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KAMUYU AYDINLATMA PLATFORMU

HSBC BANK A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

HSBC BANK A.Ş. PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT 30 JUNE 2026 TOGETHER WITH INDEPENDENT AUDITOR?S REVIEW REPORT

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

HSBC Bank A.Ş. Genel Kurulu'na

Giriş

HSBC Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte " Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide finansal durum tablosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, HSBC Bank A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama 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.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 13 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)		177.415	66.578	243.993	92.777	63.851	156.628
Cash and cash equivalents		147.317	64.695	212.012	65.700	60.358	126.058
Cash and Cash Balances at Central Bank	(I-a)	21.450	46.412	67.862	5.888	32.958	38.846
Banks	(I-c)	2.754	175	2.929	583	168	751
Receivables From Money Markets		123.135	18.119	141.254	59.234	27.240	86.474
Allowance for Expected Losses (-)		-22	-11	-33	-5	-8	-13
Financial assets at fair value through profit or loss	(I-b)	8.184	153	8.337	3.100	724	3.824
Public Debt Securities		7.310	153	7.463	2.422	724	3.146
Equity instruments		6	0	6	6	0	6
Other Financial Assets		868	0	868	672	0	672
Financial Assets at Fair Value Through Other Comprehensive Income	(I-d)	20.946	0	20.946	23.844	0	23.844
Public Debt Securities		20.946	0	20.946	23.844	0	23.844
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	(I-b)	968	1.730	2.698	133	2.769	2.902
Derivative Financial Assets At Fair Value Through Profit Or Loss		968	1.730	2.698	133	2.769	2.902
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(I-k)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		35.634	52.514	88.148	31.084	52.784	83.868
Loans	(I-e)	16.738	55.532	72.270	12.516	55.429	67.945
Receivables From Leasing Transactions	(I-j)	0	0	0	0	0	0
Factoring Receivables		528	406	934	281	211	492
Other Financial Assets Measured at Amortised Cost	(I-f)	18.826	0	18.826	18.801	0	18.801
Public Debt Securities		18.826	0	18.826	18.801	0	18.801
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-458	-3.424	-3.882	-514	-2.856	-3.370
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(I-p)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	(I-g)	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(I-h)	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(I-i)	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)	(I-l)	923	0	923	937	0	937
INTANGIBLE ASSETS AND GOODWILL (Net)	(I-m)	1.098	0	1.098	867	0	867
Goodwill		0	0	0	0	0	0
Other		1.098	0	1.098	867	0	867
INVESTMENT PROPERTY (Net)	(I-n)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(I-o)	2.682	0	2.682	781	0	781
OTHER ASSETS (Net)	(I-r)	5.321	3.505	8.826	1.620	410	2.030
TOTAL ASSETS		**223.073**	**122.597**	**345.670**	**128.066**	**117.045**	**245.111**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(II-a)	101.899	140.703	242.602	57.292	106.688	163.980
LOANS RECEIVED	(II-d)	0	36.341	36.341	0	24.316	24.316
MONEY MARKET FUNDS	(II-c)	0	13.257	13.257	0	14.496	14.496
MARKETABLE SECURITIES (Net)	(II-e)	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	(II-b)	1.026	4.563	5.589	91	2.019	2.110
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		1.026	4.563	5.589	91	2.019	2.110
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)	(II-g)	157	7	164	187	7	194
PROVISIONS	(II-i)	1.511	283	1.794	1.608	14	1.622
Provision for Restructuring		0	0	0	15	0	15
Reserves for Employee Benefits		453	0	453	325	0	325
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.058	283	1.341	1.268	14	1.282
CURRENT TAX LIABILITIES	(II-j)	3.164	0	3.164	2.259	0	2.259
DEFERRED TAX LIABILITY	(II-j)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(II-k)	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	(II-l)	0	3.745	3.745	0	6.266	6.266
Loans		0	3.745	3.745	0	6.266	6.266

Other Debt Instruments			0	0	0	0	0	0
OTHER LIABILITIES	(II-f)		4.571	5.018	9.589	2.587	1.409	3.996
EQUITY	(II-m)		29.425	0	29.425	25.872	0	25.872
Issued capital			652	0	652	652	0	652
Capital Reserves			825	0	825	324	0	324
Equity Share Premiums			0	0	0	0	0	0
Share Cancellation Profits			0	0	0	0	0	0
Other Capital Reserves			825	0	825	324	0	324
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss			-259	0	-259	-225	0	-225
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss			81	0	81	437	0	437
Profit Reserves			22.540	0	22.540	15.852	0	15.852
Legal Reserves			510	0	510	330	0	330
Statutory Reserves			0	0	0	0	0	0
Extraordinary Reserves			22.030	0	22.030	15.522	0	15.522
Other Profit Reserves			0	0	0	0	0	0
Profit or Loss			5.586	0	5.586	8.832	0	8.832
Prior Years' Profit or Loss			0	0	0	0	0	0
Current Period Net Profit Or Loss			5.586	0	5.586	8.832	0	8.832
Non-controlling Interests			0	0	0	0	0	0
Total equity and liabilities			**141.753**	**203.917**	**345.670**	**89.896**	**155.215**	**245.111**

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		436.580	461.880	898.460	133.629	468.890	602.519
GUARANTIES AND WARRANTIES	(III-a-2,3)	3.735	39.041	42.776	7.172	34.264	41.436
Letters of Guarantee		3.735	31.188	34.923	7.172	25.092	32.264
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		3.735	31.188	34.923	7.172	25.092	32.264
Bank Acceptances		0	0	0	0	51	51
Import Letter of Acceptance		0	0	0	0	51	51
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	6.727	6.727	0	8.084	8.084
Documentary Letters of Credit		0	5.628	5.628	0	6.123	6.123
Other Letters of Credit		0	1.099	1.099	0	1.961	1.961
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	1.126	1.126	0	1.037	1.037
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(III-a-1)	22.598	16.843	39.441	32.634	55.919	88.553
Irrevocable Commitments		22.598	16.843	39.441	32.634	55.919	88.553
Forward Asset Purchase Commitments		16.881	16.836	33.717	26.511	55.915	82.426
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		302	0	302	706	0	706
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		16	0	16	21	0	21
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		5.008	0	5.008	4.998	0	4.998
Commitments for Credit Cards and Banking Services Promotions		60	0	60	54	0	54
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		331	7	338	344	4	348
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	(III-b)	410.247	405.996	816.243	93.823	378.707	472.530
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		410.247	405.996	816.243	93.823	378.707	472.530
Forward Foreign Currency Buy or Sell Transactions		45.158	86.298	131.456	22.244	89.221	111.465
Forward Foreign Currency Buying Transactions		11.199	53.364	64.563	4.318	51.155	55.473
Forward Foreign Currency Sale Transactions		33.959	32.934	66.893	17.926	38.066	55.992
Currency and Interest Rate Swaps		360.389	241.387	601.776	64.515	204.671	269.186
Currency Swap Buy Transactions		1.063	101.815	102.878	77	73.577	73.654
Currency Swap Sell Transactions		51.254	90.352	141.606	18.982	89.972	108.954
Interest Rate Swap Buy Transactions		154.036	24.610	178.646	22.728	20.561	43.289
Interest Rate Swap Sell Transactions		154.036	24.610	178.646	22.728	20.561	43.289
Currency, Interest Rate and Securities Options		4.700	35.726	40.426	7.064	37.280	44.344
Currency Options Buy Transactions		2.350	17.863	20.213	3.532	18.640	22.172
Currency Options Sell Transactions		2.350	17.863	20.213	3.532	18.640	22.172
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	42.585	42.585	0	47.535	47.535
CUSTODY AND PLEDGES RECEIVED		6.818.646	280.506	7.099.152	5.502.359	294.022	5.796.381
ITEMS HELD IN CUSTODY		6.740.711	151.362	6.892.073	5.424.887	160.004	5.584.891
Customer Fund and Portfolio Balances		166.793	66.188	232.981	116.365	70.179	186.544
Securities Held in Custody		6.573.609	17.963	6.591.572	5.308.096	26.853	5.334.949
Cheques Received for Collection		17	183	200	60	86	146
Commercial Notes Received for Collection		204	163	367	278	217	495
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		88	66.865	66.953	88	62.669	62.757
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		73.639	41.968	115.607	73.426	54.563	127.989
Securities		384	6.847	7.231	322	6.308	6.630
Guarantee Notes		0	2.333	2.333	2	2.148	2.150
Commodity		311	6.334	6.645	314	5.987	6.301
Warrant		0	0	0	0	0	0
Real Estate		2.926	19.106	22.032	3.076	33.112	36.188
Other Pledged Items		70.018	7.348	77.366	69.712	7.008	76.720

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		4.296	87.176	91.472	4.046	79.455	83.501
TOTAL OFF-BALANCE SHEET ACCOUNTS		**7.255.226**	**742.386**	**7.997.612**	**5.635.988**	**762.912**	**6.398.900**

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	(IV-a)	30.774	24.299	15.784	13.066
Interest Income on Loans	(IV-a-1)	5.719	5.326	3.166	2.766
Interest Income on Reserve Deposits		1.439	1.851	703	1.012
Interest Income on Banks	(IV-a-2)	12.732	7.953	6.632	2.960
Interest Income on Money Market Placements		3.132	3.620	1.338	2.937
Interest Income on Marketable Securities Portfolio	(IV-a-3)	7.262	5.018	3.664	3.086
Financial Assets At Fair Value Through Profit Loss		741	571	432	382
Financial Assets At Fair Value Through Other Comprehensive Income		3.808	3.622	1.857	2.099
Financial Assets Measured at Amortised Cost		2.713	825	1.375	605
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		490	531	281	305
INTEREST EXPENSES (-)	(IV-b)	-12.948	-13.892	-7.111	-7.182
Interest Expenses on Deposits	(IV-b-4)	-11.545	-12.567	-6.402	-6.405
Interest Expenses on Funds Borrowed	(IV-b-1)	-1.106	-965	-580	-525
Interest Expenses on Money Market Funds		-226	-303	-86	-227
Interest Expenses on Securities Issued	(IV-b-3)	0	0	0	0
Lease Interest Expenses		-17	-18	-9	-10
Other Interest Expense		-54	-39	-34	-15
NET INTEREST INCOME OR EXPENSE		17.826	10.407	8.673	5.884
NET FEE AND COMMISSION INCOME OR EXPENSES		1.871	1.414	1.014	633
Fees and Commissions Received		2.077	1.688	1.128	783
From Noncash Loans		444	418	236	160
Other	(IV-l)	1.633	1.270	892	623
Fees and Commissions Paid (-)		-206	-274	-114	-150
Paid for Noncash Loans		0	0	0	0
Other		-206	-274	-114	-150
DIVIDEND INCOME	(IV-c)	2	1	2	1
TRADING INCOME OR LOSS (Net)	(IV-d)	-5.124	-467	-2.823	-844
Gains (Losses) Arising from Capital Markets Transactions		590	-73	300	-11
Gains (Losses) Arising From Derivative Financial Transactions		-7.587	4.451	-6.016	1.475
Foreign Exchange Gains or Losses		1.873	-4.845	2.893	-2.308
OTHER OPERATING INCOME	(IV-e)	361	265	180	125
GROSS PROFIT FROM OPERATING ACTIVITIES		14.936	11.620	7.046	5.799
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(IV-f)	-849	-619	-430	-330
OTHER ALLOWANCE EXPENSES (-)		-21	-49	-9	-31
PERSONNEL EXPENSES (-)		-3.425	-2.573	-1.861	-1.357
OTHER OPERATING EXPENSES (-)	(IV-g)	-2.976	-2.200	-1.568	-1.105
NET OPERATING INCOME (LOSS)		7.665	6.179	3.178	2.976
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		7.665	6.179	3.178	2.976
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(IV-i)	-2.079	-1.840	-887	-904
Current Tax Provision		-3.962	-1.884	-1.941	-1.384
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		1.883	44	1.054	480
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(IV-j)	5.586	4.339	2.291	2.072
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	(IV-k)	5.586	4.339	2.291	2.072
Profit (Loss) Attributable to Group		5.586	4.339	2.291	2.072
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar / Zarar		0,08563700	0,06651900	0,03512200	0,03176500

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)		5.586	4.339		
OTHER COMPREHENSIVE INCOME		-390	-207		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-34	-27		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		-48	-39		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		14	12		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-356	-180		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-509	-257		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		153	77		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.196	4.132		

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	(VI-a)	9.525	2.863
Interest Received	(VI-a)	31.396	23.508
Interest Paid	(VI-a)	-12.825	-14.123
Dividends received		2	1
Fees and Commissions Received		2.097	1.740
Other Gains		352	265
Collections from Previously Written Off Loans and Other Receivables		12	41
Cash Payments to Personnel and Service Suppliers	(VI-a)	-3.496	-2.640
Taxes Paid		-3.508	-1.841
Other		-4.505	-4.088
Changes in Operating Assets and Liabilities Subject to Banking Operations		55.162	6.850
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.249	-155
Net (Increase) Decrease in Due From Banks		-14.136	-9.826
Net (Increase) Decrease in Loans		-2.012	-13.447
Net (Increase) Decrease in Other Assets		-7.240	-3.264
Net Increase (Decrease) in Bank Deposits		34.821	-164
Net Increase (Decrease) in Other Deposits		43.831	28.293
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-10	4.346
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.157	1.067
Net Cash Provided From Banking Operations		64.687	9.713
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		2.693	-9.969
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-101	-129
Cash Obtained from Tangible and Intangible Asset Sales		18	1
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.013	-12.020
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.099	9.899
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	-7.572
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-310	-148
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.463	3.198
Cash Obtained from Loans and Securities Issued		29.936	17.353
Cash Outflow Arised From Loans and Securities Issued		-23.690	-12.943
Equity Instruments Issued		0	0
Dividends paid		-1.643	-1.128
Payments of lease liabilities		-140	-84
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(VI-a)	20	12
Net Increase (Decrease) in Cash and Cash Equivalents		71.863	2.954
Cash and Cash Equivalents at Beginning of the Period	(VI-d)	89.613	84.638
Cash and Cash Equivalents at End of the Period	(VI-d)	161.476	87.592

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

Period	Item	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: 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)		Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and 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)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
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		**652**	**0**	**0**	**324**	**0**	**-213**	**0**	**0**	**0**	**-43**	**0**	**0**	**10.939**	**0**	**6.041**	**17.700**	**0**	**17.700**
	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		652	0	0	324	0	-213	0	0	0	-43	0	0	10.939	0	6.041	17.700	0	17.700
	Total Comprehensive Income (Loss)	(V-a)	0	0	0	0	0	-27	0	0	0	-180	0	0	0	0	4.339	4.132	0	4.132
	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	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	4.913	0	-6.041	-1.128	0	-1.128
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.128	-1.128	0	-1.128
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	4.913	0	-4.913	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**652**	**0**	**0**	**324**	**0**	**-240**	**0**	**0**	**0**	**-223**	**0**	**0**	**15.852**	**0**	**4.339**	**20.704**	**0**	**20.704**
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		**652**	**0**	**0**	**324**	**0**	**-225**	**0**	**0**	**0**	**437**	**0**	**0**	**15.852**	**0**	**8.832**	**25.872**	**0**	**25.872**
	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		652	0	0	324	0	-225	0	0	0	437	0	0	15.852	0	8.832	25.872	0	25.872
	Total Comprehensive Income (Loss)	(V-a)	0	0	0	0	0	-34	0	0	0	-356	0	0	0	0	5.586	5.196	0	5.196
	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	501	0	0	0	0	0	0	0	0	-501	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	7.189	0	-8.832	-1.643	0	-1.643
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1.643	-1.643	0	-1.643
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	7.189	0	-7.189	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**652**	**0**	**0**	**825**	**0**	**-259**	**0**	**0**	**0**	**81**	**0**	**0**	**22.540**	**0**	**5.586**	**29.425**	**0**	**29.425**