KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE SINAİ KALKINMA BANKASI A.Ş.
Bank Financial Report
Consolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Sınai Kalkınma Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık dönemine ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem 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 kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem 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

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. kısım 8.c.1 ve IV. kısım 5'te belirtildiği üzere, 3o Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide finansal tablolarda , Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, 1.100 milyon TL tutarında tamamı geçmiş yıllar içerisinde ayrılan, 700 milyon TL tutarındaki kısmı cari dönemde iptal edilen toplam 400 milyon TL tutarında diğer karşılıklar altında sınıflandırılan serbest karşılık ayrılmıştır. Söz konusu serbest karşılık ayrılmamış olsaydı, 30 Haziran 2026 tarihi itibarıyla, diğer karşılıklar 400 milyon TL daha az, net kar ve özkaynaklar sırasıyla 700 milyon TL daha az ve 400 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkileri haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Sınai Kalkınma Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 29 Temmuz 2026

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		45.085	16.898	61.983	34.458	23.072	57.530
Cash and cash equivalents		19.243	8.829	28.072	10.134	14.456	24.590
Cash and Cash Balances at Central Bank	V-I-1	0	6.423	6.423	0	5.703	5.703
Banks	V-I-3	180	2.413	2.593	297	8.763	9.060
Receivables From Money Markets		19.064	0	19.064	9.841	0	9.841
Allowance for Expected Losses (-)		-1	-7	-8	-4	-10	-14
Financial assets at fair value through profit or loss	V-I-2	4.664	0	4.664	3.831	0	3.831
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	194	0	194
Other Financial Assets		4.664	0	4.664	3.637	0	3.637
Financial Assets at Fair Value Through Other Comprehensive Income	V-I-4	20.175	6.692	26.867	19.513	7.708	27.221
Public Debt Securities		18.802	5.337	24.139	18.295	6.496	24.791
Equity instruments		1.075	1.355	2.430	810	1.212	2.022
Other Financial Assets		298	0	298	408	0	408
Derivative financial assets	V-I-2d	1.003	1.377	2.380	980	908	1.888
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.003	1.377	2.380	980	908	1.888
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		27.263	267.225	294.488	25.607	231.536	257.143
Loans	V-I-5	20.494	253.681	274.175	20.133	219.166	239.299
Receivables From Leasing Transactions	V-I-10	0	1.464	1.464	0	1.149	1.149
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	V-I-6	11.176	19.254	30.430	9.864	17.516	27.380
Public Debt Securities		11.176	19.022	30.198	9.864	17.516	27.380
Other Financial Assets		0	232	232	0	0	0
Allowance for Expected Credit Losses (-)		-4.407	-7.174	-11.581	-4.390	-6.295	-10.685
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	V-I-16	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		6.206	0	6.206	5.741	0	5.741
Investments in Associates (Net)	V-I-7	5.976	0	5.976	5.508	0	5.508

Associates Accounted for Using Equity Method		5.976	0	5.976	5.508	0	5.508
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	V-I-8	190	0	190	172	0	172
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		190	0	190	172	0	172
Jointly Controlled Partnerships (JointVentures) (Net)		40	0	40	61	0	61
Jointly Controlled Partnerships Accounted for Using Equity Method		40	0	40	61	0	61
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	V-I-12	5.180	0	5.180	4.256	0	4.256
INTANGIBLE ASSETS AND GOODWILL (Net)	V-I-13	22	0	22	27	0	27
Goodwill		1	0	1	1	0	1
Other		21	0	21	26	0	26
INVESTMENT PROPERTY (Net)	V-I-14	4.112	0	4.112	3.263	0	3.263
CURRENT TAX ASSETS		1	0	1	5	0	5
DEFERRED TAX ASSET	V-I-15	60	0	60	628	0	628
OTHER ASSETS (Net)	V-I-17	6.826	351	7.177	5.413	288	5.701
TOTAL ASSETS		**94.755**	**284.474**	**379.229**	**79.398**	**254.896**	**334.294**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	V-II-1	0	0	0	0	0	0
LOANS RECEIVED	V-II-3	2.702	219.340	222.042	2.726	190.892	193.618
MONEY MARKET FUNDS		20.211	2.901	23.112	5.616	5.042	10.658
MARKETABLE SECURITIES (Net)	V-II-4	531	56.051	56.582	0	60.594	60.594
Bills		0	0	0	0	0	0
Asset-backed Securities		531	0	531	0	0	0
Bonds		0	56.051	56.051	0	60.594	60.594
FUNDS		16	4.182	4.198	32	978	1.010
Funds from Credit Customers		16	4.182	4.198	32	978	1.010
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	V-II-2,7	191	1.451	1.642	345	1.317	1.662
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		191	1.451	1.642	345	1.317	1.662
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)	V-II-6	138	0	138	84	0	84
PROVISIONS	V-II-8	880	155	1.035	1.524	141	1.665
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		261	0	261	205	0	205
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		619	155	774	1.319	141	1.460
CURRENT TAX LIABILITIES	V-II-9a	1.143	0	1.143	527	0	527
DEFERRED TAX LIABILITY	V-II-9b	807	0	807	591	0	591
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	V-II-10	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	V-II-11	0	14.285	14.285	0	13.143	13.143
Loans		0	0	0	0	0	0

Other Debt Instruments		0	14.285	14.285	0	13.143	13.143
OTHER LIABILITIES		1.065	1.957	3.022	2.111	2.166	4.277
EQUITY		50.824	399	51.223	45.966	499	46.465
Issued capital	V-II-12a	2.800	0	2.800	2.800	0	2.800
Capital Reserves		31	0	31	26	0	26
Equity Share Premiums		1	0	1	1	0	1
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		30	0	30	25	0	25
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		5.213	431	5.644	5.124	336	5.460
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		645	-32	613	930	163	1.093
Profit Reserves		35.388	0	35.388	24.901	0	24.901
Legal Reserves		816	0	816	662	0	662
Statutory Reserves		76	0	76	75	0	75
Extraordinary Reserves		34.493	0	34.493	24.161	0	24.161
Other Profit Reserves		3	0	3	3	0	3
Profit or Loss		5.827	0	5.827	11.410	0	11.410
Prior Years' Profit or Loss		1	0	1	86	0	86
Current Period Net Profit Or Loss		5.826	0	5.826	11.324	0	11.324
Non-controlling Interests		920	0	920	775	0	775
Total equity and liabilities		**78.508**	**300.721**	**379.229**	**59.522**	**274.772**	**334.294**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		46.279	355.385	401.664	43.445	288.050	331.495
GUARANTIES AND WARRANTIES	V-III-1	1.684	35.108	36.792	1.468	32.635	34.103
Letters of Guarantee		1.684	13.234	14.918	1.468	13.519	14.987
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		1.684	13.234	14.918	1.468	13.519	14.987
Bank Acceptances		0	65	65	0	546	546
Import Letter of Acceptance		0	65	65	0	546	546
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	21.809	21.809	0	18.570	18.570
Documentary Letters of Credit		0	21.809	21.809	0	18.570	18.570
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	V-III-1	20.343	57.080	77.423	15.297	23.214	38.511
Irrevocable Commitments		16.171	34.420	50.591	12.816	3.181	15.997
Forward Asset Purchase Commitments		140	20.335	20.475	1.890	2.940	4.830
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	161	161	0	153	153
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		0	0	0	0	0	0
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		16.031	13.924	29.955	10.926	88	11.014
Revocable Commitments		4.172	22.660	26.832	2.481	20.033	22.514
Revocable Loan Granting Commitments		4.172	22.660	26.832	2.481	20.033	22.514
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	V-III-2	24.252	263.197	287.449	26.680	232.201	258.881
Derivative Financial Instruments Held For Hedging		0	106.264	106.264	0	89.530	89.530
Fair Value Hedges		0	106.264	106.264	0	89.530	89.530
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		24.252	156.933	181.185	26.680	142.671	169.351
Forward Foreign Currency Buy or Sell Transactions		3.850	21.775	25.625	4.455	18.108	22.563
Forward Foreign Currency Buying Transactions		1.681	11.116	12.797	2.239	9.057	11.296
Forward Foreign Currency Sale Transactions		2.169	10.659	12.828	2.216	9.051	11.267
Currency and Interest Rate Swaps		14.722	127.793	142.515	21.501	123.337	144.838
Currency Swap Buy Transactions		353	45.974	46.327	1	49.169	49.170
Currency Swap Sell Transactions		14.167	31.119	45.286	18.102	30.712	48.814
Interest Rate Swap Buy Transactions		101	25.350	25.451	1.699	21.728	23.427
Interest Rate Swap Sell Transactions		101	25.350	25.451	1.699	21.728	23.427
Currency, Interest Rate and Securities Options		5.680	7.365	13.045	724	1.226	1.950
Currency Options Buy Transactions		3.247	3.291	6.538	362	613	975
Currency Options Sell Transactions		2.433	4.074	6.507	362	613	975
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		716.435	4.524.864	5.241.299	668.459	3.915.240	4.583.699
ITEMS HELD IN CUSTODY		25.280	3.817	29.097	14.879	6.460	21.339
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		17.731	3.817	21.548	14.618	6.460	21.078
Cheques Received for Collection		0	0	0	0	0	0
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		7.549	0	7.549	261	0	261
PLEDGED ITEMS		672.452	3.625.585	4.298.037	637.304	3.141.913	3.779.217
Securities		456	0	456	456	0	456
Guarantee Notes		15	3.315	3.330	16	2.906	2.922
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		172.305	952.699	1.125.004	172.766	829.681	1.002.447
Other Pledged Items		499.676	2.669.571	3.169.247	464.066	2.309.326	2.773.392

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		18.703	895.462	914.165	16.276	766.867	783.143
TOTAL OFF-BALANCE SHEET ACCOUNTS		**762.714**	**4.880.249**	**5.642.963**	**711.904**	**4.203.290**	**4.915.194**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	V-IV-1	20.947	17.511	10.883	9.428
Interest Income on Loans		11.986	11.424	6.334	6.166
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		123	57	75	22
Interest Income on Money Market Placements		3.069	754	1.465	436
Interest Income on Marketable Securities Portfolio		5.384	5.081	2.778	2.716
Financial Assets At Fair Value Through Profit Loss		0	4	0	2
Financial Assets At Fair Value Through Other Comprehensive Income		3.335	2.995	1.662	1.671
Financial Assets Measured at Amortised Cost		2.049	2.082	1.116	1.043
Finance Leasing Interest Income		35	15	19	9
Other Interest Income		350	180	212	79
INTEREST EXPENSES (-)	V-IV-2	-12.406	-9.611	-6.520	-5.311
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-5.530	-4.569	-2.742	-2.367
Interest Expenses on Money Market Funds		-4.021	-2.770	-2.329	-1.827
Interest Expenses on Securities Issued		-2.808	-2.232	-1.426	-1.098
Lease Interest Expenses		-15	-12	-9	-6
Other Interest Expense		-32	-28	-14	-13
NET INTEREST INCOME OR EXPENSE		8.541	7.900	4.363	4.117
NET FEE AND COMMISSION INCOME OR EXPENSES		636	307	365	161
Fees and Commissions Received		745	381	423	195
From Noncash Loans		168	111	89	56
Other		577	270	334	139
Fees and Commissions Paid (-)		-109	-74	-58	-34
Paid for Noncash Loans		-29	-22	-15	-11
Other		-80	-52	-43	-23
DIVIDEND INCOME	V-IV-3	203	82	104	72
TRADING INCOME OR LOSS (Net)	V-IV-4	-185	108	-155	187
Gains (Losses) Arising from Capital Markets Transactions		209	292	106	107
Gains (Losses) Arising From Derivative Financial Transactions		-2.328	-5.981	-2.283	-3.539
Foreign Exchange Gains or Losses		1.934	5.797	2.022	3.619
OTHER OPERATING INCOME	V-IV-5	2.120	2.937	1.532	1.931
GROSS PROFIT FROM OPERATING ACTIVITIES		11.315	11.334	6.209	6.468
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	V-IV-6	-946	-1.207	-872	-975
OTHER ALLOWANCE EXPENSES (-)	V-IV-6	0	-70	0	-70
PERSONNEL EXPENSES (-)		-2.231	-1.474	-1.169	-817
OTHER OPERATING EXPENSES (-)	V-IV-7	-871	-894	-469	-407
NET OPERATING INCOME (LOSS)		7.267	7.689	3.699	4.199
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		606	836	418	415
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	V-IV-8	7.873	8.525	4.117	4.614
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	V-IV-9	-1.960	-2.002	-1.089	-1.193
Current Tax Provision		-1.112	-2.787	-745	-1.602
Expense Effect of Deferred Tax		-1.330	-1.182	114	-407
Income Effect of Deferred Tax		482	1.967	-458	816
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	V-IV-10	5.913	6.523	3.028	3.421
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	V-IV-11	5.913	6.523	3.028	3.421
Profit (Loss) Attributable to Group		5.826	6.472	2.956	3.380
Profit (loss), attributable to non-controlling interests		87	51	72	41
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		2,11200000	2,33000000	1,08100000	1,22200000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		5.913	6.523		
OTHER COMPREHENSIVE INCOME		343	542		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		823	506		
Gains (Losses) on Revaluation of Property, Plant and Equipment		732	541		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	6		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		256	100		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-165	-141		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-480	36		
Exchange Differences on Translation		54	192		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-763	-223		
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		229	67		
TOTAL COMPREHENSIVE INCOME (LOSS)		6.256	7.065		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.966	1.828
Interest Received		18.222	14.268
Interest Paid		-12.770	-7.966
Dividends received		203	112
Fees and Commissions Received		745	381
Other Gains		1.689	891
Collections from Previously Written Off Loans and Other Receivables		42	1.776
Cash Payments to Personnel and Service Suppliers		-3.004	-2.004
Taxes Paid		-1.714	-1.816
Other		-447	-3.814
Changes in Operating Assets and Liabilities Subject to Banking Operations		8.897	18.613
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-706	-14
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-19.159	-8.220
Net (Increase) Decrease in Other Assets		-1.887	-3.842
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		14.667	14.086
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		15.982	16.603
Net Cash Provided From Banking Operations		11.863	20.441
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		18	-3.688
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		-264	-116
Cash Obtained from Tangible and Intangible Asset Sales		6	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.808	-5.802
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.379	578
Cash Paid for Purchase of Financial Assets At Amortised Cost		-295	-33
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	1.709
Other		0	-24
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-9.288	-14.684
Cash Obtained from Loans and Securities Issued		9.396	1.529
Cash Outflow Arised From Loans and Securities Issued		-17.025	-16.110
Equity Instruments Issued		0	0
Dividends paid		-1.502	-1
Payments of lease liabilities		-157	-102
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		69	224
Net Increase (Decrease) in Cash and Cash Equivalents		2.662	2.293
Cash and Cash Equivalents at Beginning of the Period		18.300	9.553
Cash and Cash Equivalents at End of the Period		20.962	11.846

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

Period		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		**2.800**	**1**	**0**	**15**	**2.225**	**-33**	**2.198**	**0**	**458**	**-109**	**0**	**0**	**14.793**	**10.228**	**0**	**32.576**	**577**	**33.153**
	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		2.800	1	0	15	2.225	-33	2.198	0	458	-109	0	0	14.793	10.228	0	32.576	577	33.153
	Total Comprehensive Income (Loss)		0	0	0	0	388	3	58	0	192	-156	0	0	0	0	6.472	6.957	107	7.064
	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	10	0	0	0	0	0	0	0	0	10.133	-10.142	0	1	-1	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	8.823	-8.823	0	0	0	0
	Other		0	0	0	10	0	0	0	0	0	0	0	0	1.310	-1.319	0	1	0	1
	Equity at end of period		**2.800**	**1**	**0**	**25**	**2.613**	**-30**	**2.256**	**0**	**650**	**-265**	**0**	**0**	**24.926**	**86**	**6.472**	**39.534**	**683**	**40.217**
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		**2.800**	**1**	**0**	**25**	**2.889**	**-37**	**2.608**	**0**	**720**	**373**	**0**	**0**	**24.901**	**11.409**	**0**	**45.689**	**775**	**46.464**
	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		2.800	1	0	25	2.889	-37	2.608	0	720	373	0	0	24.901	11.409	0	45.689	775	46.464
	Total Comprehensive Income (Loss)		0	0	0	0	507	0	256	0	54	-534	0	0	0	0	5.826	6.109	147	6.256
	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	5	-7	0	-572	0	0	0	0	0	572	7	0	5	0	5
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	9.915	-11.415	0	-1.500	-2	-1.502
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	-1.500	0	-1.500	-2	-1.502
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	8.601	-8.601	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	1.314	-1.314	0	0	0	0
	Equity at end of period		**2.800**	**1**	**0**	**30**	**3.389**	**-37**	**2.292**	**0**	**774**	**-161**	**0**	**0**	**35.388**	**1**	**5.826**	**50.303**	**920**	**51.223**