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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

ICBC Turkey Bank A.Ş. 30.06.2026 Unconsolidated 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 OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU
ICBC Turkey Bank Anonim Şirketi Yönetim Kurulu'na

Giriş

ICBC Turkey Bank A.Ş.'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan 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 olmayan 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.

denetim görüşü bildirmemekteyiz.

Sınırlı Olumlu Sonucun Dayanağı

30 Haziran 2026 tarihli konsolide olmayan bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide olmayan bilanço ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihli altı aylık döneme ait konsolide olmayan 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 olmayan kar veya zarar tablosu yerine 31 Aralık 2024 tarihli konsolide olmayan kar veya zarar tablosunda dikkate alınması hususunun etkisini içermektedir. Bu hususun, 30 Haziran 2026 tarihli konsolide olmayan bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide olmayan bilançodaki "Dönem Net Kar veya Zararı" ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihli altı aylık döneme ait konsolide olmayan 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 olmayan bilanço ile karşılaştırmalı olarak sunulan 31 Aralık 2025 tarihli konsolide olmayan bilanço ve 30 Haziran 2026 tarihinde sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosu ile karşılaştırmalı olarak sunulan 30 Haziran 2025 tarihinde sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosu üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, ICBC Turkey Bank A.Ş.' nin 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 olmayan 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	Unconsolidated

	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)		664	33.761	34.425	4.076	35.288	39.364
Cash and cash equivalents		656	33.108	33.764	4.049	24.943	28.992
Cash and Cash Balances at Central Bank		226	23.910	24.136	2.740	24.120	26.860
Banks		31	9.199	9.230	109	823	932
Receivables From Money Markets		400	0	400	1.201	0	1.201
Allowance for Expected Losses (-)		-1	-1	-2	-1	0	-1
Financial assets at fair value through profit or loss		0	169	169	0	134	134
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	169	169	0	134	134
Other Financial Assets		0	0	0	0	0	0
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)		21.209	51.510	72.719	20.753	38.579	59.332
Loans		2.460	50.765	53.225	1.508	37.904	39.412
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	19.283	806	20.089
Public Debt Securities		18.789	876	19.665	19.283	806	20.089
Other Financial Assets		0	0	0	0	0	0
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		76	0	76	76	0	76
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)		76	0	76	76	0	76
Unconsolidated Financial Subsidiaries		76	0	76	76	0	76
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)		495	0	495	531	0	531
INTANGIBLE ASSETS AND GOODWILL (Net)		64	0	64	63	0	63
Goodwill		0	0	0	0	0	0
Other		64	0	64	63	0	63
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		6	0	6	6	0	6
DEFERRED TAX ASSET		0	0	0	399	0	399
OTHER ASSETS (Net)		403	27	430	222	25	247
TOTAL ASSETS		**22.917**	**85.298**	**108.215**	**26.126**	**73.892**	**100.018**
LIABILITY AND EQUITY ITEMS							
DEPOSITS		14.351	22.806	37.157	19.841	15.917	35.758
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)		372	0	372	394	0	394
PROVISIONS		514	131	645	677	105	782
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		313	0	313	323	0	323
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		201	131	332	354	105	459
CURRENT TAX LIABILITIES		103	0	103	99	0	99
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		305	136	441	216	77	293
EQUITY		5.530	-1	5.529	3.810	82	3.892
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		60	0	60	60	0	60
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss			-1	-1	0	82	82
Profit Reserves		3.147	0	3.147	3.147	0	3.147
Legal Reserves		159	0	159	159	0	159
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		2.930	0	2.930	2.930	0	2.930
Other Profit Reserves		58	0	58	58	0	58
Profit or Loss		1.464	0	1.464	-256	0	-256
Prior Years' Profit or Loss		-256	0	-256	-164	0	-164
Current Period Net Profit Or Loss		1.720	0	1.720	-92	0	-92
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**21.837**	**86.378**	**108.215**	**25.169**	**74.849**	**100.018**

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		103.632	573.065	676.697	104.109	552.715	656.824
ITEMS HELD IN CUSTODY		6.101	324.499	330.600	6.232	299.469	305.701
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	1.405	1.405	31	1.367	1.398
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		5.940	322.990	328.930	5.947	298.016	303.963
Custodians		5	0	5	0	0	0
PLEDGED ITEMS		97.531	248.566	346.097	97.877	253.246	351.123
Securities		0	0	0	2	0	2
Guarantee Notes		1	0	1	1	0	1
Commodity		13	3	16	12	3	15
Warrant		0	0	0	0	0	0
Real Estate		815	161.381	162.196	899	165.486	166.385
Other Pledged Items		96.702	87.182	183.884	96.963	87.757	184.720

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		**109.595**	**684.550**	**794.145**	**109.332**	**625.175**	**734.507**

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		4.976	4.797	2.476	2.273
Interest Income on Loans		1.912	2.286	933	1.072
Interest Income on Reserve Deposits		9	113	1	28
Interest Income on Banks		359	150	242	88
Interest Income on Money Market Placements		706	61	204	21
Interest Income on Marketable Securities Portfolio		1.990	2.187	1.096	1.064
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		12	20	6	6
Financial Assets Measured at Amortised Cost		1.978	2.167	1.090	1.058
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	0	0	0
INTEREST EXPENSES (-)		-1.480	-4.719	-776	-2.214
Interest Expenses on Deposits		-448	-1.609	-210	-609
Interest Expenses on Funds Borrowed		-962	-1.872	-520	-968
Interest Expenses on Money Market Funds		-47	-1.207	-35	-622
Interest Expenses on Securities Issued		0	0	0	0
Lease Interest Expenses		-23	-31	-11	-15
Other Interest Expense		0	0	0	0
NET INTEREST INCOME OR EXPENSE		3.496	78	1.700	59
NET FEE AND COMMISSION INCOME OR EXPENSES		389	206	185	86
Fees and Commissions Received		443	246	214	107
From Noncash Loans		48	94	22	69
Other		395	152	192	38
Fees and Commissions Paid (-)		-54	-40	-29	-21
Paid for Noncash Loans		0	0	0	0
Other		-54	-40	-29	-21
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		-83	-202	-22	-178
Gains (Losses) Arising from Capital Markets Transactions		29	0	23	-10
Gains (Losses) Arising From Derivative Financial Transactions		-916	-747	-681	-404
Foreign Exchange Gains or Losses		804	545	636	236
OTHER OPERATING INCOME		274	94	20	11
GROSS PROFIT FROM OPERATING ACTIVITIES		4.076	176	1.883	-22
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-52	-33	-9	7
OTHER ALLOWANCE EXPENSES (-)		-10	-7	-4	-5
PERSONNEL EXPENSES (-)		-1.078	-847	-433	-348
OTHER OPERATING EXPENSES (-)		-514	-450	-234	-224
NET OPERATING INCOME (LOSS)		2.422	-1.161	1.203	-592
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		2.422	-1.161	1.203	-592
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-702	349	-360	188
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-740	-243	-360	-59
Income Effect of Deferred Tax		38	592	0	247
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		1.720	-812	843	-404
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		1.720	-812	843	-404
Profit (Loss) Attributable to Group		1.720	-812	843	-404
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)		0,20000000	-0,09440000	0,09800000	-0,04700000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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)		1.720	-812		
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		-119	-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		36	45		
TOTAL COMPREHENSIVE INCOME (LOSS)		1.637	-913		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	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		2.390	-1.260
Interest Received		4.793	4.276
Interest Paid		-1.275	-4.419
Dividends received		0	0
Fees and Commissions Received		475	224
Other Gains		198	94
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-1.189	-792
Taxes Paid		-70	-67
Other		-542	-576
Changes in Operating Assets and Liabilities Subject to Banking Operations		4.500	1.752
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		3.215	1.795
Net (Increase) Decrease in Loans		-3.892	6.061
Net (Increase) Decrease in Other Assets		247	-14
Net Increase (Decrease) in Bank Deposits		2.706	6.297
Net Increase (Decrease) in Other Deposits		-1.481	-7.797
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		4.054	-5.350
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-349	760
Net Cash Provided From Banking Operations		6.890	492
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		308	2.567
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	-54
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-145	-100
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	-1.720
Cash Obtained from Sale of Financial Assets At Amortised Cost		1.536	4.037
Other		-18	101
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	70
Net Increase (Decrease) in Cash and Cash Equivalents		8.008	6.941
Cash and Cash Equivalents at Beginning of the Period		20.818	9.551
Cash and Cash Equivalents at End of the Period		28.826	16.492

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

		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**	**133**	**-55**	**0**	**0**	**0**	**284**	**0**	**0**	**3.146**	**-248**	**0**	**4.119**	**0**	**4.119**
	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	133	-55	0	0	0	284	0	0	3.146	-248	0	4.119	0	4.119
	Total Comprehensive Income (Loss)		0	0	0	0	0	3	0	0	0	-104	0	0	0	0	-812	-913	0	-913
	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	0	0	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	0	0	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**	**133**	**-52**	**0**	**0**	**0**	**180**	**0**	**0**	**3.146**	**-248**	**-812**	**3.206**	**0**	**3.206**
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**	**106**	**-46**	**0**	**0**	**0**	**82**	**0**	**0**	**3.147**	**-256**	**0**	**3.892**	**0**	**3.892**
	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	106	-46	0	0	0	82	0	0	3.147	-256	0	3.892	0	3.892
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-83	0	0	0	0	1.720	1.637	0	1.637
	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	0	0	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	0	0	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**	**106**	**-46**	**0**	**0**	**0**	**-1**	**0**	**0**	**3.147**	**-256**	**1.720**	**5.529**	**0**	**5.529**