Date and time of publication on KAP: 13.08.2026 18:32:06
https://www.kap.org.tr/en/Bildirim/1649462

KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.06.2026 Consolidated Financials and Footnotes

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
ICBC Turkey Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. 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 ("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

30 Haziran 2026 tarihli konsolide bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide bilanço ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihli altı aylık döneme ait konsolide kar veya zarar tablosu, Banka'nın taşınan mali zararları üzerinden yapılan ertelenmiş vergi geliri hesaplamalarında, yurtiçi asgari kurumlar vergisi yükümlülüğü kaynaklı 206 Milyon TL tutarında ertelenmiş vergi geliri'nin 30 Haziran 2025 tarihli altı aylık döneme ait konsolide kar veya zarar tablosu yerine 31 Aralık 2024 tarihli konsolide kar veya zarar tablosunda dikkate alınması hususunun etkisini içermektedir. Bu hususun, 30 Haziran 2026 tarihli konsolide bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide bilançodaki "Dönem Net Kar veya Zararı" ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihli altı aylık döneme ait konsolide kar veya zarar tablosundaki "Ertelenmiş vergi geliri" ve " Dönem Net Karı/Zararı" hesapları üzerindeki etkileri sebebiyle, sınırlı olumlu sonuç bildirmekteyiz.

Sınırlı Olumlu Sonuç

Sınırlı denetimimize göre, sınırlı olumlu sonucun dayanağı paragrafında belirtilen hususun, 30 Haziran 2026 tarihli konsolide bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide bilanço ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihinde sona eren altı aylık döneme ait konsolide kar veya zarar tablosu üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, ICBC Turkey Bank A.Ş. ve konsolidasyona tabii 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst&Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

13 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)		1.661	34.326	35.987	6.231	36.107	42.338
Cash and cash equivalents		1.645	33.673	35.318	6.130	25.762	31.892
Cash and Cash Balances at Central Bank		226	23.910	24.136	2.740	24.120	26.860
Banks		65	9.766	9.831	132	1.648	1.780
Receivables From Money Markets		1.355	0	1.355	3.259	0	3.259
Allowance for Expected Losses (-)		-1	-3	-4	-1	-6	-7
Financial assets at fair value through profit or loss		8	169	177	74	134	208
Public Debt Securities		0	0	0	0	0	0
Equity instruments		1	169	170	1	134	135
Other Financial Assets		7	0	7	73	0	73
Financial Assets at Fair Value Through Other Comprehensive Income		0	481	481	0	10.188	10.188
Public Debt Securities		0	481	481	0	448	448
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	9.740	9.740
Derivative financial assets		8	3	11	27	23	50
Derivative Financial Assets At Fair Value Through Profit Or Loss		8	3	11	27	23	50
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		22.066	51.510	73.576	21.591	38.579	60.170
Loans		3.317	50.765	54.082	2.308	37.904	40.212
Receivables From Leasing Transactions		0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		18.789	876	19.665	19.321	806	20.127
Public Debt Securities		18.789	876	19.665	19.283	806	20.089
Other Financial Assets		0	0	0	38	0	38
Allowance for Expected Credit Losses (-)		-40	-131	-171	-38	-131	-169
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		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)		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)		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)		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)		518	0	518	555	0	555
INTANGIBLE ASSETS AND GOODWILL (Net)		70	0	70	70	0	70
Goodwill		0	0	0	0	0	0
Other		70	0	70	70	0	70
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		6	0	6	6	0	6
DEFERRED TAX ASSET		35	0	35	435	0	435
OTHER ASSETS (Net)		777	27	804	421	25	446
TOTAL ASSETS		**25.133**	**85.863**	**110.996**	**29.309**	**74.711**	**104.020**
LIABILITY AND EQUITY ITEMS							
DEPOSITS		14.346	22.764	37.110	19.833	15.892	35.725
LOANS RECEIVED		0	44.484	44.484	0	41.517	41.517
MONEY MARKET FUNDS		382	0	382	97	0	97
MARKETABLE SECURITIES (Net)		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		13	35	48	35	13	48
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		13	35	48	35	13	48
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)		394	0	394	418	0	418
PROVISIONS		615	131	746	772	105	877
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		411	0	411	400	0	400
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		204	131	335	372	105	477
CURRENT TAX LIABILITIES		176	0	176	146	0	146
DEFERRED TAX LIABILITY		267	0	267	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	18.787	18.787	0	17.138	17.138
Loans		0	13.990	13.990	0	12.872	12.872

Other Debt Instruments		0	4.797	4.797	0	4.266	4.266
OTHER LIABILITIES		1.337	722	2.059	2.349	913	3.262
EQUITY		6.544	-1	6.543	4.710	82	4.792
Issued capital		860	0	860	860	0	860
Capital Reserves		-1	0	-1	-1	0	-1
Equity Share Premiums		-1	0	-1	-1	0	-1
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		51	0	51	51	0	51
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss			-1	-1	0	82	82
Profit Reserves		3.688	0	3.688	3.493	0	3.493
Legal Reserves		174	0	174	174	0	174
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		3.456	0	3.456	3.261	0	3.261
Other Profit Reserves		58	0	58	58	0	58
Profit or Loss		1.946	0	1.946	307	0	307
Prior Years' Profit or Loss		112	0	112	222	0	222
Current Period Net Profit Or Loss		1.834	0	1.834	85	0	85
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**24.074**	**86.922**	**110.996**	**28.360**	**75.660**	**104.020**

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		5.963	111.485	117.448	5.223	72.460	77.683
GUARANTIES AND WARRANTIES		2.037	89.545	91.582	2.000	57.480	59.480
Letters of Guarantee		2.037	6.465	8.502	2.000	5.005	7.005
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		2.037	6.465	8.502	2.000	5.005	7.005
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	3.157	3.157	0	2.210	2.210
Documentary Letters of Credit		0	953	953	0	1.300	1.300
Other Letters of Credit		0	2.204	2.204	0	910	910
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	79.923	79.923	0	50.265	50.265
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		272	54	326	598	249	847
Irrevocable Commitments		272	54	326	598	249	847
Forward Asset Purchase Commitments		0	54	54	204	249	453
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		31	0	31	31	0	31
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6	0	6	5	0	5
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		235	0	235	358	0	358
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
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		0	0	0	0	0	0
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		3.654	21.886	25.540	2.625	14.731	17.356
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		3.654	21.886	25.540	2.625	14.731	17.356
Forward Foreign Currency Buy or Sell Transactions		2.859	3.997	6.856	2.091	2.015	4.106
Forward Foreign Currency Buying Transactions		1.436	1.994	3.430	991	1.063	2.054
Forward Foreign Currency Sale Transactions		1.423	2.003	3.426	1.100	952	2.052
Currency and Interest Rate Swaps		795	17.889	18.684	432	12.616	13.048
Currency Swap Buy Transactions		0	9.323	9.323	0	6.525	6.525
Currency Swap Sell Transactions		795	8.566	9.361	432	6.091	6.523
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	102	100	202
Currency Options Buy Transactions		0	0	0	51	50	101
Currency Options Sell Transactions		0	0	0	51	50	101
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		109.754	573.065	682.819	109.435	552.715	662.150
ITEMS HELD IN CUSTODY		11.421	324.499	335.920	11.411	299.469	310.880
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2.187	1.405	3.592	2.172	1.367	3.539
Cheques Received for Collection		147	60	207	247	45	292
Commercial Notes Received for Collection		9	44	53	7	41	48
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		9.073	322.990	332.063	8.985	298.016	307.001
Custodians		5	0	5	0	0	0
PLEDGED ITEMS		98.333	248.566	346.899	98.024	253.246	351.270
Securities		87	0	87	70	0	70
Guarantee Notes		1	0	1	1	0	1
Commodity		13	3	16	12	3	15
Warrant		618	0	618	0	0	0
Real Estate		815	161.381	162.196	899	165.486	166.385
Other Pledged Items		96.799	87.182	183.981	97.042	87.757	184.799

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**115.717**	**684.550**	**800.267**	**114.658**	**625.175**	**739.833**

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		5.253	5.036	2.623	2.416
Interest Income on Loans		2.125	2.467	1.044	1.165
Interest Income on Reserve Deposits		9	113	1	28
Interest Income on Banks		398	166	263	98
Interest Income on Money Market Placements		728	82	223	42
Interest Income on Marketable Securities Portfolio		1.990	2.206	1.090	1.082
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		12	24	6	24
Financial Assets Measured at Amortised Cost		1.978	2.182	1.084	1.058
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		3	2	2	1
INTEREST EXPENSES (-)		-1.482	-4.719	-778	-2.214
Interest Expenses on Deposits		-448	-1.608	-210	-608
Interest Expenses on Funds Borrowed		-963	-1.872	-520	-968
Interest Expenses on Money Market Funds		-47	-1.207	-36	-622
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-24	-32	-12	-16
Other Interest Expense		0	0	0	0
NET INTEREST INCOME OR EXPENSE		3.771	317	1.845	202
NET FEE AND COMMISSION INCOME OR EXPENSES		547	324	277	116
Fees and Commissions Received		619	373	313	140
From Noncash Loans		48	95	22	69
Other		571	278	291	71
Fees and Commissions Paid (-)		-72	-49	-36	-24
Paid for Noncash Loans		0	0	0	0
Other		-72	-49	-36	-24
DIVIDEND INCOME		2	1	2	1
TRADING INCOME OR LOSS (Net)		-55	-155	-10	-161
Gains (Losses) Arising from Capital Markets Transactions		45	40	27	2
Gains (Losses) Arising From Derivative Financial Transactions		-907	-743	-676	-401
Foreign Exchange Gains or Losses		807	548	639	238
OTHER OPERATING INCOME		280	80	25	5
GROSS PROFIT FROM OPERATING ACTIVITIES		4.545	567	2.139	163
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-52	-33	-9	7
OTHER ALLOWANCE EXPENSES (-)		-10	-7	-4	-5
PERSONNEL EXPENSES (-)		-1.289	-1.038	-547	-428
OTHER OPERATING EXPENSES (-)		-598	-511	-273	-260
NET OPERATING INCOME (LOSS)		2.596	-1.022	1.306	-523
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		2.596	-1.022	1.306	-523
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-762	305	-396	161
Current Tax Provision		-60	-49	-38	-25
Expense Effect of Deferred Tax		-741	-244	-358	-59
Income Effect of Deferred Tax		39	598	0	245
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.834	-717	910	-362
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		1.834	-717	910	-362
Profit (Loss) Attributable to Group		1.834	-717	910	-362
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)		0,21330000	-0,08340000	0,10580000	0,04210000

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)		1.834	-717		
OTHER COMPREHENSIVE INCOME		-83	-101		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	3		
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		0	0		
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		0	3		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-83	-104		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-118	-149		
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		35	45		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.751	-818		

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		2.637	-869
Interest Received		5.069	4.517
Interest Paid		-1.277	-4.420
Dividends received		2	1
Fees and Commissions Received		651	350
Other Gains		272	321
Collections from Previously Written Off Loans and Other Receivables		0	2
Cash Payments to Personnel and Service Suppliers		-1.400	-998
Taxes Paid		-169	-119
Other		-511	-523
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.864	4.630
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		3.211	1.795
Net (Increase) Decrease in Loans		-3.949	6.071
Net (Increase) Decrease in Other Assets		72	-40
Net Increase (Decrease) in Bank Deposits		2.737	6.216
Net Increase (Decrease) in Other Deposits		-1.526	-7.325
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		4.054	-2.838
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-1.735	751
Net Cash Provided From Banking Operations		5.501	3.761
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		348	2.511
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		8	-57
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-144	-111
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	303
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.073	-1.792
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.574	4.037
Other		-17	131
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-41	3.812
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	3.861
Dividends paid		0	0
Payments of lease liabilities		-41	-49
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		851	71
Net Increase (Decrease) in Cash and Cash Equivalents		6.659	10.155
Cash and Cash Equivalents at Beginning of the Period		23.723	10.346
Cash and Cash Equivalents at End of the Period		30.382	20.501

![KAP logo]

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		**860**	**-1**	**0**	**0**	**127**	**-57**	**0**	**0**	**0**	**284**	**0**	**0**	**3.395**	**236**	**0**	**4.844**	**0**	**4.844**
	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		860	-1	0	0	127	-57	0	0	0	284	0	0	3.395	236	0	4.844	0	4.844
	Total Comprehensive Income (Loss)		0	0	0	0	0	3	0	0	0	-104	0	0	0	0	-717	-818	0	-818
	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	98	-98	0	0	0	0
	Dividends Paid		0	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	0	0	98	-98	0	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		**860**	**-1**	**0**	**0**	**127**	**-54**	**0**	**0**	**0**	**180**	**0**	**0**	**3.493**	**138**	**-717**	**4.026**	**0**	**4.026**
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		**860**	**-1**	**0**	**0**	**100**	**-49**	**0**	**0**	**0**	**82**	**0**	**0**	**3.493**	**307**	**0**	**4.792**	**0**	**4.792**
	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		860	-1	0	0	100	-49	0	0	0	82	0	0	3.493	307		4.792	0	4.792
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-83	0	0	0	0	1.834	1.751	0	1.751
	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	195	-195	0	0	0	0
	Dividends Paid		0	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	0	0	195	-195	0	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		**860**	**-1**	**0**	**0**	**100**	**-49**	**0**	**0**	**0**	**-1**	**0**	**0**	**3.688**	**112**	**1.834**	**6.543**	**0**	**6.543**