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KAMUYU AYDINLATMA PLATFORMU

ING BANK A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independedt Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

ING Bank Anonim Şirketi Genel Kurulu'na

Giriş

ING Bank 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 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 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, ING Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin 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.

Diğer Husus

Banka'nın 31 Aralık 2025 tarihinde sona eren hesap dönemine konsolide finansal tablolarının bağımsız denetimi ve 30 Haziran 2025 tarihinde sora eren altı aylık ara hesap dönemine ait konsolide finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, 6 Şubat 2026 tarihli bağımsız denetçi raporunda ve 6 Ağustos 2025 tarihli sınırlı denetim raporunda sırasıyla olumlu görüş ve olumlu sonuç bildirilmiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 5 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)		48.097	39.175	87.272	74.249	30.539	104.788
Cash and cash equivalents		27.759	36.232	63.991	59.031	27.121	86.152
Cash and Cash Balances at Central Bank	(I-1)	19.846	31.977	51.823	27.530	24.447	51.977
Banks	(I-3)	786	4.259	5.045	1.344	2.678	4.022
Receivables From Money Markets		7.133	0	7.133	30.177	0	30.177
Allowance for Expected Losses (-)	(I-5)	-6	-4	-10	-20	-4	-24
Financial assets at fair value through profit or loss	(I-2)	2.698	1.107	3.805	295	1.575	1.870
Public Debt Securities		2.697	1.107	3.804	294	1.575	1.869
Equity instruments		1	0	1	1	0	1
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	(I-4)	15.940	4	15.944	13.720	4	13.724
Public Debt Securities		15.703	0	15.703	13.571	0	13.571
Equity instruments		237	4	241	149	4	153
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		1.700	1.832	3.532	1.203	1.839	3.042
Derivative Financial Assets At Fair Value Through Profit Or Loss	(I-2)	1.236	1.832	3.068	1.060	1.839	2.899
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-11)	464	0	464	143	0	143
FINANCIAL ASSETS AT AMORTISED COST (Net)		101.445	90.273	191.718	83.355	75.952	159.307
Loans	(I-5)	89.396	87.320	176.716	70.576	74.522	145.098
Receivables From Leasing Transactions	(I-10)	1.992	3.242	5.234	1.382	1.848	3.230
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	(I-6)	11.980	0	11.980	13.182	0	13.182
Public Debt Securities		11.980	0	11.980	13.182	0	13.182
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(I-5)	-1.923	-289	-2.212	-1.785	-418	-2.203
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(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		10	0	10	10	0	10
Investments in Associates (Net)	(I-7)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(I-8)	10	0	10	10	0	10
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		10	0	10	10	0	10
Jointly Controlled Partnerships (JointVentures) (Net)	(I-9)	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)	(I-12)	5.148	0	5.148	4.865	0	4.865
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-13)	4.749	0	4.749	4.192	0	4.192
Goodwill		0	0	0	0	0	0
Other		4.749	0	4.749	4.192	0	4.192
INVESTMENT PROPERTY (Net)	(I-14)	0	0	0	0	0	0
CURRENT TAX ASSETS	(I-15)	0	15	15	25	11	36
DEFERRED TAX ASSET	(I-15)	1.884	0	1.884	1.300	0	1.300
OTHER ASSETS (Net)	(I-17)	6.473	861	7.334	4.460	620	5.080
TOTAL ASSETS		**167.806**	**130.324**	**298.130**	**172.456**	**107.122**	**279.578**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-1)	114.693	69.251	183.944	120.162	61.026	181.188
LOANS RECEIVED	(II-3)	529	64.088	64.617	293	53.942	54.235
MONEY MARKET FUNDS		229	807	1.036	114	1.256	1.370
MARKETABLE SECURITIES (Net)	(II-4)	0	0	0	0	0	0
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
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		1.621	3.992	5.613	542	1.294	1.836
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(II-2)	1.606	3.992	5.598	542	1.294	1.836
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(II-7)	15	0	15	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(II-6)	139	0	139	163	0	163
PROVISIONS	(II-8)	628	152	780	821	328	1.149
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		366	0	366	285	0	285
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		262	152	414	536	328	864
CURRENT TAX LIABILITIES	(II-9)	2.466	33	2.499	1.607	27	1.634
DEFERRED TAX LIABILITY	(II-9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(II-11)	0	6.519	6.519	0	6.181	6.181
Loans		0	0	0	0	0	0

Other Debt Instruments		0	6.519	6.519	0	6.181	6.181
OTHER LIABILITIES	(II-5)	5.618	1.611	7.229	4.923	2.741	7.664
EQUITY	(II-12)	25.754	0	25.754	24.158	0	24.158
Issued capital		3.486	0	3.486	3.486	0	3.486
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
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		3.600	0	3.600	3.515	0	3.515
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		1.802	0	1.802	1.707	0	1.707
Profit Reserves		15.424	0	15.424	13.683	0	13.683
Legal Reserves		697	0	697	697	0	697
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		14.727	0	14.727	12.986	0	12.986
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		1.442	0	1.442	1.767	0	1.767
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		1.442	0	1.442	1.767	0	1.767
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**151.677**	**146.453**	**298.130**	**152.783**	**126.795**	**279.578**

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		373.720	412.256	785.976	341.195	398.454	739.649
GUARANTIES AND WARRANTIES	(III-1)	12.232	14.785	27.017	11.902	17.407	29.309
Letters of Guarantee		5.981	12.013	17.994	5.497	13.677	19.174
Guarantees Subject to State Tender Law		3	0	3	3	0	3
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		5.978	12.013	17.991	5.494	13.677	19.171
Bank Acceptances		0	49	49	0	62	62
Import Letter of Acceptance		0	49	49	0	62	62
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		6.251	2.716	8.967	6.405	3.662	10.067
Documentary Letters of Credit		6.251	2.716	8.967	6.405	3.662	10.067
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	7	7	0	6	6
COMMITMENTS	(III-1)	37.915	41.685	79.600	34.517	18.724	53.241
Irrevocable Commitments		37.915	41.685	79.600	34.517	18.724	53.241
Forward Asset Purchase Commitments		6.231	41.668	47.899	6.491	18.708	25.199
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		21.352	0	21.352	21.059	0	21.059
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		346	0	346	265	0	265
Tax and Fund Liabilities Arised from Export Commitments		24	0	24	24	0	24
Commitments for Credit Card Limits		9.683	0	9.683	6.400	0	6.400
Commitments for Credit Cards and Banking Services Promotions		27	0	27	27	0	27
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		252	17	269	251	16	267
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(III-2)	323.573	355.786	679.359	294.776	362.323	657.099
Derivative Financial Instruments Held For Hedging		20.270	9.331	29.601	4.890	8.593	13.483
Fair Value Hedges		0	9.331	9.331	0	8.593	8.593
Cash Flow Hedges		20.270	0	20.270	4.890	0	4.890
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		303.303	346.455	649.758	289.886	353.730	643.616
Forward Foreign Currency Buy or Sell Transactions		90.760	110.001	200.761	51.594	76.973	128.567
Forward Foreign Currency Buying Transactions		40.681	57.759	98.440	21.117	42.326	63.443
Forward Foreign Currency Sale Transactions		50.079	52.242	102.321	30.477	34.647	65.124
Currency and Interest Rate Swaps		196.485	185.980	382.465	223.852	228.633	452.485
Currency Swap Buy Transactions		1.815	49.799	51.614	1.303	75.499	76.802
Currency Swap Sell Transactions		7.218	46.429	53.647	5.737	69.822	75.559
Interest Rate Swap Buy Transactions		93.726	44.876	138.602	108.406	41.656	150.062
Interest Rate Swap Sell Transactions		93.726	44.876	138.602	108.406	41.656	150.062
Currency, Interest Rate and Securities Options		16.058	50.474	66.532	14.440	48.124	62.564
Currency Options Buy Transactions		8.029	25.237	33.266	7.220	24.062	31.282
Currency Options Sell Transactions		8.029	25.237	33.266	7.220	24.062	31.282
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		594.249	387.024	981.273	506.023	339.153	845.176
ITEMS HELD IN CUSTODY		74.231	15.668	89.899	56.398	15.826	72.224
Customer Fund and Portfolio Balances		69.973	0	69.973	52.903	0	52.903
Securities Held in Custody		3.319	3.039	6.358	2.835	4.383	7.218
Cheques Received for Collection		807	2.480	3.287	528	2.163	2.691
Commercial Notes Received for Collection		132	10.021	10.153	132	9.230	9.362
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	128	128	0	50	50
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		28.718	18.875	47.593	29.339	18.024	47.363
Securities		132	88	220	132	77	209
Guarantee Notes		199	1.802	2.001	199	1.680	1.879
Commodity		1	0	1	1	0	1
Warrant		0	0	0	0	0	0
Real Estate		20.406	14.342	34.748	21.640	13.637	35.277
Other Pledged Items		7.980	2.643	10.623	7.367	2.630	9.997

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		491.300	352.481	843.781	420.286	305.303	725.589
TOTAL OFF-BALANCE SHEET ACCOUNTS		**967.969**	**799.280**	**1.767.249**	**847.218**	**737.607**	**1.584.825**

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	(IV-1)	29.539	26.190	15.452	12.888
Interest Income on Loans		18.200	14.549	9.645	7.477
Interest Income on Reserve Deposits		2.997	2.922	1.477	1.547
Interest Income on Banks		292	494	154	373
Interest Income on Money Market Placements		2.003	3.335	844	792
Interest Income on Marketable Securities Portfolio		5.646	4.655	3.112	2.575
Financial Assets At Fair Value Through Profit Loss		946	650	665	342
Financial Assets At Fair Value Through Other Comprehensive Income		2.748	1.501	1.477	939
Financial Assets Measured at Amortised Cost		1.952	2.504	970	1.294
Finance Leasing Interest Income		398	232	218	122
Other Interest Income		3	3	2	2
INTEREST EXPENSES (-)	(IV-2)	-20.516	-20.565	-10.364	-10.327
Interest Expenses on Deposits		-18.881	-19.273	-9.570	-9.670
Interest Expenses on Funds Borrowed		-1.101	-980	-573	-495
Interest Expenses on Money Market Funds		-192	-25	-49	-6
Interest Expenses on Securities Issued		-296	-253	-157	-134
Lease Interest Expenses		-13	-13	-6	-7
Other Interest Expense		-33	-21	-9	-15
NET INTEREST INCOME OR EXPENSE		9.023	5.625	5.088	2.561
NET FEE AND COMMISSION INCOME OR EXPENSES		1.837	1.106	975	590
Fees and Commissions Received		2.397	1.569	1.286	851
From Noncash Loans		128	91	72	50
Other	(IV-12)	2.269	1.478	1.214	801
Fees and Commissions Paid (-)		-560	-463	-311	-261
Paid for Noncash Loans		0	0	0	0
Other	(IV-12)	-560	-463	-311	-261
DIVIDEND INCOME	(IV-3)	10	7	10	7
TRADING INCOME OR LOSS (Net)	(IV-4)	-2.014	484	-1.659	533
Gains (Losses) Arising from Capital Markets Transactions		-445	-345	-187	-25
Gains (Losses) Arising From Derivative Financial Transactions		3.497	7.615	-1.158	2.709
Foreign Exchange Gains or Losses		-5.066	-6.786	-314	-2.151
OTHER OPERATING INCOME	(IV-5)	1.043	653	410	331
GROSS PROFIT FROM OPERATING ACTIVITIES		9.899	7.875	4.824	4.022
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-6)	-787	-755	-451	-421
OTHER ALLOWANCE EXPENSES (-)		-81	-15	-35	23
PERSONNEL EXPENSES (-)		-2.971	-2.388	-1.435	-1.173
OTHER OPERATING EXPENSES (-)	(IV-7)	-4.220	-3.233	-2.137	-1.708
NET OPERATING INCOME (LOSS)		1.840	1.484	766	743
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	(IV-8)	1.840	1.484	766	743
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-9)	-398	-184	-114	-71
Current Tax Provision		-976	-118	-776	-62
Expense Effect of Deferred Tax		-156	-147	0	-68
Income Effect of Deferred Tax		734	81	662	59
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-10)	1.442	1.300	652	672
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	(IV-11)	1.442	1.300	652	672
Profit (Loss) Attributable to Group		1.442	1.300	652	672
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)		0,41370000	0,37290000	0,18700000	0,19290000

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)		1.442	1.300		
OTHER COMPREHENSIVE INCOME		154	568		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		59	111		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	-52		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-15	7		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		88	26		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-14	130		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		95	457		
Exchange Differences on Translation		141	487		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-9	-130		
Income (Loss) Related with Cash Flow Hedges		-57	87		
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		20	13		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.596	1.868		

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		-7.020	4.600
Interest Received		25.027	23.061
Interest Paid		-19.932	-20.729
Dividends received		10	7
Fees and Commissions Received		2.327	1.721
Other Gains		1.043	653
Collections from Previously Written Off Loans and Other Receivables		323	171
Cash Payments to Personnel and Service Suppliers		-22.702	-4.599
Taxes Paid		-638	-755
Other		7.522	5.070
Changes in Operating Assets and Liabilities Subject to Banking Operations		-16.863	-13.878
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.918	-870
Net (Increase) Decrease in Due From Banks		-2.181	634
Net (Increase) Decrease in Loans		-31.166	-22.285
Net (Increase) Decrease in Other Assets		-1.912	-8.065
Net Increase (Decrease) in Bank Deposits		9.144	111
Net Increase (Decrease) in Other Deposits		-9.586	9.649
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-189	5.797
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		20.945	1.151
Net Cash Provided From Banking Operations		-23.883	-9.278
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.258	-5.184
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		-798	-242
Cash Obtained from Tangible and Intangible Asset Sales		556	456
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-1.829	-4.584
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		94	176
Cash Paid for Purchase of Financial Assets At Amortised Cost	(I-6)	-1.250	-49
Cash Obtained from Sale of Financial Assets At Amortised Cost	(I-6)	2.869	4
Other		-900	-945
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-337	-122
Cash Obtained from Loans and Securities Issued	(II-4)	0	0
Cash Outflow Arised From Loans and Securities Issued	(II-4)	0	0
Equity Instruments Issued		0	0
Dividends paid	(II-12)	0	0
Payments of lease liabilities		-337	-122
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.263	2.959
Net Increase (Decrease) in Cash and Cash Equivalents		-24.215	-11.625
Cash and Cash Equivalents at Beginning of the Period		61.183	47.064
Cash and Cash Equivalents at End of the Period		36.968	35.439

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		**3.486**	**0**	**0**	**0**	**2.220**	**-92**	**73**	**0**	**911**	**-297**	**128**	**0**	**11.367**	**0**	**2.235**	**20.031**	**0**	**20.031**
	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		3.486	0	0	0	2.220	-92	73	0	911	-297	128	0	11.367	0	2.235	20.031	0	20.031
	Total Comprehensive Income (Loss)		0	0	0	0	83	5	23	0	487	-91	61	0	0	0	1.300	1.868	0	1.868
	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	-37	0	0	0	0	0	0	0	2.272	0	-2.235	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	(II-12)	0	0	0	0	53	0	0	0	0	0	0	0	2.182	0	-2.235	0	0	0
	Other		0	0	0	0	-90	0	0	0	0	0	0	0	90	0	0	0	0	0
	Equity at end of period		**3.486**	**0**	**0**	**0**	**2.266**	**-87**	**96**	**0**	**1.398**	**-388**	**189**	**0**	**13.639**	**0**	**1.300**	**21.899**	**0**	**21.899**
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		**3.486**	**0**	**0**	**0**	**3.492**	**-72**	**95**	**0**	**1.604**	**-43**	**146**	**0**	**13.683**	**0**	**1.767**	**24.158**	**0**	**24.158**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		3.486	0	0	0	3.492	-72	95	0	1.604	-43	146	0	13.683	0	1.767	24.158	0	24.158
	Total Comprehensive Income (Loss)		0	0	0	0	-6	-10	75	0	141	-6	-40	0	0	0	1.442	1.596	0	1.596
	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	26	0	0	0	0	0	0	0	1.741	0	-1.767	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	(II-12)	0	0	0	0	26	0	0	0	0	0	0	0	1.741	0	-1.767	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		**3.486**	**0**	**0**	**0**	**3.512**	**-82**	**170**	**0**	**1.745**	**-49**	**106**	**0**	**15.424**	**0**	**1.442**	**25.754**	**0**	**25.754**