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KAMUYU AYDINLATMA PLATFORMU

T.C. ZİRAAT BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi'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 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 ("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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Cumhuriyeti Ziraat Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla ara dönem 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 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, 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)		1.569.619	2.011.513	3.581.132	1.716.470	2.025.207	3.741.677
Cash and cash equivalents		567.459	1.092.792	1.660.251	829.612	1.165.576	1.995.188
Cash and Cash Balances at Central Bank	(1)	522.280	825.241	1.347.521	517.698	779.803	1.297.501
Banks	(4)	33.821	267.609	301.430	29.328	385.838	415.166
Receivables From Money Markets		11.366	0	11.366	282.594	0	282.594
Allowance for Expected Losses (-)		-8	-58	-66	-8	-65	-73
Financial assets at fair value through profit or loss	(2)	46.871	229.474	276.345	47.550	238.905	286.455
Public Debt Securities		14.010	224.596	238.606	14.065	234.155	248.220
Equity instruments		68	0	68	67	0	67
Other Financial Assets		32.793	4.878	37.671	33.418	4.750	38.168
Financial Assets at Fair Value Through Other Comprehensive Income	(5),(6)	922.504	684.798	1.607.302	815.946	610.453	1.426.399
Public Debt Securities		918.314	668.605	1.586.919	812.070	593.819	1.405.889
Equity instruments		4.118	313	4.431	3.819	288	4.107
Other Financial Assets		72	15.880	15.952	57	16.346	16.403
Derivative financial assets	(3)	32.785	4.449	37.234	23.362	10.273	33.635
Derivative Financial Assets At Fair Value Through Profit Or Loss		32.785	4.449	37.234	23.362	10.273	33.635
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		3.948.167	2.018.264	5.966.431	3.332.153	1.804.491	5.136.644
Loans	(7)	3.546.165	1.978.305	5.524.470	2.950.545	1.771.081	4.721.626
Receivables From Leasing Transactions	(12)	34.528	64.837	99.365	34.733	56.322	91.055
Factoring Receivables		0	0	0	0	7	7
Other Financial Assets Measured at Amortised Cost	(8)	461.888	31.015	492.903	420.882	28.232	449.114
Public Debt Securities		459.739	27.038	486.777	420.747	25.228	445.975
Other Financial Assets		2.149	3.977	6.126	135	3.004	3.139
Allowance for Expected Credit Losses (-)		-94.414	-55.893	-150.307	-74.007	-51.151	-125.158
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(15)	24.764	369	25.133	20.130	614	20.744
Held for Sale		24.764	369	25.133	20.130	614	20.744
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		12.674	3.225	15.899	11.642	2.972	14.614
Investments in Associates (Net)	(9)	1.403	21	1.424	1.290	19	1.309

Associates Accounted for Using Equity Method		1.185	0	1.185	1.072	0	1.072
Unconsolidated Associates		218	21	239	218	19	237
Investments in Subsidiaries (Net)	(10)	11.271	0	11.271	10.352	0	10.352
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		11.271	0	11.271	10.352	0	10.352
Jointly Controlled Partnerships (JointVentures) (Net)	(11)	0	3.204	3.204	0	2.953	2.953
Jointly Controlled Partnerships Accounted for Using Equity Method		0	3.204	3.204	0	2.953	2.953
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		148.410	10.594	159.004	144.676	8.521	153.197
INTANGIBLE ASSETS AND GOODWILL (Net)		17.333	850	18.183	14.156	800	14.956
Goodwill		0	0	0	0	0	0
Other		17.333	850	18.183	14.156	800	14.956
INVESTMENT PROPERTY (Net)	(14)	2.984	0	2.984	2.984	0	2.984
CURRENT TAX ASSETS		8	271	279	8	226	234
DEFERRED TAX ASSET	(19)	53.675	107	53.782	38.011	83	38.094
OTHER ASSETS (Net)	(20)	261.666	14.218	275.884	175.993	8.443	184.436
TOTAL ASSETS		**6.039.300**	**4.059.411**	**10.098.711**	**5.456.223**	**3.851.357**	**9.307.580**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	3.966.948	2.591.288	6.558.236	3.591.149	2.474.661	6.065.810
LOANS RECEIVED	(3)	205.904	758.985	964.889	146.220	666.718	812.938
MONEY MARKET FUNDS	(4)	440.706	282.507	723.213	406.506	269.445	675.951
MARKETABLE SECURITIES (Net)	(5)	13.537	330.813	344.350	21.305	412.233	433.538
Bills		0	0	0	0	0	0
Asset-backed Securities		13.537	78.058	91.595	21.305	68.986	90.291
Bonds		0	252.755	252.755	0	343.247	343.247
FUNDS		63	0	63	45	0	45
Funds from Credit Customers		0	0	0	0	0	0
Other		63	0	63	45	0	45
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(2)	5.024	37.750	42.774	6.078	14.491	20.569
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.024	37.750	42.774	6.078	14.491	20.569
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)	(7)	9.560	522	10.082	8.278	514	8.792
PROVISIONS	(9)	28.782	5.584	34.366	24.699	5.119	29.818
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		17.097	98	17.195	14.119	71	14.190
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		11.685	5.486	17.171	10.580	5.048	15.628
CURRENT TAX LIABILITIES	(10)	54.648	411	55.059	57.388	447	57.835
DEFERRED TAX LIABILITY	(10)	5.215	71	5.286	4.712	71	4.783
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)	4.016	142.769	146.785	4.019	123.686	127.705
Loans		4.016	2.282	6.298	4.019	2.107	6.126

Other Debt Instruments		0	140.487	140.487	0	121.579	121.579
OTHER LIABILITIES	(6)	284.338	119.597	403.935	225.947	110.863	336.810
EQUITY	(13)	805.411	4.262	809.673	722.266	10.720	732.986
Issued capital		84.600	0	84.600	84.600	0	84.600
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		94.417	1.332	95.749	98.369	1.427	99.796
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		17.745	-10.973	6.772	18.138	-766	17.372
Profit Reserves		488.733	13.903	502.636	313.915	10.059	323.974
Legal Reserves		27.062	652	27.714	18.444	596	19.040
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		461.255	2.594	463.849	295.119	190	295.309
Other Profit Reserves		416	10.657	11.073	352	9.273	9.625
Profit or Loss		105.538	0	105.538	192.750	0	192.750
Prior Years' Profit or Loss		20.029	0	20.029	13.104	0	13.104
Current Period Net Profit Or Loss		85.509	0	85.509	179.646	0	179.646
Non-controlling Interests		14.378	0	14.378	14.494	0	14.494
Total equity and liabilities		**5.824.152**	**4.274.559**	**10.098.711**	**5.218.612**	**4.088.968**	**9.307.580**

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		3.848.902	3.696.503	7.545.405	3.393.751	3.077.728	6.471.479
GUARANTEES AND WARRANTIES	(1)	898.956	1.373.736	2.272.692	700.125	1.135.978	1.836.103
Letters of Guarantee		890.646	999.772	1.890.418	695.625	856.122	1.551.747
Guarantees Subject to State Tender Law		11.351	177.358	188.709	9.819	157.872	167.691
Guarantees Given for Foreign Trade Operations		713.641	661.198	1.374.839	554.669	567.476	1.122.145
Other Letters of Guarantee		165.654	161.216	326.870	131.137	130.774	261.911
Bank Acceptances		241	6.784	7.025	101	10.661	10.762
Import Letter of Acceptance		241	6.635	6.876	101	10.438	10.539
Other Bank Acceptances		0	149	149	0	223	223
Letters of Credit		1.496	325.423	326.919	284	242.840	243.124
Documentary Letters of Credit		1.496	324.782	326.278	284	242.206	242.490
Other Letters of Credit		0	641	641	0	634	634
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	1.212	1.212	0	34	34
Other Collaterals		6.573	40.545	47.118	4.115	26.321	30.436
COMMITMENTS		2.500.064	387.872	2.887.936	2.377.747	442.940	2.820.687
Irrevocable Commitments	(1)	2.500.064	234.062	2.734.126	2.377.747	318.657	2.696.404
Forward Asset Purchase Commitments		151.393	203.289	354.682	244.121	290.489	534.610
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		306.396	8.862	315.258	262.903	8.098	271.001
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		54.002	1	54.003	43.501	1	43.502
Tax and Fund Liabilities Arised from Export Commitments		1.016	0	1.016	862	0	862
Commitments for Credit Card Limits		1.516.820	498	1.517.318	1.353.310	453	1.353.763
Commitments for Credit Cards and Banking Services Promotions		809	0	809	2.198	0	2.198
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	469.628	21.412	491.040	470.852	19.616	490.468
Revocable Commitments	0	153.810	153.810	0	124.283	124.283
Revocable Loan Granting Commitments	0	9.720	9.720	0	7.976	7.976
Other Revocable Commitments	0	144.090	144.090	0	116.307	116.307
DERIVATIVE FINANCIAL INSTRUMENTS	449.882	1.934.895	2.384.777	315.879	1.498.810	1.814.689
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	449.882	1.934.895	2.384.777	315.879	1.498.810	1.814.689
Forward Foreign Currency Buy or Sell Transactions	132.377	138.375	270.752	18.134	38.636	56.770
Forward Foreign Currency Buying Transactions	65.628	69.802	135.430	9.184	19.246	28.430
Forward Foreign Currency Sale Transactions	66.749	68.573	135.322	8.950	19.390	28.340
Currency and Interest Rate Swaps	316.047	1.731.334	2.047.381	296.179	1.437.498	1.733.677
Currency Swap Buy Transactions	47.755	818.401	866.156	34.632	685.073	719.705
Currency Swap Sell Transactions	268.292	610.909	879.201	261.547	453.059	714.606
Interest Rate Swap Buy Transactions	0	151.012	151.012	0	149.683	149.683
Interest Rate Swap Sell Transactions	0	151.012	151.012	0	149.683	149.683
Currency, Interest Rate and Securities Options	1.458	65.186	66.644	1.566	22.676	24.242
Currency Options Buy Transactions	729	32.593	33.322	783	11.338	12.121
Currency Options Sell Transactions	729	32.593	33.322	783	11.338	12.121
Interest Rate Options Buy Transactions	0	0	0	0	0	0
Interest Rate Options Sell Transactions	0	0	0	0	0	0
Securities Options Buy Transactions	0	0	0	0	0	0
Securities Options Sell Transactions	0	0	0	0	0	0
Currency Futures	0	0	0	0	0	0
Currency Futures Buy Transactions	0	0	0	0	0	0
Currency Futures Sell Transactions	0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions	0	0	0	0	0	0
Interest Rate Futures Buy Transactions	0	0	0	0	0	0
Interest Rate Futures Sell Transactions	0	0	0	0	0	0
Other	0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED	17.792.434	4.530.139	22.322.573	16.335.483	3.957.332	20.292.815
ITEMS HELD IN CUSTODY	3.382.649	972.991	4.355.640	2.898.946	804.299	3.703.245
Customer Fund and Portfolio Balances	816.143	0	816.143	715.454	0	715.454
Securities Held in Custody	129.087	212.039	341.126	120.077	181.365	301.442
Cheques Received for Collection	224.111	23.897	248.008	203.832	16.097	219.929
Commercial Notes Received for Collection	127.882	9.957	137.839	108.453	8.308	116.761
Other Assets Received for Collection	9	0	9	9	0	9
Securities that will be Intermediated to Issue	877.463	212.760	1.090.223	980.487	218.822	1.199.309
Other Items Under Custody	1.207.952	434.770	1.642.722	770.632	310.655	1.081.287
Custodians	2	79.568	79.570	2	69.052	69.054
PLEDGED ITEMS	14.402.096	3.500.746	17.902.842	13.430.639	3.103.444	16.534.083
Securities	25.085	9.433	34.518	11.689	15.452	27.141
Guarantee Notes	113.403	116.395	229.798	92.746	90.789	183.535
Commodity	66.909	46.016	112.925	61.820	39.395	101.215
Warrant	0	0	0	0	0	0
Real Estate	12.910.360	2.310.850	15.221.210	12.120.178	2.055.905	14.176.083
Other Pledged Items	1.286.334	1.017.881	2.304.215	1.144.190	901.634	2.045.824

Depositories Receiving Pledged Items		5	171	176	16	269	285
ACCEPTED BILL, GUARANTIES AND WARRANTEES		7.689	56.402	64.091	5.898	49.589	55.487
TOTAL OFF-BALANCE SHEET ACCOUNTS		**21.641.336**	**8.226.642**	**29.867.978**	**19.729.234**	**7.035.060**	**26.764.294**

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)	956.374	723.335	499.722	376.032
Interest Income on Loans		635.679	458.444	331.789	244.368
Interest Income on Reserve Deposits		77.786	67.900	40.887	34.254
Interest Income on Banks		9.037	7.581	4.994	3.365
Interest Income on Money Market Placements		7.881	20.220	184	2
Interest Income on Marketable Securities Portfolio		211.931	157.788	114.804	88.023
Financial Assets At Fair Value Through Profit Loss		3.111	1.032	1.377	518
Financial Assets At Fair Value Through Other Comprehensive Income		156.951	110.394	84.125	62.609
Financial Assets Measured at Amortised Cost		51.869	46.362	29.302	24.896
Finance Leasing Interest Income		10.031	7.999	5.080	4.338
Other Interest Income		4.029	3.403	1.984	1.682
INTEREST EXPENSES (-)	(2)	-719.447	-587.149	-378.452	-301.563
Interest Expenses on Deposits		-568.505	-462.604	-301.755	-239.699
Interest Expenses on Funds Borrowed		-32.266	-38.251	-16.175	-14.542
Interest Expenses on Money Market Funds		-93.050	-66.241	-49.162	-37.153
Interest Expenses on Securities Issued		-19.119	-15.391	-8.877	-8.341
Lease Interest Expenses		-1.659	-1.700	-830	-911
Other Interest Expense		-4.848	-2.962	-1.653	-917
NET INTEREST INCOME OR EXPENSE		236.927	136.186	121.270	74.469
NET FEE AND COMMISSION INCOME OR EXPENSES		62.942	43.421	32.154	22.703
Fees and Commissions Received		111.653	75.993	59.559	41.070
From Noncash Loans		9.054	6.491	4.582	3.332
Other		102.599	69.502	54.977	37.738
Fees and Commissions Paid (-)		-48.711	-32.572	-27.405	-18.367
Paid for Noncash Loans		-2	-3	-1	-2
Other		-48.709	-32.569	-27.404	-18.365
DIVIDEND INCOME		330	24	122	9
TRADING INCOME OR LOSS (Net)	(3)	-34.518	-7.676	-20.583	-11.506
Gains (Losses) Arising from Capital Markets Transactions		-2.505	8.570	-924	4.281
Gains (Losses) Arising From Derivative Financial Transactions		-38.806	-26.968	-21.889	-20.355
Foreign Exchange Gains or Losses		6.793	10.722	2.230	4.568
OTHER OPERATING INCOME	(4)	48.583	45.153	19.836	28.870
GROSS PROFIT FROM OPERATING ACTIVITIES		314.264	217.108	152.799	114.545
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5)	-65.462	-41.513	-31.735	-22.970
OTHER ALLOWANCE EXPENSES (-)	(5)	-1.732	-698	-1.068	-476
PERSONNEL EXPENSES (-)		-49.576	-34.989	-29.402	-20.394
OTHER OPERATING EXPENSES (-)	(6)	-75.221	-45.458	-40.380	-23.663
NET OPERATING INCOME (LOSS)		122.273	94.450	50.214	47.042
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		338	247	167	130
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(7)	122.611	94.697	50.381	47.172
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(8)	-37.070	-23.969	-15.900	-13.025
Current Tax Provision		-46.910	-31.335	-21.258	-16.043
Expense Effect of Deferred Tax		-1.373	-1.434	2.782	3.116
Income Effect of Deferred Tax		11.213	8.800	2.576	-98
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(9)	85.541	70.728	34.481	34.147
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)	85.541	70.728	34.481	34.147
Profit (Loss) Attributable to Group		85.509	70.601	34.551	34.072
Profit (loss), attributable to non-controlling interests		32	127	-70	75
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kâr / Zarar (Tam TL)		1,01100000	0,83600000	0,40800000	0,40400000

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)		85.541	70.728		
OTHER COMPREHENSIVE INCOME		-12.217	12.916		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.617	5.609		
Gains (Losses) on Revaluation of Property, Plant and Equipment		1.093	-250		
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		-2.419	3.758		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-291	2.101		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-10.600	7.307		
Exchange Differences on Translation		1.811	2.419		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-19.290	2.089		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		1.080	3.449		
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		5.799	-650		
TOTAL COMPREHENSIVE INCOME (LOSS)		73.324	83.644		

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		33.168	19.685
Interest Received		847.218	622.153
Interest Paid		-723.516	-586.037
Dividends received		43	24
Fees and Commissions Received		116.080	78.381
Other Gains		6.115	17.916
Collections from Previously Written Off Loans and Other Receivables		11.999	10.218
Cash Payments to Personnel and Service Suppliers		-54.280	-38.628
Taxes Paid		-60.062	-31.062
Other		-110.429	-53.280
Changes in Operating Assets and Liabilities Subject to Banking Operations		-229.266	137.634
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		10.989	-101.002
Net (Increase) Decrease in Due From Banks		-119.730	-228.983
Net (Increase) Decrease in Loans		-666.742	-626.616
Net (Increase) Decrease in Other Assets		-87.990	-60.771
Net Increase (Decrease) in Bank Deposits		17.101	-4.653
Net Increase (Decrease) in Other Deposits		412.229	640.726
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		100.123	109.786
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		104.754	409.147
Net Cash Provided From Banking Operations		-196.098	157.319
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-177.531	-176.693
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-750	-286
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-10.023	-8.316
Cash Obtained from Tangible and Intangible Asset Sales		198	1.518
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-354.243	-336.610
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		190.531	161.716
Cash Paid for Purchase of Financial Assets At Amortised Cost		-7.781	-5.038
Cash Obtained from Sale of Financial Assets At Amortised Cost		4.537	10.323
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-94.879	91.298
Cash Obtained from Loans and Securities Issued		89.247	178.882
Cash Outflow Arised From Loans and Securities Issued		-181.961	-85.198
Equity Instruments Issued		0	0
Dividends paid		-88	-58
Payments of lease liabilities		-2.077	-2.328
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		16.456	37.816
Net Increase (Decrease) in Cash and Cash Equivalents		-452.052	109.740
Cash and Cash Equivalents at Beginning of the Period		1.092.757	567.132
Cash and Cash Equivalents at End of the Period		640.705	676.872

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		**84.600**	**0**	**0**	**0**	**58.968**	**-3.521**	**9.108**	**0**	**10.092**	**-33.235**	**9.435**	**0**	**216.658**	**119.108**	**0**	**471.213**	**10.073**	**481.286**
	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		84.600	0	0	0	58.968	-3.521	9.108	0	10.092	-33.235	9.435	0	216.658	119.108	0	471.213	10.073	481.286
	Total Comprehensive Income (Loss)		0	0	0	0	1.553	0	3.748	0	2.419	1.439	3.449	0	0	0	70.601	83.209	435	83.644
	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	-2.426	0	-3.975	0	0	0	0	0	996	1.428	0	-3.977	-56	-4.033
	Profit Distributions		0	0	0	0	0	0	1	0	0	0	0	0	107.945	-108.004	0	-58	0	-58
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-58	0	-58	0	-58
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	107.945	-107.945	0	0	0	0
	Other		0	0	0	0	0	0	1	0	0	0	0	0	0	-1	0	0	0	0
	Equity at end of period		**84.600**	**0**	**0**	**0**	**58.095**	**-3.521**	**8.882**	**0**	**12.511**	**-31.796**	**12.884**	**0**	**325.599**	**12.532**	**70.601**	**550.387**	**10.452**	**560.839**
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		**84.600**	**0**	**0**	**0**	**91.394**	**-3.130**	**11.532**	**0**	**13.826**	**-10.748**	**14.294**	**0**	**323.974**	**192.750**	**0**	**718.492**	**14.494**	**732.986**
	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		84.600	0	0	0	91.394	-3.130	11.532	0	13.826	-10.748	14.294	0	323.974	192.750	0	718.492	14.494	732.986
	Total Comprehensive Income (Loss)		0	0	0	0	838	31	-2.419	0	1.811	-13.491	1.080	0	0	0	85.509	73.359	-35	73.324
	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	-199	0	-2.375	0	0	0	0	0	3.637	2.469	0	3.532	-81	3.451
	Profit Distributions		0	0	0	0	0	0	77	0	0	0	0	0	175.025	-175.190	0	-88	0	-88
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0		-88	0	-88	0	-88
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	175.025	-175.025	0	0	0	0
	Other		0	0	0	0	0	0	77	0	0	0	0	0	0	-77	0	0	0	0
	Equity at end of period		**84.600**	**0**	**0**	**0**	**92.033**	**-3.099**	**6.815**	**0**	**15.637**	**-24.239**	**15.374**	**0**	**502.636**	**20.029**	**85.509**	**795.295**	**14.378**	**809.673**