CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED
CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES
CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

			Current Period September 30, 2026			Prior Period December 31, 2025		
	ASSETS	**Notes**	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**FINANCIAL ASSETS (Net)**		**821,986**	**759,181**	**1,581,167**	**764,063**	**828,778**	**1,592,841**
1.1	**Cash and cash equivalents**	**V-I-1**	**423,487**	**536,591**	**960,078**	**388,364**	**593,898**	**982,262**
1.1.1	Cash and balances with the Central Bank	V-I-1	417,007	413,125	830,132	385,950	511,260	897,210
1.1.2	Banks	V-I-3	985	123,677	124,662	98	82,729	82,827
1.1.3	Receivables from Money Markets		5,508	-	5,508	2,320	-	2,320
1.1.4	Allowance for expected credit losses (-)	V-I-16	13	211	224	4	91	95
1.2	**Financial assets at fair value through profit or loss**	**V-I-2**	**26,108**	**4,084**	**30,192**	**8,933**	**5,824**	**14,757**
1.2.1	Public debt securities		194	2,361	2,555	619	4,349	4,968
1.2.2	Equity instruments		1,128	1,723	2,851	946	1,475	2,421
1.2.3	Other financial assets		24,786	-	24,786	7,368	-	7,368
1.3	**Financial assets at fair value through other comprehensive income**	**V-I-4**	**345,882**	**210,239**	**556,121**	**339,859**	**210,720**	**550,579**
1.3.1	Public debt securities		345,321	201,557	546,878	339,461	201,725	541,186
1.3.2	Equity instruments		561	71	632	398	64	462
1.3.3	Other financial assets		-	8,611	8,611	-	8,931	8,931
1.4	**Derivative financial assets**		**26,509**	**8,267**	**34,776**	**26,907**	**18,336**	**45,243**
1.4.1	Derivative financial assets at fair value through profit or loss	V-I-2	26,509	8,267	34,776	26,907	18,336	45,243
1.4.2	Derivative financial assets at fair value through other comprehensive income	V-I-11	-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)**		**2,900,742**	**1,585,237**	**4,485,979**	**2,384,626**	**1,260,456**	**3,645,082**
2.1	**Loans**	**V-I-5**	**2,336,411**	**1,402,413**	**3,738,824**	**1,890,893**	**1,128,283**	**3,019,176**
2.2	**Receivables from leasing transactions**	**V-I-10**	**10,774**	**23,211**	**33,985**	**11,096**	**17,613**	**28,709**
2.3	**Factoring receivables**		**35,922**	**17,129**	**53,051**	**30,154**	**11,656**	**41,810**
2.4	**Financial assets measured at amortised cost**	**V-I-6**	**639,899**	**168,156**	**808,055**	**532,786**	**124,295**	**657,081**
2.4.1	Public debt securities		639,899	167,606	807,505	532,786	123,818	656,604
2.4.2	Other financial assets		-	550	550	-	477	477
2.5	**Allowance for expected credit losses (-)**		**122,264**	**25,672**	**147,936**	**80,303**	**21,391**	**101,694**
III.	**NON-CURRENTS ASSETS OR DISPOSAL GROUPS "HELD FOR SALE" AND "FROM DISCONTINUED OPERATIONS (Net)**	**V-I-14**	**5,139**	**-**	**5,139**	**3,165**	**-**	**3,165**
3.1	Held for sale purpose		5,139	-	5,139	3,165	-	3,165
3.2	Related to discontinued operations		-	-	-	-	-	-
IV.	**INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES**		**30,507**	**-**	**30,507**	**29,851**	**-**	**29,851**
4.1	**Investments in associates (Net)**	**V-I-7**	**26,053**	**-**	**26,053**	**25,399**	**-**	**25,399**
4.1.1	Associates accounted by using equity method		5,107	-	5,107	4,374	-	4,374
4.1.2	Unconsolidated associates		20,946	-	20,946	21,025	-	21,025
4.2	**Investments in subsidiaries (Net)**	**V-I-8**	**4,454**	**-**	**4,454**	**4,452**	**-**	**4,452**
4.2.1	Unconsolidated financial subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated non-financial subsidiaries		4,454	-	4,454	4,452	-	4,452
4.3	**Jointly Controlled Partnerships (Joint Ventures) (Net)**	**V-I-9**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Jointly controlled partnerships accounted by using equity method		-	-	-	-	-	-
4.3.2	Unconsolidated jointly controlled partnerships		-	-	-	-	-	-
V.	**PROPERTY AND EQUIPMENT (Net)**		**82,692**	**958**	**83,650**	**70,627**	**194**	**70,821**
VI.	**INTANGIBLE ASSETS AND GOODWILL (Net)**		**1,612**	**227**	**1,839**	**1,504**	**302**	**1,806**
6.1	Goodwill		2	-	2	2	-	2
6.2	Other		1,610	227	1,837	1,502	302	1,804
VII.	**INVESTMENT PROPERTIES (Net)**	**V-I-12**	**19,409**	**-**	**19,409**	**13,232**	**-**	**13,232**
VIII.	**CURRENT TAX ASSETS**		**3,667**	**1**	**3,668**	**3,538**	**1**	**3,539**
IX.	**DEFERRED TAX ASSETS**	**V-I-13**	**10,493**	**116**	**10,609**	**45**	**75**	**120**
X.	**OTHER ASSETS (Net)**	**V-I-15**	**152,163**	**21,128**	**173,291**	**93,387**	**39,290**	**132,677**
	TOTAL ASSETS		**4,028,410**	**2,366,848**	**6,395,258**	**3,364,038**	**2,129,096**	**5,493,134**

The accompanying explanations and notes form an integral part of these consolidated financial statements.

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TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES
CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

			Current Period September 30, 2026			Prior Period December 31, 2025		
	LIABILITIES AND EQUITY	**Notes**	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**DEPOSITS**	**V-II-1**	**2,901,789**	**1,153,811**	**4,055,600**	**2,435,725**	**1,044,119**	**3,479,844**
II.	**BORROWINGS**	**V-II-3**	**109,857**	**446,675**	**556,532**	**69,542**	**272,739**	**342,281**
III.	**MONEY MARKET FUNDS**		**157,830**	**274,091**	**431,921**	**212,855**	**197,634**	**410,489**
IV.	**MARKETABLE SECURITIES ISSUED (Net)**	**V-II-3**	**6,127**	**489,516**	**495,643**	**1,236**	**487,815**	**489,051**
4.1	Bills		2,990	-	2,990	905	-	905
4.2	Asset backed securities		3,137	-	3,137	331	-	331
4.3.	Bonds		-	489,516	489,516	-	487,815	487,815
V.	**FUNDS**		**3**	**-**	**3**	**3**	**-**	**3**
5.1	Funds from credit customers		-	-	-	-	-	-
5.2	Other		3	-	3	3	-	3
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**		**2,394**	**19,758**	**22,152**	**2,029**	**5,091**	**7,120**
7.1	Derivative financial liabilities at fair value through profit or loss	V-II-2	2,394	19,758	22,152	2,029	5,091	7,120
7.2	Derivative financial liabilities at fair value through other comprehensive income	V-II-6	-	-	-	-	-	-
VIII.	**FACTORING PAYABLES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE PAYABLES (Net)**	**V-II-5**	**4,161**	**22**	**4,183**	**3,933**	**-**	**3,933**
X.	**PROVISIONS**	**V-II-7**	**19,292**	**644**	**19,936**	**24,564**	**593**	**25,157**
10.1	Provision for restructuring		-	-	-	-	-	-
10.2	Reserves for employee benefits		17,129	54	17,183	14,899	34	14,933
10.3	Insurance technical reserves (Net)		-	-	-	-	-	-
10.4	Other provisions		2,163	590	2,753	9,665	559	10,224
XI.	**CURRENT TAX LIABILITIES**	**V-II-8**	**22,955**	**32**	**22,987**	**28,953**	**29**	**28,982**
XII.	**DEFERRED TAX LIABILITIES**	**V-II-8**	**4,495**	**-**	**4,495**	**3,188**	**240**	**3,428**
XIII.	**LIABILITIES RELATED TO NON-CURRENT ASSETS "HELD FOR SALE" AND "DISCONTINUED OPERATIONS" (Net)**	**V-II-9**	**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for sale		-	-	-	-	-	-
13.2	Related to discontinued operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT**	**V-II-10**	**14,748**	**128,612**	**143,360**	**13,694**	**114,604**	**128,298**
14.1	Loans		-	-	-	-	-	-
14.2	Other debt instruments		14,748	128,612	143,360	13,694	114,604	128,298
XV.	**OTHER LIABILITIES**	**V-II-4**	**218,361**	**25,192**	**243,553**	**168,307**	**61,615**	**229,922**
XVI.	**SHAREHOLDERS` EQUITY**	**V-II-11**	**389,008**	**5,885**	**394,893**	**333,307**	**11,319**	**344,626**
16.1	Paid-in capital	V-II-11	9,916	-	9,916	9,916	-	9,916
16.2	Capital reserves		44,599	-	44,599	44,585	-	44,585
16.2.1	Equity share premiums		46,092	-	46,092	46,092	-	46,092
16.2.2	Share cancellation profits		-	-	-	-	-	-
16.2.3	Other capital reserves		(1,493)	-	(1,493)	(1,507)	-	(1,507)
16.3	Other accumulated comprehensive income that will not be reclassified in profit or loss		44,815	-	44,815	43,625	-	43,625
16.4	Other accumulated comprehensive income that will be reclassified in profit or loss		(5,376)	4,831	(545)	(4,999)	10,347	5,348
16.5	Profit reserves		208,720	47	208,767	131,746	47	131,793
16.5.1	Legal reserves		23,547	47	23,594	15,959	47	16,006
16.5.2	Statutory reserves		6	-	6	6	-	6
16.5.3	Extraordinary reserves		184,064	-	184,064	114,020	-	114,020
16.5.4	Other profit reserves		1,103	-	1,103	1,761	-	1,761
16.6	Profit or loss		66,642	1,007	67,649	92,298	925	93,223
16.6.1	Prior years' profits or losses		15,658	157	15,815	15,855	209	16,064
16.6.2	Current period net profit or loss		50,984	850	51,834	76,443	716	77,159
16.7	Minority interests		19,692	-	19,692	16,136	-	16,136
	TOTAL LIABILITIES AND EQUITY		**3,851,020**	**2,544,238**	**6,395,258**	**3,297,336**	**2,195,798**	**5,493,134**

The accompanying explanations and notes form an integral part of these consolidated financial statements.

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TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES
CONSOLIDATED OFF-BALANCE SHEET ITEMS AS OF SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

			Current Period September 30, 2026			Prior Period December 31, 2025		
		Notes	TL	FC	Total	TL	FC	Total
A.	**OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES (I+II+III)**		**2,671,706**	**3,267,251**	**5,938,957**	**2,264,444**	**2,715,348**	**4,979,792**
I.	**GUARANTEES AND SURETIES**	**V-III-2**	**588,567**	**544,259**	**1,132,826**	**469,082**	**442,547**	**911,629**
1.1.	**Letters of guarantee**	**V-III-1**	**580,214**	**323,809**	**904,023**	**465,268**	**303,820**	**769,088**
1.1.1.	Guarantees subject to state tender law		11,671	-	11,671	17,710	-	17,710
1.1.2.	Guarantees given for foreign trade operations		32,566	162,140	194,706	29,687	176,237	205,924
1.1.3.	Other letters of guarantee		535,977	161,669	697,646	417,871	127,583	545,454
1.2.	**Bank acceptances**		**4**	**10,018**	**10,022**	**4**	**6,170**	**6,174**
1.2.1.	Import letter of acceptance		-	2,247	2,247	-	1,764	1,764
1.2.2.	Other bank acceptances	V-III-4	4	7,771	7,775	4	4,406	4,410
1.3.	**Letters of credit**	**V-III-4**	**327**	**195,441**	**195,768**	**219**	**122,410**	**122,629**
1.3.1.	Documentary letters of credit		327	195,441	195,768	219	122,410	122,629
1.3.2.	Other letters of credit		-	-	-	-	-	-
1.4.	**Pre-financings given as guarantee**		**-**	**39**	**39**	**-**	**34**	**34**
1.5.	**Endorsements**		-	-	-	-	-	-
1.5.1.	Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2.	Other endorsements		-	-	-	-	-	-
1.6.	**Purchase guarantees for securities issued**		-	-	-	-	-	-
1.7.	**Factoring guarantees**		**7,905**	**10,949**	**18,854**	**3,389**	**6,287**	**9,676**
1.8.	**Other guarantees**		**117**	**905**	**1,022**	**202**	**753**	**955**
1.9.	**Other warrantees**		**-**	**3,098**	**3,098**	**-**	**3,073**	**3,073**
II.	**COMMITMENTS**		**1,779,291**	**1,014,228**	**2,793,519**	**1,538,758**	**671,394**	**2,210,152**
2.1.	**Irrevocable commitments**	**V-III-1**	**1,757,579**	**853,984**	**2,611,563**	**1,491,673**	**266,549**	**1,758,222**
2.1.1.	Asset purchase and sales commitments	V-III-1	237,855	851,126	1,088,981	114,154	264,876	379,030
2.1.2.	Deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3.	Share capital commitments to associates and subsidiaries		-	-	-	-	-	-
2.1.4.	Loan granting commitments	V-III-1	546,308	1,387	547,695	505,161	578	505,739
2.1.5.	Securities issuance brokerage commitments		-	-	-	-	-	-
2.1.6.	Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7.	Commitments for cheque payments	V-III-1	22,894	-	22,894	19,430	-	19,430
2.1.8.	Tax and fund liabilities from export commitments		-	-	-	-	-	-
2.1.9.	Commitments for credit card expenditure limits	V-III-1	903,023	-	903,023	810,922	-	810,922
2.1.10.	Commitments for credit cards and banking services promotions		1,069	-	1,069	3,412	-	3,412
2.1.11.	Receivables from short sale commitments on marketable securities		-	-	-	-	-	-
2.1.12.	Payables for short sale commitments on marketable securities		-	-	-	-	-	-
2.1.13.	Other irrevocable commitments		46,430	1,471	47,901	38,594	1,095	39,689
2.2.	**Revocable commitments**		**21,712**	**160,244**	**181,956**	**47,085**	**404,845**	**451,930**
2.2.1.	Revocable loan granting commitments		20,744	151,318	172,062	46,804	398,558	445,362
2.2.2.	Other revocable commitments		968	8,926	9,894	281	6,287	6,568
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**		**303,848**	**1,708,764**	**2,012,612**	**256,604**	**1,601,407**	**1,858,011**
3.1.	**Derivative financial instruments held for hedging**		-	-	-	-	-	-
3.1.1.	Fair value hedges		-	-	-	-	-	-
3.1.2.	Cash flow hedges		-	-	-	-	-	-
3.1.3.	Hedging for investments made in foreign countries		-	-	-	-	-	-
3.2.	**Trading transactions**		**303,848**	**1,708,764**	**2,012,612**	**256,604**	**1,601,407**	**1,858,011**
3.2.1.	Forward foreign currency purchase and sale transactions		71,948	87,833	159,781	17,468	28,177	45,645
3.2.1.1.	Forward foreign currency purchase transactions		33,442	46,402	79,844	8,697	14,150	22,847
3.2.1.2.	Forward foreign currency sales		38,506	41,431	79,937	8,771	14,027	22,798
3.2.2.	Currency and interest rate swaps		160,727	1,109,745	1,270,472	178,242	976,808	1,155,050
3.2.2.1.	Currency swap purchase transactions		212	274,786	274,998	71,443	245,021	316,464
3.2.2.2.	Currency swap sale transactions		159,125	424,289	583,414	105,409	392,845	498,254
3.2.2.3.	Interest rate swap purchase transactions		695	205,335	206,030	695	169,471	170,166
3.2.2.4.	Interest rate swap sale transactions		695	205,335	206,030	695	169,471	170,166
3.2.3.	Currency, interest rate and security options		70,145	70,507	140,652	59,866	55,400	115,266
3.2.3.1	Currency purchase options		4,344	64,983	69,327	12,160	43,586	55,746
3.2.3.2	Currency sale options		65,801	5,524	71,325	47,706	11,814	59,520
3.2.3.3	Interest rate purchase options		-	-	-	-	-	-
3.2.3.4	Interest rate sale options		-	-	-	-	-	-
3.2.3.5	Security purchase options		-	-	-	-	-	-
3.2.3.6	Security sale options		-	-	-	-	-	-
3.2.4.	Currency futures		-	-	-	-	-	-
3.2.4.1.	Currency purchase futures		-	-	-	-	-	-
3.2.4.2.	Currency sales futures		-	-	-	-	-	-
3.2.5.	Interest rate futures		-	-	-	-	-	-
3.2.5.1.	Interest rate purchases futures		-	-	-	-	-	-
3.2.5.2.	Interest rate sales futures		-	-	-	-	-	-
3.2.6.	Other		1,028	440,679	441,707	1,028	541,022	542,050
B.	**CUSTODY AND PLEDGED ITEMS (IV+V+VI)**		**76,055,465**	**54,172,786**	**130,228,251**	**54,469,824**	**44,887,265**	**99,357,089**
IV.	**ITEMS HELD IN CUSTODY**		**804,749**	**611,965**	**1,416,714**	**629,913**	**542,289**	**1,172,202**
4.1.	Customer fund and portfolio balances		27,673	-	27,673	20,315	-	20,315
4.2.	Securities held in custody		222,237	298,704	520,941	207,972	288,832	496,804
4.3.	Checks received for collection		164,601	27,112	191,713	142,457	12,259	154,716
4.4.	Commercial notes received for collection		124,491	13,962	138,453	107,333	18,014	125,347
4.5.	Other assets received for collection		2	2	4	2	2	4
4.6.	Securities received for public offering		-	-	-	-	-	-
4.7.	Other items under custody		2,353	253,598	255,951	1,017	202,817	203,834
4.8.	Custodians		263,392	18,587	281,979	150,817	20,365	171,182
V.	**PLEDGED ITEMS**		**9,681,399**	**4,500,372**	**14,181,771**	**7,709,183**	**3,238,109**	**10,947,292**
5.1.	Marketable securities		2,300	6,392	8,692	3,618	5,758	9,376
5.2.	Guarantee notes		43,255	22,818	66,073	40,474	18,958	59,432
5.3.	Commodity		737,516	101,879	839,395	641,352	84,894	726,246
5.4.	Warrant		-	-	-	-	-	-
5.5.	Immovables		7,963,945	3,008,685	10,972,630	6,266,242	2,038,635	8,304,877
5.6.	Other pledged items		931,565	1,359,902	2,291,467	756,934	1,089,693	1,846,627
5.7.	Depositories receiving pledged items		2,818	696	3,514	563	171	734
VI.	**ACCEPTED GUARANTEES AND WARRANTEES**		**65,569,317**	**49,060,449**	**114,629,766**	**46,130,728**	**41,106,867**	**87,237,595**
	TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		**78,727,171**	**57,440,037**	**136,167,208**	**56,734,268**	**47,602,613**	**104,336,881**

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CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED
CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

	INCOME AND EXPENSE ITEMS	Notes	Current Period January 1, 2026- September 30, 2026	Current Period Apri1 1, 2026- September 30, 2026	Prior Period January 1, 2025- September 30, 2025	Prior Period April 1, 2025- September 30, 2025
I.	**INTEREST INCOME**	**V-IV-1**	**903,163**	**331,362**	**744,567**	**271,017**
1.1	Interest on loans	V-IV-1	602,753	217,138	483,141	175,465
1.2	Interest received from reserve deposits		72,447	25,942	68,513	24,757
1.3	Interest received from banks	V-IV-1	1,539	607	1,278	483
1.4	Interest received from money market transactions		6,619	1,861	13,503	4,113
1.5	Interest received from marketable securities portfolio	V-IV-1	210,765	82,857	170,940	63,619
1.5.1	Financial assets at fair value through profit or loss		163	30	92	59
1.5.2	Financial assets at fair value through other comprehensive income		92,454	34,499	95,025	31,799
1.5.3	Financial assets measured at amortised cost		118,148	48,328	75,823	31,761
1.6	Finance lease interest income		3,761	1,379	4,367	1,511
1.7	Other interest income		5,279	1,578	2,825	1,069
II.	**INTEREST EXPENSES (-)**	**V-IV-2**	**724,371**	**261,990**	**651,465**	**231,445**
2.1	Interest on deposits	V-IV-2	607,740	221,023	540,635	191,083
2.2	Interest on funds borrowed	V-IV-2	27,645	11,092	21,281	8,177
2.3	Interest on money market transactions		63,411	20,909	68,526	24,371
2.4	Interest on securities issued	V-IV-2	24,347	8,618	19,839	7,378
2.5	Leasing interest expenses		519	139	861	318
2.6	Other interest expenses		709	209	323	118
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**178,792**	**69,372**	**93,102**	**39,572**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSES**		**67,209**	**26,105**	**52,662**	**20,309**
4.1	Fees and commissions received		95,660	36,733	73,541	28,344
4.1.1	Non-cash loans		7,118	2,615	5,126	1,915
4.1.2	Other		88,542	34,118	68,415	26,429
4.2	Fees and commissions paid (-)		28,451	10,628	20,879	8,035
4.2.1	Non-cash loans		42	7	36	14
4.2.2	Other		28,409	10,621	20,843	8,021
V.	**DIVIDEND INCOME**		**510**	**3**	**254**	**2**
VI.	**TRADING PROFIT/LOSS (Net)**	**V-IV-3**	**(22,534)**	**(9,819)**	**9,728**	**(923)**
6.1	Profit/losses from capital market transactions	V-IV-3	3,365	783	6,175	1,239
6.2	Profit/losses from derivative financial transactions	V-IV-3	(31,387)	(12,817)	(5,970)	(4,916)
6.3	Foreign exchange profit/losses	V-IV-3	5,488	2,215	9,523	2,754
VII.	**OTHER OPERATING INCOME**	**V-IV-4**	**48,226**	**10,677**	**56,865**	**7,373**
VIII.	**GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)**		**272,203**	**96,338**	**212,611**	**66,333**
IX.	**ALLOWANCES FOR EXPECTED CREDIT LOSSES (-)**	**V-IV-5**	**73,576**	**28,534**	**64,123**	**16,164**
X.	**OTHER PROVISION EXPENSES (-)**	**V-IV-5**	**291**	**77**	**201**	**(146)**
XI.	**PERSONNEL EXPENSES (-)**		**49,128**	**17,312**	**33,145**	**11,734**
XII.	**OTHER OPERATING EXPENSES (-)**	**V-IV-6**	**76,828**	**24,707**	**51,965**	**19,516**
XIII.	**NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)**		**72,380**	**25,708**	**63,177**	**19,065**
XIV.	**SURPLUS WRITTEN AS GAIN AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**PROFIT/LOSS FROM EQUITY METHOD APPLIED SUBSIDIARIES**		**799**	**264**	**867**	**267**
XVI.	**NET MONETORY POSITION GAIN/LOSS**		**-**	**-**	**-**	**-**
XVII.	**PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)**	**V-IV-7**	**73,179**	**25,972**	**64,044**	**19,332**
XVIII.	**PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	**V-IV-8**	**(18,416)**	**(7,199)**	**(13,482)**	**(4,906)**
18.1	Current tax provision	V-IV-10	(25,312)	(814)	(15,044)	184
18.2	Expense effect of deferred tax (+)	V-IV-10	(19,213)	(11,518)	(25,253)	(11,323)
18.3	Income effect of deferred tax (-)	V-IV-10	26,109	5,133	26,815	6,233
XIX.	**NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)**	**V-IV-9**	**54,763**	**18,773**	**50,562**	**14,426**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		**-**	**-**	**-**	**-**
20.1	Income from assets held for sale		-	-	-	-
20.2	Profit from sale of associates, subsidiaries and joint ventures		-	-	-	-
20.3	Other income from discontinued operations		-	-	-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		**-**	**-**	**-**	**-**
21.1	Expenses on assets held for sale		-	-	-	-
21.2	Losses from sale of associates, subsidiaries and joint ventures		-	-	-	-
21.3	Other expenses from discontinued operations		-	-	-	-
XXII.	**PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX-XXI)**		-	-	-	-
XXIII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**		**-**	**-**	**-**	**-**
23.1	Current tax provision		-	-	-	-
23.2	Expense effect of deferred tax (+)		-	-	-	-
23.3	Income effect of deferred tax (-)		-	-	-	-
XXIV.	**NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)**		-	-	-	-
XXV.	**NET PROFIT/LOSSES (XIX+XXIV)**	**V-IV-11**	**54,763**	**18,773**	**50,562**	**14,426**
25.1	Group's profit/(loss)		51,834	18,133	48,437	13,949
25.2	Profit /(Loss) from Minority shares (-)		2,929	640	2,125	477
	Profit/Loss per 100 shares (full TL)	III-XXIV	5.5227	1.7165	5.0991	1.4549

The accompanying explanations and notes form an integral part of these consolidated financial statements.

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CONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

	PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Current Period January 1, 2026- September 30, 2026	Prior Period January 1, 2025- September 30, 2025
I.	**PROFIT (LOSS)**	**54,763**	**50,562**
II.	**OTHER COMPREHENSIVE INCOME**	**(3,584)**	**1,125**
2.1.	**Other comprehensive income that will not be reclassified to profit or loss**	**2,309**	**567**
2.1.1.	Gains (Losses) on Revaluation of Property, Plant and Equipment	2,535	36
2.1.2.	Gains (losses) on revaluation of Intangible Assets	-	-
2.1.3.	Gains (losses) on remeasurements of defined benefit plans	(5)	3
2.1.4.	Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	(110)	(43)
2.1.5.	Taxes Relating to Components of Other Comprehensive Income That Will Not Be Reclassified to Profit or Loss	(111)	571
2.2.	**Other Comprehensive Income That Will Be Reclassified to Profit or Loss**	**(5,893)**	**558**
2.2.1.	Exchange Differences on Translation	(57)	1,405
2.2.2.	Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income	(8,970)	(626)
2.2.3.	Income (Loss) Related with Cash Flow Hedges	-	-
2.2.4.	Income (Loss) Related with Hedges of Net Investments in Foreign Operations	654	(614)
2.2.5.	Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	-	-
2.2.6.	Taxes Relating to Components of Other Comprehensive Income That Will Be Reclassified to Profit or Loss	2,480	393
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**51,179**	**51,687**

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TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

	STATEMENT OF CHANGES IN SHAREHOLDERS EQUITY						Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss								
		Notes	Paid in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total SE Except minority share	Minority interest	Total Shareholders' Equity
	Current Period September 30, 2026																	
I.	**Prior Period End Balance**		**9,916**	**46,092**	**-**	**(1,507)**	**22,506**	**(2,259)**	**23,378**	**4,482**	**1,597**	**(731)**	**131,793**	**93,223**	**-**	**328,490**	**16,136**	**344,626**
II.	**Corrections and Accounting Policy Changes Made According to TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effects of the Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**		**9,916**	**46,092**	**-**	**(1,507)**	**22,506**	**(2,259)**	**23,378**	**4,482**	**1,597**	**(731)**	**131,793**	**93,223**	**-**	**328,490**	**16,136**	**344,626**
IV.	**Total Comprehensive Income**		**-**	**-**	**-**	**-**	**1,305**	**(5)**	**(110)**	**(57)**	**(6,294)**	**458**	**-**	**-**	**51,834**	**47,131**	**4,048**	**51,179**
V.	**Capital Increase by Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase by Internal Resources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Paid-in capital inflation adjustment difference**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/Decrease by Other Changes**		**-**	**-**	**-**	**14**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,294)**	**860**	**-**	**(420)**	**(492)**	**(912)**
XI.	**Profit Distribution**		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**78,268**	**(78,268)**	**-**	**-**	**-**	**-**
11.1.	Dividends paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2.	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	78,158	(78,158)	-	-	-	-
11.3.	Other		-	-	-	-	-	-	-	-	-	-	110	(110)	-	-	-	-
	Ending Balance		**9,916**	**46,092**	**-**	**(1,493)**	**23,811**	**(2,264)**	**23,268**	**4,425**	**(4,697)**	**(273)**	**208,767**	**15,815**	**51,834**	**375,201**	**19,692**	**394,893**

1. Property & Equipment Revaluation Increase/Decrease
2. Defined Benefit Pension Plan Remeasurement Gain/Loss
3. Other (Accumulated Amount of the Shares Stated as Other Comprehensive Income Not Reclassified Through Profit or Loss and Components Not Reclassified as Other Profit or Loss of the Investments Valued by Equity Method)
4. Translation Differences from Foreign Currency Transactions
5. Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income
6. Other (Cash Flow Hedge Income/Loss, Accumulated Amount of the Shares Stated as Other Comprehensive Income Reclassified Through Profit or Loss and Components Reclassified as Other Profit or Loss of the Investments Valued by Equity Method.

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CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2025

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

STATEMENT OF CHANGES IN SHAREHOLDERS EQUITY						Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss								
	Notes	Paid in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or (Loss)	Total SE Except minority share	Minority interest	Total Shareholders' Equity
	Prior Period September 30, 2025																
I.	**Prior Period End Balance**	**9,916**	**45,602**	**-**	**519**	**17,465**	**(2,617)**	**6,525**	**2,916**	**181**	**(213)**	**89,454**	**56,354**	**-**	**226,102**	**10,097**	**236,199**
II.	**Corrections and Accounting Policy Changes Made According to TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1.	Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2.	Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Beginning Balance (I+II)**	**9,916**	**45,602**	**-**	**519**	**17,465**	**(2,617)**	**6,525**	**2,916**	**181**	**(213)**	**89,454**	**56,354**	**-**	**226,102**	**10,097**	**236,199**
IV.	**Total Comprehensive Income**	**-**	**-**	**-**	**-**	**597**	**2**	**(41)**	**1,405**	**(417)**	**(429)**	**-**	**-**	**48,437**	**49,554**	**2,133**	**51,687**
V.	**Capital Increase by Cash**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VI.	**Capital Increase by Internal Resources**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Paid-in capital inflation adjustment difference**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/Decrease by Other Changes**	**-**	**-**	**-**	**(67)**	**-**	**-**	**-**	**-**	**-**	**-**	**(545)**	**32**	**-**	**(580)**	**(7)**	**(587)**
XI.	**Profit Distribution**	**-**	**-**	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	**43,519**	**(43,520)**	**-**	**-**	**-**	**-**
11.1.	Dividends paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2.	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	43,410	(43,410)	-	-	-	-
11.3.	Other	-	-	-	1	-	-	-	-	-	-	109	(110)	-	-	-	-
	Ending Balance	**9,916**	**45,602**	**-**	**453**	**18,062**	**(2,615)**	**6,484**	**4,321**	**(236)**	**(642)**	**132,428**	**12,866**	**48,437**	**275,076**	**12,223**	**287,299**

1. Property & Equipment Revaluation Increase/Decrease
2. Defined Benefit Pension Plan Remeasurement Gain/Loss
3. Other (Accumulated Amount of the Shares Stated as Other Comprehensive Income Not Reclassified Through Profit or Loss and Components Not Reclassified as Other Profit or Loss of the Investments Valued by Equity Method)
4. Translation Differences from Foreign Currency Transactions
5. Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income
6. Other (Cash Flow Hedge Income/Loss, Accumulated Amount of the Shares Stated as Other Comprehensive Income Reclassified Through Profit or Loss and Components Reclassified as Other Profit or Loss of the Investments Valued by Equity Method.

The accompanying explanations and notes form an integral part of these consolidated financial statements.

TÜRKİYE VAKIFLAR BANKASI TÜRK ANONİM ORTAKLIĞI AND ITS FINANCIAL SUBSIDIARIES CONSOLIDATED STATEMENT OF CASH FLOW FOR THE NINE-MONTH PERIOD ENDED SEPTEMBER 30, 2026

(Amounts expressed in millions of Turkish Lira ("TL") unless otherwise stated.)

		Notes	Current Period September 30, 2026	Prior Period September 30, 2025
A.	**CASH FLOWS FROM BANKING OPERATIONS**			
1.1	**Operating profit before changes in operating assets and liabilities**		**231,449**	**153,379**
1.1.1	Interest received		839,888	686,444
1.1.2	Interest paid		(722,582)	(649,820)
1.1.3	Dividends received		509	254
1.1.4	Fee and commissions received		81,382	60,627
1.1.5	Other income		41,018	53,418
1.1.6	Collections from previously written off loans and other receivables		21,877	16,051
1.1.7	Cash payments to personnel and service suppliers		(54,432)	(36,866)
1.1.8	Taxes paid		(39,458)	(19,192)
1.1.9	Other		63,247	42,463
1.2	**Changes in operating assets and liabilities subject to banking operations**		**(51,152)**	**(125,663)**
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		(15,197)	(11,735)
1.2.2	Net increase (decrease) in due from banks		(37,848)	(106,914)
1.2.3	Net increase (decrease) in loans		(747,532)	(689,326)
1.2.4	Net increase (decrease) in other assets		(41,023)	(66,412)
1.2.5	Net increase (decrease) in bank deposits		46,834	61,962
1.2.6	Net increase (decrease) in other deposits		524,253	552,127
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss		-	-
1.2.8	Net increase (decrease) in funds borrowed		250,947	138,487
1.2.9	Net increase (decrease) in matured payables		-	-
1.2.10	Net increase (decrease) in other liabilities		(31,586)	(3,852)
I.	**Net cash flow provided from banking operations**		**180,297**	**27,716**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
II.	**Net cash provided from investing activities**		**(139,455)**	**(178,788)**
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures		-	(494)
2.2	Cash obtained from the sale of associates, subsidiaries and joint ventures		-	25
2.3	Cash paid for the purchase of tangible and intangible asset		(19,245)	(10,800)
2.4	Cash obtained from the sale of tangible and intangible asset		3,168	1,729
2.5	Cash paid for the purchase of financial assets at fair value through other comprehensive income		(97,473)	(100,367)
2.6	Cash obtained from the sale of financial assets at fair value through other comprehensive income		61,004	80,750
2.7	Cash paid for the purchase of financial assets at amortized cost		(105,615)	(158,576)
2.8	Cash obtained from sale of financial assets at amortized cost		18,944	9,471
2.9	Other		(238)	(526)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
III.	**Net cash flows from financing activities**		**(33,091)**	**91,847**
3.1	Cash obtained from funds borrowed and securities issued		2,808	103,138
3.2	Cash outflow from funds borrowed and securities issued		(32,967)	(9,167)
3.3	Equity instruments issued		-	-
3.4	Dividends paid		-	-
3.5	Payments for finance lease liabilities		(2,932)	(2,124)
3.6	Other		-	-
IV.	**Effect of change in foreign exchange rate on cash and cash equivalents**		**1,897**	**1,929**
V.	**Net increase/decrease in cash and cash equivalents**		**9,648**	**(57,296)**
VI.	**Cash and cash equivalents at beginning of the period**		**536,099**	**705,025**
VII.	**Cash and cash equivalents at end of the period**		**545,747**	**647,729**

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