



KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE VAKIFLAR BANKASI T.A.O. Bank Financial Report Consolidated 2026 - 2. 3 Monthly Notification

General Information About Financial Statements



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

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Vakıflar Bankası Türk Anonim Ortaklığı Yönetim Kurulu'na

Giriş

Türkiye Vakıflar Bankası T.A.O.'nun ("Banka") ve konsolidasyona tabi ortaklıklarının (Hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosu ile aynı tarihte sona eren altı aylık döneme ait; konsolide kar veya zarar tablosu ve konsolide kar veya zarar ve diğer kapsamlı gelir tablosu, konsolide özkaynaklar değişim tablosu ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı ("TMS") 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim

şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf

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

Sınırlı Olumlu Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II.7.'de belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle tamamı geçmiş yıllarda ayrılan ve cari dönemde iptal edilen 8,000 Milyon TL tutarında, TMS 37 "Karşılıklar, Koşullu Borçlar ve Koşullu Varlıklar"ın muhasebeleştirme kriterlerini karşılamayan serbest karşılık iptalinin etkilerini içermektedir. Ayrıca, Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm IV.4 notunda belirttiği üzere, ilişikteki 30 Haziran 2026 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihinde sona eren altı aylık döneme ilişkin konsolide kar veya zarar tablosu; 11,000 Milyon TL tutarında serbest karşılık iptalinden kaynaklanan geliri içermektedir.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Grup'un 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak

tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Damla Harman, 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)		805.653	719.430	1.525.083	764.063	828.778	1.592.841
Cash and cash equivalents	V-I-1	421.438	495.513	916.951	388.364	593.898	982.262
Cash and Cash Balances at Central Bank	V-I-1	417.986	372.814	790.800	385.950	511.260	897.210
Banks	V-I-3	589	122.936	123.525	98	82.729	82.827
Receivables From Money Markets		2.871	0	2.871	2.320	0	2.320
Allowance for Expected Losses (-)	V-I-16	-8	-237	-245	-4	-91	-95
Financial assets at fair value through profit or loss	V-I-2	10.825	2.474	13.299	8.933	5.824	14.757
Public Debt Securities		196	908	1.104	619	4.349	4.968
Equity instruments		1.134	1.566	2.700	946	1.475	2.421
Other Financial Assets		9.495	0	9.495	7.368	0	7.368
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	347.138	215.427	562.565	339.859	210.720	550.579
Public Debt Securities		346.629	206.607	553.236	339.461	201.725	541.186
Equity instruments		509	68	577	398	64	462
Other Financial Assets		0	8.752	8.752	0	8.931	8.931
Derivative financial assets		26.252	6.016	32.268	26.907	18.336	45.243
Derivative Financial Assets At Fair Value Through Profit Or Loss	V-I-2	26.252	6.016	32.268	26.907	18.336	45.243
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	V-I-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.682.357	1.430.482	4.112.839	2.384.626	1.260.456	3.645.082
Loans	V-I-5	2.161.350	1.262.620	3.423.970	1.890.893	1.128.283	3.019.176
Receivables From Leasing Transactions	V-I-10	10.608	18.848	29.456	11.096	17.613	28.709
Factoring Receivables		30.157	15.932	46.089	30.154	11.656	41.810
Other Financial Assets Measured at Amortised Cost	V-I-6	581.689	156.777	738.466	532.786	124.295	657.081
Public Debt Securities		581.689	156.259	737.948	532.786	123.818	656.604
Other Financial Assets		0	518	518	0	477	477
Allowance for Expected Credit Losses (-)		-101.447	-23.695	-125.142	-80.303	-21.391	-101.694
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-14	4.384	0	4.384	3.165	0	3.165
Held for Sale		4.384	0	4.384	3.165	0	3.165
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		30.244	0	30.244	29.851	0	29.851
Investments in Associates (Net)	V-I-7	25.790	0	25.790	25.399	0	25.399

Associates Accounted for Using Equity Method		4.844	0	4.844	4.374	0	4.374
Unconsolidated Associates		20.946	0	20.946	21.025	0	21.025
Investments in Subsidiaries (Net)	V-I-8	4.454	0	4.454	4.452	0	4.452
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		4.454	0	4.454	4.452	0	4.452
Jointly Controlled Partnerships (JointVentures) (Net)	V-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)		78.664	925	79.589	70.627	194	70.821
INTANGIBLE ASSETS AND GOODWILL (Net)		1.551	196	1.747	1.504	302	1.806
Goodwill		2	0	2	2	0	2
Other		1.549	196	1.745	1.502	302	1.804
INVESTMENT PROPERTY (Net)	V-I-12	17.145	0	17.145	13.232	0	13.232
CURRENT TAX ASSETS		2.002	1	2.003	3.538	1	3.539
DEFERRED TAX ASSET	V-I-13	13.818	36	13.854	45	75	120
OTHER ASSETS (Net)	V-I-15	138.911	18.693	157.604	93.387	39.290	132.677
TOTAL ASSETS		3.774.729	2.169.763	5.944.492	3.364.038	2.129.096	5.493.134
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	2.555.699	1.038.953	3.594.652	2.435.725	1.044.119	3.479.844
LOANS RECEIVED	V-II-3	99.112	403.673	502.785	69.542	272.739	342.281
MONEY MARKET FUNDS		295.412	238.639	534.051	212.855	197.634	410.489
MARKETABLE SECURITIES (Net)	V-II-3	2.739	465.072	467.811	1.236	487.815	489.051
Bills		833	0	833	905	0	905
Asset-backed Securities		1.906	0	1.906	331	0	331
Bonds		0	465.072	465.072	0	487.815	487.815
FUNDS		3	0	3	3	0	3
Funds from Credit Customers		0	0	0	0	0	0
Other		3	0	3	3	0	3
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		2.714	29.347	32.061	2.029	5.091	7.120
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	V-II-2	2.714	29.347	32.061	2.029	5.091	7.120
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	V-II-6	0	0	0	0	0	0
FACTORING PAYABLES		9	4	13	0	0	0
LEASE PAYABLES (Net)	V-II-5	4.944	20	4.964	3.933	0	3.933
PROVISIONS	V-II-7	17.607	606	18.213	24.564	593	25.157
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		15.575	32	15.607	14.899	34	14.933
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.032	574	2.606	9.665	559	10.224
CURRENT TAX LIABILITIES	V-II-8	31.522	30	31.552	28.953	29	28.982
DEFERRED TAX LIABILITY	V-II-8	4.381	0	4.381	3.188	240	3.428
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-9	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	V-II-10	14.288	122.272	136.560	13.694	114.604	128.298
Loans		0	0	0	0	0	0

Other Debt Instruments		14.288	122.272	136.560	13.694	114.604	128.298
OTHER LIABILITIES	V-II-4	200.906	34.328	235.234	168.307	61.615	229.922
EQUITY	V-II-11	373.582	8.630	382.212	333.307	11.319	344.626
Issued capital	V-II-11	9.916	0	9.916	9.916	0	9.916
Capital Reserves		44.626	0	44.626	44.585	0	44.585
Equity Share Premiums		46.092	0	46.092	46.092	0	46.092
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		-1.466	0	-1.466	-1.507	0	-1.507
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		44.553	0	44.553	43.625	0	43.625
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-2.290	8.070	5.780	-4.999	10.347	5.348
Profit Reserves		208.330	47	208.377	131.746	47	131.793
Legal Reserves		23.433	47	23.480	15.959	47	16.006
Statutory Reserves		6	0	6	6	0	6
Extraordinary Reserves		183.787	0	183.787	114.020	0	114.020
Other Profit Reserves		1.104	0	1.104	1.761	0	1.761
Profit or Loss		49.395	513	49.908	92.298	925	93.223
Prior Years' Profit or Loss		16.050	157	16.207	15.855	209	16.064
Current Period Net Profit Or Loss		33.345	356	33.701	76.443	716	77.159
Non-controlling Interests		19.052	0	19.052	16.136	0	16.136
Total equity and liabilities		3.602.918	2.341.574	5.944.492	3.297.336	2.195.798	5.493.134

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		2.497.851	2.771.313	5.269.164	2.264.444	2.715.348	4.979.792
GUARANTIES AND WARRANTIES	V-III-2	544.921	471.557	1.016.478	469.082	442.547	911.629
Letters of Guarantee	V-III-1	538.559	298.814	837.373	465.268	303.820	769.088
Guarantees Subject to State Tender Law		15.851	0	15.851	17.710	0	17.710
Guarantees Given for Foreign Trade Operations		30.307	146.417	176.724	29.687	176.237	205.924
Other Letters of Guarantee		492.401	152.397	644.798	417.871	127.583	545.454
Bank Acceptances		4	5.613	5.617	4	6.170	6.174
Import Letter of Acceptance		0	1.926	1.926	0	1.764	1.764
Other Bank Acceptances	V-III-4	4	3.687	3.691	4	4.406	4.410
Letters of Credit	V-III-4	1.467	156.323	157.790	219	122.410	122.629
Documentary Letters of Credit		1.467	156.323	157.790	219	122.410	122.629
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	37	37	0	34	34
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		4.694	6.906	11.600	3.389	6.287	9.676
Other Guarantees		197	839	1.036	202	753	955
Other Collaterals		0	3.025	3.025	0	3.073	3.073
COMMITMENTS		1.683.153	583.151	2.266.304	1.538.758	671.394	2.210.152
Irrevocable Commitments	V-III-1	1.666.781	435.073	2.101.854	1.491.673	266.549	1.758.222
Forward Asset Purchase Commitments	V-III-1	218.697	432.241	650.938	114.154	264.876	379.030
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		1	0	1	0	0	0
Loan Granting Commitments	V-III-1	526.192	1.407	527.599	505.161	578	505.739
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments	V-III-1	23.343	0	23.343	19.430	0	19.430
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits	V-III-1	848.961	0	848.961	810.922	0	810.922
Commitments for Credit Cards and Banking Services Promotions		913	0	913	3.412	0	3.412
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		48.674	1.425	50.099	38.594	1.095	39.689
Revocable Commitments		16.372	148.078	164.450	47.085	404.845	451.930
Revocable Loan Granting Commitments		16.118	140.791	156.909	46.804	398.558	445.362
Other Revocable Commitments		254	7.287	7.541	281	6.287	6.568
DERIVATIVE FINANCIAL INSTRUMENTS		269.777	1.716.605	1.986.382	256.604	1.601.407	1.858.011
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		269.777	1.716.605	1.986.382	256.604	1.601.407	1.858.011
Forward Foreign Currency Buy or Sell Transactions		71.500	108.244	179.744	17.468	28.177	45.645
Forward Foreign Currency Buying Transactions		20.100	69.342	89.442	8.697	14.150	22.847
Forward Foreign Currency Sale Transactions		51.400	38.902	90.302	8.771	14.027	22.798
Currency and Interest Rate Swaps		141.345	1.079.840	1.221.185	178.242	976.808	1.155.050
Currency Swap Buy Transactions		212	271.556	271.768	71.443	245.021	316.464
Currency Swap Sell Transactions		139.743	441.142	580.885	105.409	392.845	498.254
Interest Rate Swap Buy Transactions		695	183.571	184.266	695	169.471	170.166
Interest Rate Swap Sell Transactions		695	183.571	184.266	695	169.471	170.166
Currency, Interest Rate and Securities Options		55.904	53.389	109.293	59.866	55.400	115.266
Currency Options Buy Transactions		7.186	45.587	52.773	12.160	43.586	55.746
Currency Options Sell Transactions		48.718	7.802	56.520	47.706	11.814	59.520
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		1.028	475.132	476.160	1.028	541.022	542.050
CUSTODY AND PLEDGES RECEIVED		63.178.193	48.980.054	112.158.247	54.469.824	44.887.265	99.357.089
ITEMS HELD IN CUSTODY		697.569	387.624	1.085.193	629.913	542.289	1.172.202
Customer Fund and Portfolio Balances		26.022	0	26.022	20.315	0	20.315
Securities Held in Custody		179.885	241.331	421.216	207.972	288.832	496.804
Cheques Received for Collection		151.994	25.804	177.798	142.457	12.259	154.716
Commercial Notes Received for Collection		118.094	15.263	133.357	107.333	18.014	125.347
Other Assets Received for Collection		2	2	4	2	2	4
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		1.874	84.250	86.124	1.017	202.817	203.834
Custodians		219.698	20.974	240.672	150.817	20.365	171.182
PLEDGED ITEMS		8.957.308	3.882.060	12.839.368	7.709.183	3.238.109	10.947.292
Securities		1.775	5.809	7.584	3.618	5.758	9.376
Guarantee Notes		42.455	20.797	63.252	40.474	18.958	59.432
Commodity		692.235	93.139	785.374	641.352	84.894	726.246
Warrant		0	0	0	0	0	0
Real Estate		7.327.747	2.588.135	9.915.882	6.266.242	2.038.635	8.304.877
Other Pledged Items		889.672	1.173.416	2.063.088	756.934	1.089.693	1.846.627

Depositories Receiving Pledged Items		3.424	764	4.188	563	171	734
ACCEPTED BILL, GUARANTIES AND WARRANTEES		53.523.316	44.710.370	98.233.686	46.130.728	41.106.867	87.237.595
TOTAL OFF-BALANCE SHEET ACCOUNTS		65.676.044	51.751.367	117.427.411	56.734.268	47.602.613	104.336.881

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-1	571.801	473.550	293.456	247.336
Interest Income on Loans	V-IV-1	385.615	307.676	199.410	160.215
Interest Income on Reserve Deposits		46.505	43.756	24.403	23.697
Interest Income on Banks	V-IV-1	932	795	566	366
Interest Income on Money Market Placements		4.758	9.390	504	1.422
Interest Income on Marketable Securities Portfolio	V-IV-1	127.908	107.321	65.661	59.212
Financial Assets At Fair Value Through Profit Loss		133	33	22	29
Financial Assets At Fair Value Through Other Comprehensive Income		57.955	63.226	29.557	34.021
Financial Assets Measured at Amortised Cost		69.820	44.062	36.082	25.162
Finance Leasing Interest Income		2.382	2.856	1.211	1.407
Other Interest Income		3.701	1.756	1.701	1.017
INTEREST EXPENSES (-)	V-IV-2	-462.381	-420.020	-240.545	-217.014
Interest Expenses on Deposits	V-IV-2	-386.717	-349.552	-201.802	-178.096
Interest Expenses on Funds Borrowed	V-IV-2	-16.553	-13.104	-9.102	-6.804
Interest Expenses on Money Market Funds		-42.502	-44.155	-21.359	-25.383
Interest Expenses on Securities Issued	V-IV-2	-15.729	-12.461	-7.876	-6.372
Lease Interest Expenses		-380	-543	-180	-296
Other Interest Expense		-500	-205	-226	-63
NET INTEREST INCOME OR EXPENSE		109.420	53.530	52.911	30.322
NET FEE AND COMMISSION INCOME OR EXPENSES		41.104	32.353	22.070	17.158
Fees and Commissions Received		58.927	45.197	31.894	24.294
From Noncash Loans		4.503	3.211	2.321	1.712
Other		54.424	41.986	29.573	22.582
Fees and Commissions Paid (-)		-17.823	-12.844	-9.824	-7.136
Paid for Noncash Loans		-35	-22	-10	-13
Other		-17.788	-12.822	-9.814	-7.123
DIVIDEND INCOME		507	252	121	250
TRADING INCOME OR LOSS (Net)	V-IV-3	-12.715	10.651	-9.614	4.421
Gains (Losses) Arising from Capital Markets Transactions	V-IV-3	2.582	4.936	2.141	4.471
Gains (Losses) Arising From Derivative Financial Transactions	V-IV-3	-18.570	-1.054	-11.970	-3.227
Foreign Exchange Gains or Losses	V-IV-3	3.273	6.769	215	3.177
OTHER OPERATING INCOME	V-IV-4	37.549	49.492	21.305	15.287
GROSS PROFIT FROM OPERATING ACTIVITIES		175.865	146.278	86.793	67.438
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-5	-45.042	-47.959	-19.041	-19.273
OTHER ALLOWANCE EXPENSES (-)	V-IV-5	-214	-347	-112	-199
PERSONNEL EXPENSES (-)		-31.816	-21.411	-17.298	-11.877
OTHER OPERATING EXPENSES (-)	V-IV-6	-52.121	-32.449	-27.440	-16.996
NET OPERATING INCOME (LOSS)		46.672	44.112	22.902	19.093
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		535	600	271	316
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-7	47.207	44.712	23.173	19.409
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-8	-11.217	-8.576	-4.685	-5.253
Current Tax Provision	V-IV-10	-24.498	-15.228	-10.097	-11.886
Expense Effect of Deferred Tax	V-IV-10	-7.695	-13.930	-4.119	-5.182
Income Effect of Deferred Tax	V-IV-10	20.976	20.582	9.531	11.815
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-9	35.990	36.136	18.488	14.156
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	V-IV-11	35.990	36.136	18.488	14.156
Profit (Loss) Attributable to Group		33.701	34.488	16.702	12.742
Profit (loss), attributable to non-controlling interests		2.289	1.648	1.786	1.414
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
100 Adet Hisse Başına Kâr / Zarar (Tam TL)	III-XXIV	3,62950000	3,64420000	1,86450000	1,42000000

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)		35.990	36.136		
OTHER COMPREHENSIVE INCOME		2.478	-2.548		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		2.046	414		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.532	34		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-4	7		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-107	-7		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-375	380		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		432	-2.962		
Exchange Differences on Translation		-332	1.177		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		276	-5.470		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		836	-545		
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		-348	1.876		
TOTAL COMPREHENSIVE INCOME (LOSS)		38.468	33.588		

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		160.646	104.339
Interest Received		535.669	441.444
Interest Paid		-460.760	-418.730
Dividends received		506	252
Fees and Commissions Received		45.215	31.275
Other Gains		34.186	49.426
Collections from Previously Written Off Loans and Other Receivables		14.258	9.182
Cash Payments to Personnel and Service Suppliers		-35.075	-23.652
Taxes Paid		-18.620	-7.651
Other		45.267	22.793
Changes in Operating Assets and Liabilities Subject to Banking Operations		-57.841	-262.248
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.539	-5.722
Net (Increase) Decrease in Due From Banks		-19.088	-91.856
Net (Increase) Decrease in Loans		-427.116	-484.251
Net (Increase) Decrease in Other Assets		-24.340	-132.104
Net Increase (Decrease) in Bank Deposits		-25.249	67.816
Net Increase (Decrease) in Other Deposits		135.440	330.565
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		203.693	116.496
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		97.280	-63.192
Net Cash Provided From Banking Operations		102.805	-157.909
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-49.375	-74.096
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-164	-493
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		164	25
Cash Paid For Tangible And Intangible Asset Purchases		-10.930	-8.388
Cash Obtained from Tangible and Intangible Asset Sales		2.110	1.133
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-52.293	-55.764
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		58.179	79.521
Cash Paid for Purchase of Financial Assets At Amortised Cost		-64.427	-96.757
Cash Obtained from Sale of Financial Assets At Amortised Cost		18.055	6.987
Other		-69	-360
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-65.295	43.785
Cash Obtained from Loans and Securities Issued		1.577	53.353
Cash Outflow Arised From Loans and Securities Issued		-64.996	-8.232
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.876	-1.336
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-747	2.286
Net Increase (Decrease) in Cash and Cash Equivalents		-12.612	-185.934
Cash and Cash Equivalents at Beginning of the Period		536.099	705.025
Cash and Cash Equivalents at End of the Period		523.487	519.091

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		9.916	45.602	0	519	17.465	-2.617	6.525	2.916	181	-213	89.454	56.354	0	226.102	10.097	236.199	
	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		9.916	45.602	0	519	17.465	-2.617	6.525	2.916	181	-213	89.454	56.354	0	226.102	10.097	236.199	
	Total Comprehensive Income (Loss)		0	0	0	0	407	5	-7	1.177	-3.823	-318	0	0	34.488	31.929	1.659	33.588	
	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	-67	0	0	0	0	0	0	-392	-164	0	-623	-19	-642	
	Profit Distributions		0	0	0	1	0	0	0	0	0	0	43.270	-	43.271	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	43.160	-	43.160	0	0	0	0
	Other		0	0	0	1	0	0	0	0	0	0	110	-111	0	0	0	0	0
	Equity at end of period		9.916	45.602	0	453	17.872	-2.612	6.518	4.093	-3.642	-531	132.332	12.919	34.488	257.408	11.737	269.145	
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		9.916	46.092	0	-1.507	22.506	-2.259	23.378	4.482	1.597	-731	131.793	93.223	0	328.490	16.136	344.626	
	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		9.916	46.092	0	-1.507	22.506	-2.259	23.378	4.482	1.597	-731	131.793	93.223	0	328.490	16.136	344.626	
	Total Comprehensive Income (Loss)		0	0	0	0	1.037	-2	-107	-332	179	585	0	0	33.701	35.061	3.407	38.468	
	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	41	0	0	0	0	0	0	-310	-122	0	-391	-491	-882	
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	76.894	-	76.894	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	76.784	-	76.784	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	110	-110	0	0	0	0	0
	Equity at end of period		9.916	46.092	0	-1.466	23.543	-2.261	23.271	4.150	1.776	-146	208.377	16.207	33.701	363.160	19.052	382.212	