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KAMUYU AYDINLATMA PLATFORMU

FİBABANKA 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	Partial Positive

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Fibabanka A.Ş. Genel Kurulu'na

Giriş

Fibabanka'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. 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 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 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 konsolide 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 konsolide finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı konsolide finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem konsolide 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 II.8.3.1 numaraları dipnotta belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolar, Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, ekonomide ve piyasalarda meydana gelebilecek olumsuz gelişmelerin olası etkileri nedeniyle 118 milyon TL tutarındaki kısmı cari dönemde ve 1.092 milyon TL tutarındaki kısmı geçmiş dönemlerde gider yazılan toplam 1.210 milyon TL tutarındaki serbest karşılığı ve söz konusu karşılık üzerinden 35 milyon TL tutarındaki kısmı cari dönemde ve 328 milyon TL'lik kısmı geçmiş dönemlerde gelir yazılan toplam 363 milyon TL ertelenmiş vergi varlığını içermektedir. Eğer serbest karşılık ayrılmamış olsaydı, 30 Haziran 2026 tarihi itibarıyla, diğer karşılıklar 1.210 milyon TL ve ertelenmiş vergi varlığı 363 milyon TL daha az, geçmiş yıllar karları 764 milyon TL daha fazla , cari dönem net karı 83 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, Fibabanka A.Ş.'nın 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.

Diğer Husus

Grup'un 31 Aralık 2025 tarihinde sona eren hesap dönemine ait konsolide finansal bilgilerinin bağımsız denetimi ve 30 Haziran 2025 tarihinde sona eren altı aylık ara hesap dönemine ait konsolide finansal bilgilerinin sınırlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, 20 Şubat 2026 tarihli bağımsız denetçi raporunda ve 11 Ağustos 2025 tarihli sınırlı denetim raporunda sırasıyla sınırlı olumlu görüş ve sınırlı 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 rastlanmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Sorumlu Denetçi

İstanbul, 11 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)		52.914	67.520	120.434	57.757	32.114	89.871
Cash and cash equivalents	(5.I.1)	13.105	53.618	66.723	18.342	23.025	41.367
Cash and Cash Balances at Central Bank		11.687	30.524	42.211	16.811	18.827	35.638
Banks		1.234	21.944	23.178	889	2.261	3.150
Receivables From Money Markets		187	1.150	1.337	648	1.937	2.585
Allowance for Expected Losses (-)		-3	0	-3	-6	0	-6
Financial assets at fair value through profit or loss	(5.I.2)	2.838	344	3.182	1.971	358	2.329
Public Debt Securities		280	0	280	272	0	272
Equity instruments		0	0	0	0	0	0
Other Financial Assets		2.558	344	2.902	1.699	358	2.057
Financial Assets at Fair Value Through Other Comprehensive Income	(5.I.3)	35.126	9.619	44.745	34.209	7.483	41.692
Public Debt Securities		8.986	9.173	18.159	9.578	6.884	16.462
Equity instruments		5	0	5	5	0	5
Other Financial Assets		26.135	446	26.581	24.626	599	25.225
Derivative financial assets	(5.I.4)	1.845	3.939	5.784	3.235	1.248	4.483
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.845	3.939	5.784	3.235	1.248	4.483
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		97.737	21.597	119.334	68.222	22.742	90.964
Loans	(5.I.5)	95.675	17.676	113.351	67.145	17.149	84.294
Receivables From Leasing Transactions	(5.I.10)	0	0	0	0	0	0
Factoring Receivables		60	0	60	105	0	105
Other Financial Assets Measured at Amortised Cost	(5.I.6)	6.772	3.921	10.693	4.456	5.593	10.049
Public Debt Securities		1.438	2.457	3.895	1.784	4.245	6.029
Other Financial Assets		5.334	1.464	6.798	2.672	1.348	4.020
Allowance for Expected Credit Losses (-)		-4.770	0	-4.770	-3.484	0	-3.484
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.I.16)	26	0	26	25	0	25
Held for Sale		26	0	26	25	0	25
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		1.596	0	1.596	1.532	0	1.532
Investments in Associates (Net)	(5.I.7)	1.440	0	1.440	1.376	0	1.376

Associates Accounted for Using Equity Method		1.440	0	1.440	1.376	0	1.376
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.I.8)	156	0	156	156	0	156
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		156	0	156	156	0	156
Jointly Controlled Partnerships (JointVentures) (Net)	(5.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)	(5.I.12)	4.499	0	4.499	1.964	0	1.964
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.I.13)	1.250	0	1.250	1.226	0	1.226
Goodwill		0	0	0	0	0	0
Other		1.250	0	1.250	1.226	0	1.226
INVESTMENT PROPERTY (Net)	(5.I.14)	0	0	0	0	0	0
CURRENT TAX ASSETS		14	0	14	11	0	11
DEFERRED TAX ASSET	(5.I.15)	2.772	0	2.772	1.310	0	1.310
OTHER ASSETS (Net)	(5.I.17)	8.754	133	8.887	5.403	118	5.521
TOTAL ASSETS		**169.562**	**89.250**	**258.812**	**137.450**	**54.974**	**192.424**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(5.II.1)	95.434	82.527	177.961	71.857	52.849	124.706
LOANS RECEIVED	(5.II.3)	0	1.651	1.651	0	1.544	1.544
MONEY MARKET FUNDS		218	11.000	11.218	80	12.474	12.554
MARKETABLE SECURITIES (Net)	(5.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	(5.II.2)	4.800	4.114	8.914	847	1.211	2.058
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		4.800	4.114	8.914	847	1.211	2.058
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.II.6)	973	0	973	781	0	781
PROVISIONS	(5.II.8)	2.086	0	2.086	2.045	0	2.045
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		668	0	668	760	0	760
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.418	0	1.418	1.285	0	1.285
CURRENT TAX LIABILITIES	(5.II.9)	2.183	0	2.183	1.876	0	1.876
DEFERRED TAX LIABILITY	(5.II.9)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.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	(5.II.11)	0	16.834	16.834	0	15.488	15.488
Loans		0	0	0	0	0	0

Other Debt Instruments		0	16.834	16.834	0	15.488	15.488
OTHER LIABILITIES	(5.II.5)	11.024	475	11.499	7.051	3.335	10.386
EQUITY	(5.II.12)	25.397	96	25.493	20.736	250	20.986
Issued capital		1.358	0	1.358	1.358	0	1.358
Capital Reserves		229	0	229	229	0	229
Equity Share Premiums		129	0	129	129	0	129
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		100	0	100	100	0	100
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.457	0	1.457	-357	0	-357
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-375	96	-279	-252	250	-2
Profit Reserves		17.653	0	17.653	12.820	0	12.820
Legal Reserves		482	0	482	363	0	363
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		15.326	0	15.326	10.991	0	10.991
Other Profit Reserves		1.845	0	1.845	1.466	0	1.466
Profit or Loss		5.069	0	5.069	6.933	0	6.933
Prior Years' Profit or Loss		942	0	942	855	0	855
Current Period Net Profit Or Loss		4.127	0	4.127	6.078	0	6.078
Non-controlling Interests	(5.II.13)	6	0	6	5	0	5
Total equity and liabilities		**142.115**	**116.697**	**258.812**	**105.273**	**87.151**	**192.424**

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		89.659	329.556	419.215	75.082	319.051	394.133
GUARANTIES AND WARRANTIES	(5.III.1)	452	354	806	536	401	937
Letters of Guarantee		452	345	797	536	393	929
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		452	345	797	536	393	929
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	9	9	0	8	8
Documentary Letters of Credit		0	9	9	0	8	8
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	0	0	0	0	0
COMMITMENTS		21.884	30.472	52.356	47.772	58.947	106.719
Irrevocable Commitments	(5.III.1)	21.884	30.472	52.356	47.772	58.947	106.719
Forward Asset Purchase Commitments		9.584	30.472	40.056	34.820	58.947	93.767
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		9.912	0	9.912	9.923	0	9.923
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		606	0	606	605	0	605
Tax and Fund Liabilities Arised from Export Commitments		222	0	222	231	0	231
Commitments for Credit Card Limits		1.539	0	1.539	2.173	0	2.173
Commitments for Credit Cards and Banking Services Promotions		3	0	3	1	0	1
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		18	0	18	19	0	19
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	(5.III.5)	67.323	298.730	366.053	26.774	259.703	286.477
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		67.323	298.730	366.053	26.774	259.703	286.477
Forward Foreign Currency Buy or Sell Transactions		38.705	76.026	114.731	6.067	35.142	41.209
Forward Foreign Currency Buying Transactions		10.557	48.588	59.145	1.524	20.082	21.606
Forward Foreign Currency Sale Transactions		28.148	27.438	55.586	4.543	15.060	19.603
Currency and Interest Rate Swaps		20.578	137.850	158.428	16.155	105.557	121.712
Currency Swap Buy Transactions		968	69.825	70.793	2.446	56.834	59.280
Currency Swap Sell Transactions		5.340	68.025	73.365	7.729	48.723	56.452
Interest Rate Swap Buy Transactions		7.135	0	7.135	2.990	0	2.990
Interest Rate Swap Sell Transactions		7.135	0	7.135	2.990	0	2.990
Currency, Interest Rate and Securities Options		6.844	76.990	83.834	1.734	116.262	117.996
Currency Options Buy Transactions		3.374	38.562	41.936	98	58.824	58.922
Currency Options Sell Transactions		3.470	38.428	41.898	1.636	57.438	59.074
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		1.196	1.164	2.360	2.818	2.742	5.560
Currency Futures Buy Transactions		0	1.164	1.164	0	2.742	2.742
Currency Futures Sell Transactions		1.196	0	1.196	2.818	0	2.818
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	6.700	6.700	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.023.999	185.425	1.209.424	646.107	184.970	831.077
ITEMS HELD IN CUSTODY		81.578	24.663	106.241	56.482	26.637	83.119
Customer Fund and Portfolio Balances		27.332	14.079	41.411	26.289	16.030	42.319
Securities Held in Custody		27.094	9.762	36.856	19.231	9.883	29.114
Cheques Received for Collection		26.399	799	27.198	10.259	705	10.964
Commercial Notes Received for Collection		753	23	776	703	19	722
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	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		69.613	36.328	105.941	56.442	43.757	100.199
Securities		1.042	3.990	5.032	1.092	12.247	13.339
Guarantee Notes		218	51	269	104	0	104
Commodity		31	893	924	31	1.089	1.120
Warrant		0	0	0	0	0	0
Real Estate		4.178	26.006	30.184	3.669	26.826	30.495
Other Pledged Items		64.144	5.388	69.532	51.546	3.595	55.141

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		872.808	124.434	997.242	533.183	114.576	647.759
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.113.658**	**514.981**	**1.628.639**	**721.189**	**504.021**	**1.225.210**

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	(5.IV.1)	27.054	19.942	14.608	10.217
Interest Income on Loans	(5.IV.1)	21.088	14.683	11.579	7.666
Interest Income on Reserve Deposits		1.792	1.691	966	892
Interest Income on Banks	(5.IV.1)	492	565	197	43
Interest Income on Money Market Placements		348	186	156	138
Interest Income on Marketable Securities Portfolio	(5.IV.1)	3.280	2.807	1.710	1.473
Financial Assets At Fair Value Through Profit Loss		30	30	1	19
Financial Assets At Fair Value Through Other Comprehensive Income		2.350	2.075	1.227	1.072
Financial Assets Measured at Amortised Cost		900	702	482	382
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		54	10	0	5
INTEREST EXPENSES (-)		-14.679	-14.541	-8.258	-7.428
Interest Expenses on Deposits	(5.IV.2)	-13.280	-13.157	-7.549	-6.793
Interest Expenses on Funds Borrowed	(5.IV.2)	-39	-23	-21	-10
Interest Expenses on Money Market Funds		-394	-580	-215	-239
Interest Expenses on Securities Issued	(5.IV.2)	-812	-704	-407	-347
Lease Interest Expenses		-94	-73	-50	-38
Other Interest Expense		-60	-4	-16	-1
NET INTEREST INCOME OR EXPENSE		12.375	5.401	6.350	2.789
NET FEE AND COMMISSION INCOME OR EXPENSES		2.516	1.816	1.315	892
Fees and Commissions Received		2.991	2.236	1.555	1.094
From Noncash Loans		8	8	4	4
Other	(5.IV.12)	2.983	2.228	1.551	1.090
Fees and Commissions Paid (-)		-475	-420	-240	-202
Paid for Noncash Loans		0	0	0	0
Other	(5.IV.12)	-475	-420	-240	-202
DIVIDEND INCOME	(5.IV.3)	0	310	0	0
TRADING INCOME OR LOSS (Net)	(5.IV.4)	-2.434	516	-1.991	96
Gains (Losses) Arising from Capital Markets Transactions		740	434	338	163
Gains (Losses) Arising From Derivative Financial Transactions		3.975	1.159	-1.458	252
Foreign Exchange Gains or Losses		-7.149	-1.077	-871	-319
OTHER OPERATING INCOME	(5.IV.5)	2.744	1.719	1.160	1.046
GROSS PROFIT FROM OPERATING ACTIVITIES		15.201	9.762	6.834	4.823
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.IV.6)	-3.127	-1.710	-1.175	-764
OTHER ALLOWANCE EXPENSES (-)	(5.IV.6)	-133	-7	-10	0
PERSONNEL EXPENSES (-)		-3.680	-2.471	-1.845	-1.233
OTHER OPERATING EXPENSES (-)	(5.IV.7)	-3.015	-2.102	-1.489	-1.054
NET OPERATING INCOME (LOSS)		5.246	3.472	2.315	1.772
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		225	141	118	90
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.IV.8)	5.471	3.613	2.433	1.862
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.IV.9)	-1.343	-700	-619	-298
Current Tax Provision		-3.254	-977	269	-809
Expense Effect of Deferred Tax		-1.500	-347	-1.382	-13
Income Effect of Deferred Tax		3.411	624	494	524
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.IV.10)	4.128	2.913	1.814	1.564
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	(5.IV.11)	4.128	2.913	1.814	1.564
Profit (Loss) Attributable to Group		4.127	2.912	1.813	1.563
Profit (loss), attributable to non-controlling interests		1	1	1	1
Profit (loss) per share					
Profit (Loss) per Share					

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)		4.128	2.913		
OTHER COMPREHENSIVE INCOME		1.537	-513		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.814	-434		
Gains (Losses) on Revaluation of Property, Plant and Equipment		2.084	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		1	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		296	-434		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-567	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-277	-79		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-391	-116		
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		-4	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		118	37		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.665	2.400		

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		-2.034	5.778
Interest Received		26.234	20.407
Interest Paid		-15.282	-14.334
Dividends received		0	310
Fees and Commissions Received		3.002	2.229
Other Gains		3.683	3.764
Collections from Previously Written Off Loans and Other Receivables		856	472
Cash Payments to Personnel and Service Suppliers		-6.682	-4.418
Taxes Paid		-2.996	-42
Other		-10.849	-2.610
Changes in Operating Assets and Liabilities Subject to Banking Operations		20.624	-959
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-861	-2.244
Net (Increase) Decrease in Due From Banks		-12.347	-4.864
Net (Increase) Decrease in Loans		-26.005	-2.352
Net (Increase) Decrease in Other Assets		-4.282	-3.929
Net Increase (Decrease) in Bank Deposits		-2.523	-2.885
Net Increase (Decrease) in Other Deposits		57.742	6.526
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		39	-70
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		8.861	8.859
Net Cash Provided From Banking Operations		18.590	4.819
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.475	-10.831
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	38
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-2.525	-375
Cash Obtained from Tangible and Intangible Asset Sales		28	5
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.625	-9.410
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-4.454	-1.293
Cash Obtained from Sale of Financial Assets At Amortised Cost		5.125	865
Other		-24	-661
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-1.235	-990
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	-32
Equity Instruments Issued		0	0
Dividends paid		-1.141	-893
Payments of lease liabilities		-94	-73
Other		0	8
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		109	6.113
Net Increase (Decrease) in Cash and Cash Equivalents		12.989	-889
Cash and Cash Equivalents at Beginning of the Period		25.105	19.026
Cash and Cash Equivalents at End of the Period		38.094	18.137

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		**1.358**	**129**	**0**	**100**	**0**	**-108**	**251**	**0**	**0**	**-259**	**-4**	**0**	**7.689**	**250**	**6.362**	**15.768**	**3**	**15.771**
	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		1.358	129	0	100	0	-108	251	0	0	-259	-4	0	7.689	250	6.362	15.768	3	15.771
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-433	0	0	-78	-2	0	0	0	2.912	2.399	1	2.400
	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	286	0	286	0	286
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	5.131	338	-6.362	-893	-1	-894
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-893	-893	0	-893
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	5.131	0	-5.131	0	-1	-1
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	338	-338	0	0	0
	Equity at end of period		**1.358**	**129**	**0**	**100**	**0**	**-108**	**-182**	**0**	**0**	**-337**	**-6**	**0**	**12.820**	**874**	**2.912**	**17.560**	**3**	**17.563**
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		**1.358**	**129**	**0**	**100**	**0**	**-134**	**-223**	**0**	**0**	**1**	**-3**	**0**	**12.820**	**855**	**6.078**	**20.981**	**5**	**20.986**
	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		1.358	129	0	100	0	-134	-223	0	0	1	-3	0	12.820	855	6.078	20.981	5	20.986
	Total Comprehensive Income (Loss)		0	0	0	0	1.517	0	297	0	0	-273	-4	0	0	0	4.127	5.664	1	5.665
	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	-17	0	-17	0	-17
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.833	104	-6.078	-1.141	0	-1.141
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.141	-1.141	0	-1.141
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	4.833	0	-4.833	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	104	-104	0	0	0
	Equity at end of period		**1.358**	**129**	**0**	**100**	**1.517**	**-134**	**74**	**0**	**0**	**-272**	**-7**	**0**	**17.653**	**942**	**4.127**	**25.487**	**6**	**25.493**