



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

T. HALK BANKASI AŞ CONSOLIDATED REPORT 30.06.2026



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

Independet Audit Comment

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

Ara Dönem Konsolide Finansal Tablolara İlişkin Sınırlı Denetim Raporu

Türkiye Halk Bankası A.Ş. Yönetim Kurulu'na

Giriş

Türkiye Halk 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 konsolide finansal tabloların 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 tablolara ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı ("SBDS") 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tabloların Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal tablolara 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 tabloların 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 tabloların 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 tabloların, Türkiye Halk Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 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 Mevzuatına 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 tablolarının sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Murat Alsan, SMMM

Sorumlu Denetçi

7 Ağustos 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)		536.820	729.932	1.266.752	577.248	775.924	1.353.172
Cash and cash equivalents		380.680	469.884	850.564	434.043	497.280	931.323
Cash and Cash Balances at Central Bank	(1)	341.822	429.769	771.591	397.945	470.363	868.308
Banks	(3)	38.377	37.179	75.556	36.300	26.928	63.228
Receivables From Money Markets		716	2.950	3.666	24	0	24
Allowance for Expected Losses (-)		-235	-14	-249	-226	-11	-237
Financial assets at fair value through profit or loss	(2)	12.732	74.818	87.550	10.425	103.189	113.614
Public Debt Securities		27	74.245	74.272	19	102.616	102.635
Equity instruments		127	37	164	121	35	156
Other Financial Assets		12.578	536	13.114	10.285	538	10.823
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	143.408	183.059	326.467	132.780	172.296	305.076
Public Debt Securities		143.182	181.229	324.411	132.613	170.558	303.171
Equity instruments		226	1.830	2.056	167	1.738	1.905
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(2)(11)	0	2.171	2.171	0	3.159	3.159
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	2.171	2.171	0	3.159	3.159
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.381.997	944.622	3.326.619	2.056.039	804.095	2.860.134
Loans	(5)	1.679.308	824.175	2.503.483	1.403.041	692.946	2.095.987
Receivables From Leasing Transactions	(10)	10.664	12.274	22.938	9.929	10.417	20.346
Factoring Receivables		19.967	5.000	24.967	14.117	3.789	17.906
Other Financial Assets Measured at Amortised Cost	(6)	751.115	105.909	857.024	694.821	99.511	794.332
Public Debt Securities		751.115	105.909	857.024	694.821	99.511	794.332
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-79.057	-2.736	-81.793	-65.869	-2.568	-68.437
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(14)	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		875	4.164	5.039	792	4.146	4.938
Investments in Associates (Net)	(7)	724	4.164	4.888	651	4.146	4.797

Associates Accounted for Using Equity Method		585	4.164	4.749	497	4.146	4.643
Unconsolidated Associates		139	0	139	154	0	154
Investments in Subsidiaries (Net)	(8)	151	0	151	141	0	141
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		151	0	151	141	0	141
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)		116.016	4.859	120.875	82.911	4.132	87.043
INTANGIBLE ASSETS AND GOODWILL (Net)		7.610	1.200	8.810	4.598	1.136	5.734
Goodwill		0	0	0	0	0	0
Other		7.610	1.200	8.810	4.598	1.136	5.734
INVESTMENT PROPERTY (Net)	(12)	50.567	37	50.604	49.684	47	49.731
CURRENT TAX ASSETS		0	157	157	0	103	103
DEFERRED TAX ASSET	(13)	20.546	22	20.568	19.358	22	19.380
OTHER ASSETS (Net)	(15)	167.653	12.609	180.262	107.327	9.508	116.835
TOTAL ASSETS		3.282.084	1.697.602	4.979.686	2.897.957	1.599.113	4.497.070
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	2.297.440	1.489.880	3.787.320	2.208.357	1.399.481	3.607.838
LOANS RECEIVED	(3)	6.119	155.106	161.225	3.565	112.646	116.211
MONEY MARKET FUNDS		285.807	74.346	360.153	132.188	109.006	241.194
MARKETABLE SECURITIES (Net)	(4)	35.275	0	35.275	21.760	0	21.760
Bills		9.957	0	9.957	3.242	0	3.242
Asset-backed Securities		25.318	0	25.318	18.518	0	18.518
Bonds		0	0	0	0	0	0
FUNDS		18	0	18	443	0	443
Funds from Credit Customers		0	0	0	0	0	0
Other		18	0	18	443	0	443
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	2.403	15.047	17.450	0	2.778	2.778
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		2.403	15.047	17.450	0	2.778	2.778
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		34	1	35	22	0	22
LEASE PAYABLES (Net)	(6)	9.455	1.069	10.524	7.685	953	8.638
PROVISIONS	(8)	18.437	1.440	19.877	14.025	1.469	15.494
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		12.647	356	13.003	9.515	471	9.986
Insurance Technical Reserves (Net)		0	977	977	0	853	853
Other provisions		5.790	107	5.897	4.510	145	4.655
CURRENT TAX LIABILITIES	(9)	21.145	246	21.391	18.914	255	19.169
DEFERRED TAX LIABILITY	(9)	12.817	31	12.848	9.186	42	9.228
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(11)	61.679	56.678	118.357	50.404	42.955	93.359
Loans		17.297	0	17.297	17.109	0	17.109

Other Debt Instruments		44.382	56.678	101.060	33.295	42.955	76.250
OTHER LIABILITIES	(5)	170.597	16.218	186.815	122.685	15.306	137.991
EQUITY	(12)	231.566	16.832	248.398	205.975	16.970	222.945
Issued capital		7.185	0	7.185	7.185	0	7.185
Capital Reserves		44.521	0	44.521	44.521	0	44.521
Equity Share Premiums		44.505	0	44.505	44.505	0	44.505
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		16	0	16	16	0	16
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		45.072	1.125	46.197	43.827	1.038	44.865
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-6.193	8.607	2.414	-5.323	10.104	4.781
Profit Reserves		101.598	5.534	107.132	81.057	3.576	84.633
Legal Reserves		7.575	5.177	12.752	6.098	3.219	9.317
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		93.976	357	94.333	74.912	357	75.269
Other Profit Reserves		47	0	47	47	0	47
Profit or Loss		25.734	1.504	27.238	30.189	2.192	32.381
Prior Years' Profit or Loss		9.278	231	9.509	5.097	153	5.250
Current Period Net Profit Or Loss		16.456	1.273	17.729	25.092	2.039	27.131
Non-controlling Interests		13.649	62	13.711	4.519	60	4.579
Total equity and liabilities		3.152.792	1.826.894	4.979.686	2.795.209	1.701.861	4.497.070

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		1.775.187	1.227.206	3.002.393	1.486.233	922.958	2.409.191
GUARANTIES AND WARRANTIES	(1)	900.840	486.149	1.386.989	785.286	419.264	1.204.550
Letters of Guarantee		739.538	397.775	1.137.313	655.675	364.719	1.020.394
Guarantees Subject to State Tender Law		30.571	62.213	92.784	29.086	47.971	77.057
Guarantees Given for Foreign Trade Operations		21	90.451	90.472	1.118	87.900	89.018
Other Letters of Guarantee		708.946	245.111	954.057	625.471	228.848	854.319
Bank Acceptances		95.627	6.233	101.860	73.467	5.080	78.547
Import Letter of Acceptance		0	2.491	2.491	0	2.351	2.351
Other Bank Acceptances		95.627	3.742	99.369	73.467	2.729	76.196
Letters of Credit		735	82.011	82.746	597	49.370	49.967
Documentary Letters of Credit		735	81.710	82.445	597	49.370	49.967
Other Letters of Credit		0	301	301	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		64.940	130	65.070	55.547	95	55.642
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		691.198	193.302	884.500	560.690	105.795	666.485
Irrevocable Commitments	(1)	661.556	116.561	778.117	535.711	42.887	578.598
Forward Asset Purchase Commitments		51.320	112.220	163.540	37.854	38.727	76.581
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		36.658	384	37.042	30.331	343	30.674
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	(3)	48.882	0	48.882	38.797	0	38.797
Tax and Fund Liabilities Arised from Export Commitments		1.534	0	1.534	1.343	0	1.343
Commitments for Credit Card Limits		437.750	1.214	438.964	345.815	1.159	346.974
Commitments for Credit Cards and Banking Services Promotions		541	0	541	427	0	427
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		84.871	2.743	87.614	81.144	2.658	83.802
Revocable Commitments		29.642	76.741	106.383	24.979	62.908	87.887
Revocable Loan Granting Commitments		0	32.965	32.965	0	27.674	27.674
Other Revocable Commitments		29.642	43.776	73.418	24.979	35.234	60.213
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	183.149	547.755	730.904	140.257	397.899	538.156
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		183.149	547.755	730.904	140.257	397.899	538.156
Forward Foreign Currency Buy or Sell Transactions		41.930	97.954	139.884	29.692	79.884	109.576
Forward Foreign Currency Buying Transactions		20.699	48.699	69.398	14.192	38.083	52.275
Forward Foreign Currency Sale Transactions		21.231	49.255	70.486	15.500	41.801	57.301
Currency and Interest Rate Swaps		124.155	291.692	415.847	105.760	246.316	352.076
Currency Swap Buy Transactions		0	106.418	106.418	0	119.008	119.008
Currency Swap Sell Transactions		124.155	132.598	256.753	105.760	76.282	182.042
Interest Rate Swap Buy Transactions		0	26.338	26.338	0	25.513	25.513
Interest Rate Swap Sell Transactions		0	26.338	26.338	0	25.513	25.513
Currency, Interest Rate and Securities Options		17.064	18.801	35.865	4.805	5.284	10.089
Currency Options Buy Transactions		8.542	9.392	17.934	2.403	2.642	5.045
Currency Options Sell Transactions		8.522	9.409	17.931	2.402	2.642	5.044
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	139.308	139.308	0	66.415	66.415
CUSTODY AND PLEDGES RECEIVED		19.263.515	4.071.881	23.335.396	14.981.882	3.541.976	18.523.858
ITEMS HELD IN CUSTODY		9.887.159	1.211.661	11.098.820	7.364.643	1.063.135	8.427.778
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		809.903	220.802	1.030.705	675.013	179.303	854.316
Cheques Received for Collection		317.299	758.505	1.075.804	274.646	648.339	922.985
Commercial Notes Received for Collection		8.298.278	65.453	8.363.731	5.982.822	61.282	6.044.104
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		8.606	2.275	10.881	7.829	1.782	9.611
Custodians		453.073	164.626	617.699	424.333	172.429	596.762
PLEDGED ITEMS		9.376.356	2.860.220	12.236.576	7.617.239	2.478.841	10.096.080
Securities		62.387	5.901	68.288	41.725	5.472	47.197
Guarantee Notes		96.951	13.065	110.016	85.677	12.050	97.727
Commodity		26	0	26	26	0	26
Warrant		0	0	0	0	0	0
Real Estate		8.517.837	2.089.792	10.607.629	6.863.434	1.787.028	8.650.462
Other Pledged Items		643.044	582.016	1.225.060	573.896	508.725	1.082.621

Depositories Receiving Pledged Items		56.111	169.446	225.557	52.481	165.566	218.047
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		21.038.702	5.299.087	26.337.789	16.468.115	4.464.934	20.933.049

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)	527.589	436.849	278.986	237.449
Interest Income on Loans		322.573	247.719	166.257	127.878
Interest Income on Reserve Deposits		43.138	38.196	22.635	20.741
Interest Income on Banks		7.822	4.301	3.844	2.422
Interest Income on Money Market Placements		2.262	1.036	351	249
Interest Income on Marketable Securities Portfolio		144.324	140.415	81.930	83.730
Financial Assets At Fair Value Through Profit Loss		1.323	1.197	584	741
Financial Assets At Fair Value Through Other Comprehensive Income		26.809	24.405	14.106	13.423
Financial Assets Measured at Amortised Cost		116.192	114.813	67.240	69.566
Finance Leasing Interest Income		2.531	2.238	1.294	929
Other Interest Income		4.939	2.944	2.675	1.500
INTEREST EXPENSES (-)	(2)	-446.250	-395.395	-235.785	-213.842
Interest Expenses on Deposits		-375.318	-336.093	-196.416	-180.937
Interest Expenses on Funds Borrowed		-8.654	-10.177	-4.616	-5.174
Interest Expenses on Money Market Funds		-46.316	-35.141	-27.218	-21.700
Interest Expenses on Securities Issued		-10.572	-9.124	-5.650	-4.605
Lease Interest Expenses		-1.465	-741	-758	-431
Other Interest Expense		-3.925	-4.119	-1.127	-995
NET INTEREST INCOME OR EXPENSE		81.339	41.454	43.201	23.607
NET FEE AND COMMISSION INCOME OR EXPENSES		36.108	27.662	19.043	14.394
Fees and Commissions Received		54.281	39.296	28.519	20.884
From Noncash Loans		7.985	5.641	4.080	2.823
Other	(11)	46.296	33.655	24.439	18.061
Fees and Commissions Paid (-)		-18.173	-11.634	-9.476	-6.490
Paid for Noncash Loans		-58	-36	-25	-19
Other	(11)	-18.115	-11.598	-9.451	-6.471
DIVIDEND INCOME		73	49	70	48
TRADING INCOME OR LOSS (Net)	(3)	-16.334	-6.517	-9.250	-3.764
Gains (Losses) Arising from Capital Markets Transactions		-1.819	-806	808	-367
Gains (Losses) Arising From Derivative Financial Transactions		-26.218	4.689	-22.334	1.157
Foreign Exchange Gains or Losses		11.703	-10.400	12.276	-4.554
OTHER OPERATING INCOME	(4)	23.611	16.715	9.221	7.991
GROSS PROFIT FROM OPERATING ACTIVITIES		124.797	79.363	62.285	42.276
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-22.467	-13.824	-11.749	-7.685
OTHER ALLOWANCE EXPENSES (-)	(5)	-27	-207	-11	38
PERSONNEL EXPENSES (-)		-35.864	-23.984	-20.323	-12.899
OTHER OPERATING EXPENSES (-)	(6)	-44.998	-28.523	-24.041	-15.133
NET OPERATING INCOME (LOSS)		21.441	12.825	6.161	6.597
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		260	195	124	75
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	21.701	13.020	6.285	6.672
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-3.089	788	2.381	-127
Current Tax Provision		-2.565	-1.252	-1.467	-438
Expense Effect of Deferred Tax		-7.632	-12.043	-263	-5.729
Income Effect of Deferred Tax		7.108	14.083	4.111	6.040
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	18.612	13.808	8.666	6.545
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	(10)	18.612	13.808	8.666	6.545
Profit (Loss) Attributable to Group		17.729	12.658	8.223	6.253
Profit (loss), attributable to non-controlling interests		883	1.150	443	292
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
(*) 1 TL nominal değerli beher paya denk gelen hisse başına kâr/zararı ifade etmektedir.		2,46800000	1,76200000	1,14400000	0,87000000

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)		18.612	13.808		
OTHER COMPREHENSIVE INCOME		7.668	8.041		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		10.037	6.396		
Gains (Losses) on Revaluation of Property, Plant and Equipment		12.512	7.897		
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		554	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-3.029	-1.501		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.369	1.645		
Exchange Differences on Translation		695	2.217		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.024	-831		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-1.162	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		1.122	259		
TOTAL COMPREHENSIVE INCOME (LOSS)		26.280	21.849		

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		31.469	-730
Interest Received		456.374	364.291
Interest Paid		-438.865	-392.069
Dividends received		73	49
Fees and Commissions Received		53.820	38.661
Other Gains		12.895	14.969
Collections from Previously Written Off Loans and Other Receivables		6.824	4.937
Cash Payments to Personnel and Service Suppliers		-35.995	-24.077
Taxes Paid		-7.133	-5.779
Other		-16.524	-1.712
Changes in Operating Assets and Liabilities Subject to Banking Operations		-117.651	127.557
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		22.848	-3.346
Net (Increase) Decrease in Due From Banks		-105	-180
Net (Increase) Decrease in Loans		-345.093	-155.872
Net (Increase) Decrease in Other Assets		-76.666	-163.645
Net Increase (Decrease) in Bank Deposits		-81.894	90.424
Net Increase (Decrease) in Other Deposits		161.973	338.121
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		35.869	20.662
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		165.417	1.393
Net Cash Provided From Banking Operations		-86.182	126.827
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-48.642	-137.379
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-100
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-10.887	-14.537
Cash Obtained from Tangible and Intangible Asset Sales		2.053	1.644
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-166.999	-84.935
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		145.279	27.317
Cash Paid for Purchase of Financial Assets At Amortised Cost		-31.884	-71.919
Cash Obtained from Sale of Financial Assets At Amortised Cost		17.797	7.369
Other		-4.001	-2.218
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		33.050	28.604
Cash Obtained from Loans and Securities Issued		34.858	30.040
Cash Outflow Arised From Loans and Securities Issued		0	-1.240
Equity Instruments Issued		0	0
Dividends paid		-457	0
Payments of lease liabilities		-1.351	-196
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		18.763	24.806
Net Increase (Decrease) in Cash and Cash Equivalents		-83.011	42.858
Cash and Cash Equivalents at Beginning of the Period		521.201	413.713
Cash and Cash Equivalents at End of the Period		438.190	456.571

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		7.185	44.505	0	1.737	28.307	-2.410	233	3.142	-5.353	0	57.756	9.418	22.038	166.558	3.378	169.936	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		7.185	44.505	0	1.737	28.307	-2.410	233	3.142	-5.353	0	57.756	9.418	22.038	166.558	3.378	169.936	
	Total Comprehensive Income (Loss)		0	0	0	0	6.396	0	0	2.217	-572	0	0	0	12.658	20.699	1.150	21.849	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		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	
	Subordinated Debt		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	-31	0	0	0	0	0	0	0	22.950	-22.038	881	-596	285	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	26.877	-	26.880	0	-3	3	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-3	0	-3	3	0	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	26.877	-	26.877	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		7.185	44.505	0	1.706	34.703	-2.410	233	5.359	-5.925	0	84.633	5.488	12.658	188.135	3.935	192.070	
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		7.185	44.505	0	16	45.630	-2.082	1.317	23.214	-2.716	-15.717	84.633	5.250	27.131	218.366	4.579	222.945	
	Adjustments Related to TMS 8		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	
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Adjusted Beginning Balance		7.185	44.505	0	16	45.630	-2.082	1.317	23.214	-2.716	-15.717	84.633	5.250	27.131	218.366	4.579	222.945	
	Total Comprehensive Income (Loss)		0	0	0	0	778	0	554	697	-1.902	-1.162	0	0	17.729	16.694	9.586	26.280	
	Capital Increase in Cash		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	
	Issued Capital Inflation Adjustment Difference		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	
	Subordinated Debt		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	27.215	-27.131	84	-911	-827	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	22.499	-	22.956	0	-457	457	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-457	0	-457	457	0	
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	22.499	-	22.499	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		7.185	44.505	0	16	46.408	-2.082	1.871	23.911	-4.618	-16.879	107.132	9.509	17.729	234.687	13.711	248.398	