



KAMUYU AYDINLATMA PLATFORMU

ŞEKERBANK T.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

Independent Audit Comment

Independent Audit Company	DRT 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

Şekerbank T.A.Ş. Genel Kurulu'na

Giriş

Şekerbank T.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 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.9.d.1 numaralı dipnotta belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda yer alan ve Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, cari dönemde toplam 141 Milyon TL tutarında ilave serbest karşılık ayırmış ve ayrılan ilave serbest karşılık üzerinden 42 Milyon TL ertelenmiş vergi geliri muhasebeleştirilmiş olup 30 Haziran 2026 tarihi itibarıyla toplam serbest karşılık tutarı 1,159 Milyon TL olarak gerçekleşmiştir. Eğer geçmiş yıllarda ayrılan ve cari dönemde ilave serbest karşılık ayrılmamış olsaydı, 30 Haziran 2026 tarihi itibarıyla, diğer karşılıklar 1,159 Milyon TL ve ertelenmiş vergi varlığı 348 Milyon TL daha az, geçmiş yıllar karları 713 Milyon TL daha fazla ve dönem net karı 99 Milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Şekerbank T.A.Ş.'nin 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 Yükümlülüklerle 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.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, 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)		44.481	26.974	71.455	32.772	21.105	53.877
Cash and cash equivalents		41.840	25.524	67.364	31.208	19.802	51.010
Cash and Cash Balances at Central Bank	(1)	24.264	22.657	46.921	13.883	17.641	31.524
Banks	(3)	451	2.850	3.301	237	2.117	2.354
Receivables From Money Markets		17.134	25	17.159	17.093	51	17.144
Allowance for Expected Losses (-)		-9	-8	-17	-5	-7	-12
Financial assets at fair value through profit or loss	(2)	262	866	1.128	209	831	1.040
Public Debt Securities		242	527	769	193	512	705
Equity instruments		11	0	11	11	0	11
Other Financial Assets		9	339	348	5	319	324
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	1.440	292	1.732	833	265	1.098
Public Debt Securities		964	161	1.125	809	125	934
Equity instruments		476	0	476	24	0	24
Other Financial Assets		0	131	131	0	140	140
Derivative financial assets	(2),(12)	939	292	1.231	522	207	729
Derivative Financial Assets At Fair Value Through Profit Or Loss		939	292	1.231	522	207	729
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		129.100	62.831	191.931	95.662	50.141	145.803
Loans	(5)	115.221	41.032	156.253	83.332	35.454	118.786
Receivables From Leasing Transactions	(10)	1.496	1.889	3.385	731	1.567	2.298
Factoring Receivables	(11)	2.600	0	2.600	2.247	0	2.247
Other Financial Assets Measured at Amortised Cost	(6)	11.590	20.268	31.858	10.779	13.432	24.211
Public Debt Securities		11.343	16.428	27.771	10.688	9.777	20.465
Other Financial Assets		247	3.840	4.087	91	3.655	3.746
Allowance for Expected Credit Losses (-)		-1.807	-358	-2.165	-1.427	-312	-1.739
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(17)	1.544	0	1.544	1.474	0	1.474
Held for Sale		1.544	0	1.544	1.474	0	1.474
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		132	0	132	130	0	130
Investments in Associates (Net)	(7)	5	0	5	4	0	4

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		5	0	5	4	0	4
Investments in Subsidiaries (Net)	(8)	127	0	127	126	0	126
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		127	0	127	126	0	126
Jointly Controlled Partnerships (JointVentures) (Net)	(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)	(13)	8.266	0	8.266	7.920	0	7.920
INTANGIBLE ASSETS AND GOODWILL (Net)	(14)	1.003	0	1.003	758	0	758
Goodwill		0	0	0	0	0	0
Other		1.003	0	1.003	758	0	758
INVESTMENT PROPERTY (Net)	(15)	2.912	0	2.912	2.580	0	2.580
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(16)	480	0	480	352	0	352
OTHER ASSETS (Net)	(18)	11.985	380	12.365	9.388	381	9.769
TOTAL ASSETS		199.903	90.185	290.088	151.036	71.627	222.663
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	103.491	70.550	174.041	86.500	56.618	143.118
LOANS RECEIVED	(3)	16.398	30.190	46.588	2.844	25.898	28.742
MONEY MARKET FUNDS	(4)	8.688	0	8.688	5.135	39	5.174
MARKETABLE SECURITIES (Net)	(5)	770	0	770	180	0	180
Bills		770	0	770	180	0	180
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	(2),(8)	929	877	1.806	657	624	1.281
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		929	877	1.806	657	624	1.281
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		2	0	2	3	0	3
LEASE PAYABLES (Net)	(7)	944	0	944	869	0	869
PROVISIONS	(9)	2.534	23	2.557	2.065	20	2.085
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		614	4	618	471	4	475
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.920	19	1.939	1.594	16	1.610
CURRENT TAX LIABILITIES	(10)	1.921	1	1.922	1.014	1	1.015
DEFERRED TAX LIABILITY	(10)	547	0	547	372	0	372
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	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	(12)	458	20.701	21.159	458	12.364	12.822
Loans		0	0	0	0	0	0

Other Debt Instruments		458	20.701	21.159	458	12.364	12.822
OTHER LIABILITIES	(6)	6.296	255	6.551	4.913	318	5.231
EQUITY	(13)	24.085	428	24.513	21.383	388	21.771
Issued capital		2.500	0	2.500	2.500	0	2.500
Capital Reserves		5	0	5	5	0	5
Equity Share Premiums		7	0	7	7	0	7
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-2	0	-2	-2	0	-2
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		6.238	0	6.238	5.514	0	5.514
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-12	361	349	-11	328	317
Profit Reserves		9.576	45	9.621	7.375	35	7.410
Legal Reserves		645	45	690	511	35	546
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		8.573	0	8.573	6.616	0	6.616
Other Profit Reserves		358	0	358	248	0	248
Profit or Loss		3.213	4	3.217	3.609	8	3.617
Prior Years' Profit or Loss		1.340	-4	1.336	921	-3	918
Current Period Net Profit Or Loss		1.873	8	1.881	2.688	11	2.699
Non-controlling Interests		2.565	18	2.583	2.391	17	2.408
Total equity and liabilities		167.063	123.025	290.088	126.393	96.270	222.663

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		86.740	126.319	213.059	65.957	122.095	188.052
GUARANTIES AND WARRANTIES	(1)	16.325	3.832	20.157	13.288	3.706	16.994
Letters of Guarantee		10.011	2.428	12.439	9.760	2.623	12.383
Guarantees Subject to State Tender Law		462	102	564	367	36	403
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		9.549	2.326	11.875	9.393	2.587	11.980
Bank Acceptances		0	2	2	0	133	133
Import Letter of Acceptance		0	2	2	0	133	133
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		11	1.105	1.116	0	724	724
Documentary Letters of Credit		11	1.105	1.116	0	724	724
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		6.008	51	6.059	3.433	0	3.433
Endorsements to the Central Bank of Turkey		6.008	51	6.059	3.433	0	3.433
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		295	246	541	95	226	321
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	15.078	3.353	18.431	11.367	915	12.282
Irrevocable Commitments		13.590	2.678	16.268	10.000	448	10.448
Forward Asset Purchase Commitments		1.177	2.678	3.855	21	448	469
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		5.517	0	5.517	4.433	0	4.433
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.393	0	2.393	1.773	0	1.773
Tax and Fund Liabilities Arised from Export Commitments		131	0	131	98	0	98
Commitments for Credit Card Limits		2.160	0	2.160	1.848	0	1.848
Commitments for Credit Cards and Banking Services Promotions		4	0	4	5	0	5
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		2.208	0	2.208	1.822	0	1.822
Revocable Commitments	(4)	1.488	675	2.163	1.367	467	1.834
Revocable Loan Granting Commitments		1.441	550	1.991	1.334	297	1.631
Other Revocable Commitments		47	125	172	33	170	203
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	55.337	119.134	174.471	41.302	117.474	158.776
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
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		55.337	119.134	174.471	41.302	117.474	158.776
Forward Foreign Currency Buy or Sell Transactions		13.102	12.705	25.807	4.174	3.781	7.955
Forward Foreign Currency Buying Transactions		1.752	10.810	12.562	1.964	2.092	4.056
Forward Foreign Currency Sale Transactions		11.350	1.895	13.245	2.210	1.689	3.899
Currency and Interest Rate Swaps		19.572	39.653	59.225	20.128	54.935	75.063
Currency Swap Buy Transactions		0	22.859	22.859	0	30.326	30.326
Currency Swap Sell Transactions		19.572	16.794	36.366	20.128	24.609	44.737
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		22.662	52.926	75.588	17.000	45.066	62.066
Currency Options Buy Transactions		1.098	34.443	35.541	449	29.312	29.761
Currency Options Sell Transactions		21.564	18.483	40.047	16.551	15.754	32.305
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		1	1	2	0	0	0
Currency Futures Buy Transactions		0	1	1	0	0	0
Currency Futures Sell Transactions		1	0	1	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	13.849	13.849	0	13.692	13.692
CUSTODY AND PLEDGES RECEIVED		3.397.254	1.670.640	5.067.894	2.526.755	1.507.368	4.034.123
ITEMS HELD IN CUSTODY		36.174	25.155	61.329	26.578	22.961	49.539
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.421	14.253	15.674	1.783	13.474	15.257
Cheques Received for Collection		33.306	1.312	34.618	23.528	953	24.481
Commercial Notes Received for Collection		865	285	1.150	719	274	993
Other Assets Received for Collection		18	4.707	4.725	3	4.255	4.258
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		564	4.598	5.162	545	4.005	4.550
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		3.340.777	1.636.276	4.977.053	2.488.866	1.476.855	3.965.721
Securities		166	1.173	1.339	168	1.030	1.198
Guarantee Notes		859.763	322.969	1.182.732	640.703	298.448	939.151
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		223.685	100.364	324.049	179.305	71.830	251.135
Other Pledged Items		2.254.830	1.210.714	3.465.544	1.666.485	1.104.245	2.770.730

Depositories Receiving Pledged Items		2.333	1.056	3.389	2.205	1.302	3.507
ACCEPTED BILL, GUARANTIES AND WARRANTEES		20.303	9.209	29.512	11.311	7.552	18.863
TOTAL OFF-BALANCE SHEET ACCOUNTS		3.483.994	1.796.959	5.280.953	2.592.712	1.629.463	4.222.175

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)	28.296	17.669	15.560	9.139
Interest Income on Loans		22.884	12.531	12.594	7.041
Interest Income on Reserve Deposits		1.741	1.306	968	716
Interest Income on Banks		146	65	88	37
Interest Income on Money Market Placements		266	1.335	114	64
Interest Income on Marketable Securities Portfolio		2.493	1.841	1.399	965
Financial Assets At Fair Value Through Profit Loss		63	48	35	26
Financial Assets At Fair Value Through Other Comprehensive Income		146	173	91	75
Financial Assets Measured at Amortised Cost		2.284	1.620	1.273	864
Finance Leasing Interest Income		359	226	212	126
Other Interest Income		407	365	185	190
INTEREST EXPENSES (-)	(2)	-18.348	-12.293	-10.039	-6.389
Interest Expenses on Deposits		-13.293	-9.115	-7.330	-4.849
Interest Expenses on Funds Borrowed		-2.692	-1.552	-1.538	-621
Interest Expenses on Money Market Funds		-986	-1.143	-433	-678
Interest Expenses on Securities Issued		-1.211	-324	-671	-170
Lease Interest Expenses		-136	-139	-58	-70
Other Interest Expense		-30	-20	-9	-1
NET INTEREST INCOME OR EXPENSE		9.948	5.376	5.521	2.750
NET FEE AND COMMISSION INCOME OR EXPENSES		2.486	1.152	1.277	632
Fees and Commissions Received		3.814	2.721	1.985	1.297
From Noncash Loans		127	118	63	67
Other		3.687	2.603	1.922	1.230
Fees and Commissions Paid (-)		-1.328	-1.569	-708	-665
Paid for Noncash Loans		-11	-6	-7	-3
Other		-1.317	-1.563	-701	-662
DIVIDEND INCOME	(3)	16	7	3	7
TRADING INCOME OR LOSS (Net)	(4)	-2.125	-398	-1.655	-259
Gains (Losses) Arising from Capital Markets Transactions		244	291	196	137
Gains (Losses) Arising From Derivative Financial Transactions		-2.484	684	-3.023	-80
Foreign Exchange Gains or Losses		115	-1.373	1.172	-316
OTHER OPERATING INCOME	(5)	1.147	1.418	681	661
GROSS PROFIT FROM OPERATING ACTIVITIES		11.472	7.555	5.827	3.791
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-585	-245	-279	-82
OTHER ALLOWANCE EXPENSES (-)	(6)	-588	-34	86	2
PERSONNEL EXPENSES (-)		-4.596	-3.455	-2.305	-1.705
OTHER OPERATING EXPENSES (-)	(7)	-3.069	-1.994	-1.445	-1.065
NET OPERATING INCOME (LOSS)		2.634	1.827	1.884	941
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)	2.634	1.827	1.884	941
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-643	-297	-558	-47
Current Tax Provision		-897	-234	-681	-186
Expense Effect of Deferred Tax		-246	-312	-72	-106
Income Effect of Deferred Tax		500	249	195	245
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	1.991	1.530	1.326	894
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	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	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	1.991	1.530	1.326	894
Profit (Loss) Attributable to Group		1.881	1.376	1.231	757
Profit (loss), attributable to non-controlling interests		110	154	95	137
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		0,79600000	0,61200000	0,53000000	0,35800000

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)		1.991	1.530		
OTHER COMPREHENSIVE INCOME		794	163		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		758	151		
Gains (Losses) on Revaluation of Property, Plant and Equipment		611	812		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		448	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-301	-661		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		36	12		
Exchange Differences on Translation		35	41		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		1	-43		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	14		
TOTAL COMPREHENSIVE INCOME (LOSS)		2.785	1.693		

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		-1.550	-2.080
Interest Received		24.035	15.583
Interest Paid		-16.482	-11.822
Dividends received		16	7
Fees and Commissions Received		3.814	2.721
Other Gains		1.191	778
Collections from Previously Written Off Loans and Other Receivables		190	194
Cash Payments to Personnel and Service Suppliers		-5.191	-3.875
Taxes Paid		-326	0
Other		-8.797	-5.666
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.143	-4.942
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-79	-56
Net (Increase) Decrease in Due From Banks		155	-248
Net (Increase) Decrease in Loans		-32.961	-18.449
Net (Increase) Decrease in Other Assets		-15.329	-21.762
Net Increase (Decrease) in Bank Deposits		5.149	5.441
Net Increase (Decrease) in Other Deposits		26.249	25.805
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		17.186	1.682
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		1.773	2.645
Net Cash Provided From Banking Operations		593	-7.022
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.953	1.385
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-141	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-331	-14
Cash Obtained from Tangible and Intangible Asset Sales		691	253
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.749	-8.311
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.757	8.869
Cash Paid for Purchase of Financial Assets At Amortised Cost		-6.602	-4.463
Cash Obtained from Sale of Financial Assets At Amortised Cost		2.776	5.288
Other		-354	-237
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.643	-420
Cash Obtained from Loans and Securities Issued		1.695	245
Cash Outflow Arised From Loans and Securities Issued		-1.599	-324
Equity Instruments Issued		6.986	0
Dividends paid		-180	-125
Payments of lease liabilities		-256	-213
Other		-3	-3
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		257	418
Net Increase (Decrease) in Cash and Cash Equivalents		3.540	-5.639
Cash and Cash Equivalents at Beginning of the Period		24.217	17.928
Cash and Cash Equivalents at End of the Period		27.757	12.289

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		2.500	7	0	-4	4.709	-244	0 0	260	-6	0 0	5.104	3.663	0	15.989	2.191	18.180	
	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	(13)	2.500	7	0	-4	4.709	-244	0 0	260	-6	0 0	5.104	3.663	0	15.989	2.191	18.180	
	Total Comprehensive Income (Loss)		0	0	0	0	513	0	0 0	39	-29	0 0	0	-315	1.376	1.584	109	1.693	
	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	-4	0	-4	0	-4	
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	1	0	1	0	1	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	2.306	-2.431	0	-125	0	-125	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-125	0	-125	0	-125	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	2.306	-2.306	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		2.500	7	0	-4	5.222	-244	0 0	299	-35	0 0	7.410	914	1.376	17.445	2.300	19.745	
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period		2.500	7	0	-2	5.773	-259	0 0	327	-10	0 0	7.410	3.617	0	19.363	2.408	21.771	
	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	(13)	2.500	7	0	-2	5.773	-259	0 0	327	-10	0 0	7.410	3.617	0	19.363	2.408	21.771	
	Total Comprehensive Income (Loss)		0	0	0	0	412	0	312 0	34	-2	0 0	0	0	1.881	2.637	148	2.785	
	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	-3	0	-3	0	-3	
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0 0	0	0	0 0	0	113	0	113	27	140	
	Profit Distributions		0	0	0	0	0	0	0 0	0	0	0 0	2.211	-2.391	0	-180	0	-180	
	Dividends Paid		0	0	0	0	0	0	0 0	0	0	0 0	0	-180	0	-180	0	-180	
	Transfers To Reserves		0	0	0	0	0	0	0 0	0	0	0 0	2.211	-2.211	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		2.500	7	0	-2	6.185	-259	312 0	361	-12	0 0	9.621	1.336	1.881	21.930	2.583	24.513	