KAMUYU AYDINLATMA PLATFORMU

Q YATIRIM BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

Independet Audit Comment

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Q Yatırım Bankası A.Ş. Yönetim Kurulu'na

Giriş

Q Yatırım Bankası A.Ş.'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide özkaynak 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 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 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.

Şartlı Sonucun Dayanağı

Finansal tabloların Üçüncü Bölüm VII-3.2 numaralı dipnotunda açıklandığı üzere Banka, beklenen kredi zararı karşılıklarının TFRS 9 kapsamında hesaplanması uygulamasından 31 Aralık 2026 tarihine kadar muaf tutulmuş olup, kredi karşılıklarını "Kredilerin Sınıflandırılması ve Bunlar İçin Ayrılacak Karşılıklara İlişkin Usul ve Esaslar Hakkında Yönetmelik" (Karşılıklar Yönetmeliği) hükümlerine uygun olarak ayırmaktadır.

Ancak, 30 Haziran 2026 tarihi itibarıyla yapılan incelemeler sonucunda; Banka'nın kredi portföyünde yer alan ve toplam risk tutarı yaklaşık 1,3 milyar TL seviyesinde olan kredi alacaklarının ödemelerinde 90 günü aşan gecikmeler bulunduğu tespit edilmiştir. Söz konusu kredilerin, Karşılıklar Yönetmeliği'nin 4'üncü ve 5'inci maddeleri uyarınca niteliklerine göre "Donuk Alacak" olarak sınıflandırılması ve aynı Yönetmeliğin 11'inci maddesinde öngörülen asgari oranlarda (alacağın grubuna göre %20, %50 veya %100) özel karşılık ayrılması gerekmektedir.

Banka yönetimi tarafından söz konusu kredilerin "İkinci Grup-Yakın İzlemedeki Krediler" altında izlenmeye devam edildiği ve BDDK Muhasebe ve Finansal Raporlama Mevzuatı'nın gerektirdiği tutarda karşılık ayrılmadığı görülmüştür. Bu durumun bir sonucu olarak, 30 Haziran 2026 tarihli finansal tablolarda kredi karşılıkları ve dönem zararı olması gerekenden düşük, sermaye yeterlilik oranı ve özkaynaklar ise olması gerekenden yüksek sunulmuştur. Buna ek olarak, söz konusu kredi alacakları için mevzuatın gerektirdiği tutarlarda özel karşılık ayrılması durumunda, Banka'nın Sermaye Yeterliliği Standart Oranı (SYR) yasal asgari sınırların altına gerileyecek ve Banka'nın özkaynak yapısı zayıflayacaktır. Banka'nın 30 Haziran 2026 itibarıyla 32 milyon TL net dönem zararı açıklamış olması ve kredi derecelendirme notunun Nisan 2026'da düşürülmesi mali bünyedeki kırılganlığa işaret etmektedir. Öte yandan, Banka'nın büyüme planlarını ertelemek zorunda kalması, Banka'nın sürekliliği üzerinde baskı oluşturmaktadır. Bu hususlar, ilgili dipnotlarda yer alan Banka yönetiminin iyileştirici aksiyon planlarına rağmen, işletmenin sürekliliğinin devamına ilişkin şüphe uyandırabilecek bir belirsizliğin mevcut olduğunu göstermektedir.

Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen husus hariç olmak üzere, ilişikteki ara dönem konsolide finansal bilgilerin, Q Yatırım Bankası A.Ş.'nin 30 Haziran 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren altı aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve FinansalRaporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Dikkat Çekilen Hususlar

Konsolide finansal tabloların "Banka'nın faaliyetlerine ilişkin diğer açıklama ve dipnotlar" başlık 6.2 bölümünde yer verildiği üzere;

· **Adli Süreç ve Hukuki Statü:** Banka'nın Yönetim Kurulu Başkanı nezdinde İstanbul Cumhuriyet Başsavcılığı tarafından yürütülen adli soruşturma süreci devam etmektedir. İlgili dipnotta belirtildiği üzere, mevcut soruşturma şahısların şahsi cezai sorumluluklarına odaklanmış olup, rapor tarihi itibarıyla Banka tüzel kişiliği aleyhine tesis edilmiş herhangi bir idari yaptırım, adli kısıtlama veya operasyonel faaliyetleri engelleyici bir güvenlik tedbiri bulunmamaktadır.

· **Finansal Performans ve Operasyonel Daralma:** Söz konusu sürecin kamuoyuna yansımasını takiben oluşan likidite hareketleri neticesinde, Banka'nın 31 Aralık 2025 tarihli mali verilerle karşılaştırıldığında 30 Haziran 2026 tarihi itibariyle nakdi krediler %20 ve bilanço büyüklüğü %12 oranında azalmıştır.

· **Yönetim Aksiyon Planları:** Konsolide finansal tablo dipnotlarında açıklandığı üzere Banka Yönetimi; mevcut konjonktürün finansal yapı üzerindeki olası etkilerini yönetmek amacıyla yeni kredi tahsislerini sınırlandırma ve stratejik büyüme hedeflerini yeniden değerlendirme kararı almıştır.

Buna karşın, söz konusu adli sürecin gelişimi ve finansal göstergelerdeki hızlı değişim; finansal tabloların onay tarihinden itibaren on iki aylık süreci kapsayan işletmenin sürekliliği varsayımı üzerinde, Altıncı Bölüm ‘de çerçevesi çizilen senaryolar bağlamında belirsizlik riskleri barındırabilmektedir. Konsolide finansal tablo kullanıcılarının, Banka'nın gelecekteki finansal pozisyonunu bu analizler ve risk projeksiyonları ışığında değerlendirmesi önerilmektedir.

Bu husus, tarafımızca verilen görüşü etkilememekte olup, görüşümüz bu konuda şartlı değildir.

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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

An Independent Member of BAKER TILLY INTERNATIONAL

Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.

Şevket KARADAŞ, YMM

Sorumlu Denetçi

İstanbul, 13 Ağustos 2026

Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)	(1)	1.918	382	2.300	1.136	278	1.414
Cash and cash equivalents	(1.1)	1.125	102	1.227	382	143	525
Cash and Cash Balances at Central Bank		1	89	90	3	135	138
Banks		1.123	13	1.136	379	8	387
Receivables From Money Markets		1	0	1	0	0	0
Financial assets at fair value through profit or loss	(1.2)	740	280	1.020	700	135	835
Public Debt Securities		1	0	1	1	0	1
Equity instruments		0	0	0	0	0	0
Other Financial Assets		739	280	1.019	699	135	834
Financial Assets at Fair Value Through Other Comprehensive Income	(1.3)	53	0	53	54	0	54
Public Debt Securities		6	0	6	54	0	54
Equity instruments		0	0	0	0	0	0
Other Financial Assets		47	0	47	0	0	0
Derivative financial assets	(1.4)	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	7.058	296	7.354	8.557	524	9.081
Loans	(2.1)	6.704	296	7.000	8.293	524	8.817
Receivables From Leasing Transactions	(2.2)	0	0	0	0	0	0
Factoring Receivables	(2.3)	0	0	0	0	0	0
Financial Assets Measured at Amortised Cost	(2.4)	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans	(2.1)	591	0	591	523	0	523
Specific Provisions (-)	(2.1)	-237	0	-237	-259	0	-259
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	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	(4)	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)	(5)	168	0	168	129	0	129
INTANGIBLE ASSETS AND GOODWILL (Net)	(6)	9	0	9	8	0	8
Goodwill		0	0	0	0	0	0
Other		9	0	9	8	0	8
INVESTMENT PROPERTY (Net)	(7)	0	0	0	0	0	0
CURRENT TAX ASSETS		117	0	117	258	0	258
DEFERRED TAX ASSET	(8)	135	0	135	147	0	147
OTHER ASSETS	(9)	208	0	208	648	0	648
TOTAL ASSETS		**9.613**	**678**	**10.291**	**10.883**	**802**	**11.685**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	3.486	81	3.567	4.013	133	4.146
MONEY MARKET FUNDS	(3)	2.807	151	2.958	1.678	0	1.678
MARKETABLE SECURITIES (Net)	(4)	426	0	426	570	0	570
Bills		0	0	0	246	0	246
Asset-backed Securities		0	0	0	0	0	0
Bonds		426	0	426	324	0	324
FUNDS	(5)	938	159	1.097	2.236	400	2.636
Funds from Credit Customers		932	159	1.091	2.206	134	2.340
Other		6	0	6	30	266	296
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7)	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	81	0	81	74	0	74
PROVISIONS	(10)	214	14	228	215	17	232
General Loan Loss Provisions		163	9	172	191	17	208
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		20	0	20	12	0	12
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		31	5	36	12	0	12
CURRENT TAX LIABILITIES	(11)	53	0	53	294	0	294
DEFERRED TAX LIABILITY	(12)	1	0	1	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(13)	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	(14)	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(15)	181	5	186	315	9	324
EQUITY	(16)	1.694	0	1.694	1.731	0	1.731
Issued capital		1.500	0	1.500	1.500	0	1.500
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		-4	0	-4	-4	0	-4
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	2	0	2
Profit Reserves		21	0	21	10	0	10
Legal Reserves		21	0	21	10	0	10
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		0	0	0	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		177	0	177	223	0	223
Prior Years' Profit or Loss		209	0	209	7	0	7
Current Period Net Profit Or Loss		-32	0	-32	216	0	216
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**9.881**	**410**	**10.291**	**11.126**	**559**	**11.685**

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		1.374	191	1.565	1.097	84	1.181
GUARANTEES AND WARRANTIES	(1)	1.153	75	1.228	977	73	1.050
Letters of Guarantee		1.153	49	1.202	977	49	1.026
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		1.153	49	1.202	977	49	1.026
Bank Acceptances		0	26	26	0	24	24
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	26	26	0	24	24
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	101	0	101	108	0	108
Irrevocable Commitments		101	0	101	108	0	108
Forward Asset Purchase Commitments		0	0	0	0	0	0
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		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		101	0	101	108	0	108
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
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	(2)	120	116	236	12	11	23
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		120	116	236	12	11	23
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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	12	11	23
Currency Options Buy Transactions		0	0	0	0	11	11
Currency Options Sell Transactions		0	0	0	12	0	12
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		120	116	236	0	0	0
Currency Futures Buy Transactions		120	116	236	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		177.167	4.486	181.653	183.530	4.957	188.487
ITEMS HELD IN CUSTODY		1.032	265	1.297	3.737	879	4.616
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		166	265	431	581	879	1.460
Cheques Received for Collection		866	0	866	3.156	0	3.156
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		176.135	4.221	180.356	179.793	4.078	183.871
Securities		1.289	0	1.289	2.530	0	2.530
Guarantee Notes		53.519	887	54.406	53.611	843	54.454
Commodity		1.069	0	1.069	1.188	0	1.188
Warrant		0	0	0	0	0	0
Real Estate		14.361	0	14.361	15.692	0	15.692
Other Pledged Items		105.897	3.334	109.231	106.772	3.235	110.007

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		**178.541**	**4.677**	**183.218**	**184.627**	**5.041**	**189.668**

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	(1)	1.994	1.971	923	1.290
Interest Income on Loans	(1.1)	1.796	1.243	825	767
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks	(1.2)	62	456	36	353
Interest Income on Money Market Placements	(1.5)	8	96	0	83
Interest Income on Marketable Securities Portfolio	(1.4)	124	129	59	79
Financial Assets At Fair Value Through Profit Loss		111	129	54	79
Financial Assets At Fair Value Through Other Comprehensive Income		13	0	5	0
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	9	0	-4
Other Interest Income		4	38	3	12
INTEREST EXPENSES (-)	(2)	-2.001	-1.715	-924	-1.216
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed	(2.1)	-887	-679	-418	-643
Interest Expenses on Money Market Funds	(2.2)	-551	-162	-322	-88
Interest Expenses on Securities Issued	(2.6)	-265	-196	-90	-109
Lease Interest Expenses	(2.3)	-13	-6	-6	-3
Other Interest Expense	(2.4)	-285	-672	-88	-373
NET INTEREST INCOME OR EXPENSE		-7	256	-1	74
NET FEE AND COMMISSION INCOME OR EXPENSES		2	37	-2	24
Fees and Commissions Received		22	48	8	29
From Noncash Loans		8	10	2	5
Other		14	38	6	24
Fees and Commissions Paid (-)		-20	-11	-10	-5
Paid for Noncash Loans		0	0	0	0
Other		-20	-11	-10	-5
DIVIDEND INCOME	(3)	0	0	0	0
TRADING INCOME OR LOSS (Net)	(4)	174	321	157	253
Gains (Losses) Arising from Capital Markets Transactions		159	304	143	239
Gains (Losses) Arising From Derivative Financial Transactions		6	2	5	3
Foreign Exchange Gains or Losses		9	15	9	11
OTHER OPERATING INCOME	(5)	298	45	109	32
GROSS PROFIT FROM OPERATING ACTIVITIES		467	659	263	383
PROVISION FOR LOAN LOSSES (-)	(6)	-46	-209	-27	-160
PERSONNEL EXPENSES (-)		-193	-114	-95	-69
OTHER OPERATING EXPENSES (-)	(7)	-246	-131	-126	-83
NET OPERATING INCOME (LOSS)		-18	205	15	71
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	(8)	-18	205	15	71
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-14	57	-13	46
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		-14	57	-13	46
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	-32	262	2	117
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	(8)	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	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	(10)	0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	-32	262	2	117
Profit (Loss) Attributable to Group		-32	262	2	117
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income

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					
PROFIT (LOSS)		-32	262	2	117
OTHER COMPREHENSIVE INCOME		-3	0	2	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-3	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		-4	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		1	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	2	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	2	0
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		-35	262	4	117

Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-1.224	382
Interest Received		513	1.746
Interest Paid		-1.716	-1.376
Dividends received		0	0
Fees and Commissions Received		16	48
Other Gains		298	45
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-193	-114
Taxes Paid		0	0
Other		-142	33
Changes in Operating Assets and Liabilities Subject to Banking Operations		2.268	-50
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.116	-2.278
Net (Increase) Decrease in Due From Banks		-748	0
Net (Increase) Decrease in Loans		3.161	-5.406
Net (Increase) Decrease in Other Assets		2.549	-166
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		-1.574	1.163
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-680	3.495
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		676	3.142
Net Cash Provided From Banking Operations		1.044	332
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		10	-14
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		-110	-14
Cash Obtained from Tangible and Intangible Asset Sales		120	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-354	919
Cash Obtained from Loans and Securities Issued		0	200
Cash Outflow Arised From Loans and Securities Issued		-331	0
Equity Instruments Issued		0	720
Dividends paid		0	0
Payments of lease liabilities		-23	-1
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		700	1.237
Cash and Cash Equivalents at Beginning of the Period		526	753
Cash and Cash Equivalents at End of the Period		1.226	1.990

Statement of changes in equity [abstract]

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 [abstract]**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**600**	**0**	**0**	**0**	**0**	**-1**	**0**	**0**	**0**	**0**	**0**	**0**	**8**	**142**	**47**	**0**	**0**	**796**
	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		600	0	0	0	0	-1	0	0	0	0	0	0	8	142	47	0	0	796
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	262	0	0	262
	Capital Increase in Cash		720	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	720
	Capital Increase Through Internal Reserves		180	0	0	0	0	0	0	0	0	0	0	0	0	-180	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	2	45	-47	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	2	45	-47	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		**1.500**	**0**	**0**	**0**	**0**	**-1**	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**7**	**262**	**0**	**0**	**1.778**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**1.500**	**0**	**0**	**0**	**0**	**-4**	**0**	**0**	**0**	**0**	**0**	**0**	**10**	**209**	**-32**	**0**	**0**	**1.683**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		1.500	0	0	0	0	-4	0	0	0	0	0	0	10	209	-32	0	0	1.683
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	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	11	0	0	0	0	11
	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	11	0	0	0	0	11
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**1.500**	**0**	**0**	**0**	**0**	**-4**	**0**	**0**	**0**	**0**	**0**	**0**	**21**	**209**	**-32**	**0**	**0**	**1.694**