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-83.343	-42.306
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-5.917
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-903	705
Cash Paid For Tangible And Intangible Asset Purchases		-3.786	-6.066
Cash Obtained from Tangible and Intangible Asset Sales		17	6.063
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-454.141	-180.154
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		377.385	126.518
Cash Paid for Purchase of Financial Assets At Amortised Cost		-21.646	-30.415
Cash Obtained from Sale of Financial Assets At Amortised Cost		25.384	49.415
Other		-5.653	-2.455
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		38.122	12.887
Cash Obtained from Loans and Securities Issued		174.404	88.334
Cash Outflow Arised From Loans and Securities Issued		-116.868	-65.680
Equity Instruments Issued		0	0
Dividends paid		-17.310	-8.347
Payments of lease liabilities		-2.104	-1.420
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-3.032	4.222
Net Increase (Decrease) in Cash and Cash Equivalents		-21.195	39.194
Cash and Cash Equivalents at Beginning of the Period		552.244	395.131
Cash and Cash Equivalents at End of the Period		531.049	434.325

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		25.000	122	0	4.473	45.096	-3.537	27.909	14.858	-19.956	16.382	156.704	51.120		318.171	54.540	372.711
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000	122		4.473	45.096	-3.537	27.909	14.858	-19.956	16.382	156.704	51.120		318.171	54.540	372.711
	Total Comprehensive Income (Loss)						6.106	-20	1.359	6.213	-1.077	3.977			30.038	46.596	11.345	57.941
	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			444		-1.012	-330		-1.122				1.908	144		32	-70	-38
	Profit Distributions												39.699	-		-4.390	-3.847	-8.237
	Dividends Paid													-4.476		-4.476	-3.871	-8.347
	Transfers To Reserves												39.613	-				0
	Other												86			86	24	110
	Equity at end of period		25.000	566	0	3.461	50.872	-3.557	28.146	21.071	-21.033	20.359	198.311	7.175	30.038	360.409	61.968	422.377
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		25.000	590	0	3.519	59.381	-4.493	37.394	24.216	-13.763	22.222	198.568	75.431		428.065	76.753	504.818
	Adjustments Related to TMS 8																	0
	Effect Of Corrections																	0
	Effect Of Changes In Accounting Policy																	0
	Adjusted Beginning Balance		25.000	590		3.519	59.381	-4.493	37.394	24.216	-13.763	22.222	198.568	75.431		428.065	76.753	504.818
	Total Comprehensive Income (Loss)						7.243	-45	4.017	2.351	-7.124	2.361			30.088	38.891	13.229	52.120
	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					-24	-480		-91		-289		339	739		194	563	757
	Profit Distributions												48.064	-		-13.105	-4.005	-17.110
	Dividends Paid													-		-13.264	-4.046	-17.310
	Transfers To Reserves												47.905	-				0
	Other												159			159	41	200
	Equity at end of period		25.000	590	0	3.495	66.144	-4.538	41.320	26.567	-21.176	24.583	246.971	15.001	30.088	454.045	86.540	540.585