

BANKS IN TÜRKİYE

2025





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Publication No : 362

May 2026

ISBN 978-605-7642-46-2 (Electronic)

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Publication Name : Banks in Türkiye
Publication Type : Local Periodical
Publication Period : Annual
Publication Date : May 2025
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The financial tables in book is prepared from the year-end audited and non-consolidated "The Common Data Set" of deposit banks and development and investment banks, that are prepared in accordance with BRSA's related Communique of "Financial Statements and Related Explanation and Footnotes of Banks That is Disclosed to the Public".

Certificate No: 52317
2026.34.Y.5327.362

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Preface

"Banks in Türkiye 2025" provides general information about deposit banks and development and investment banks operating in Türkiye as well as their audited financial tables which are prepared in accordance with the related Communique-Financial Statements and Related Explanation and Footnotes of Banks that is Disclosed to the Public-. This book also offers an overall evaluation of the performance of the Turkish economy and the banking system in 2025.

In addition, more details and tables that are prepared according to the related Communique, in terms of banks or groups, can be found in the web site of the Association (www.tbb.org.tr/en/home).

It is hoped that this publication will be useful for those who are interested.

The Banks Association of Türkiye

The Turkish Economy
Main Economic Indicators

	Unit	2022	2023	2024	2025	2026*
Growth						
GDP	%	6	5	3	4	4
Agriculture		1	0	5	-9	3
Industry		1	3	0	3	4
Services		8	5	4	4	4
Sectoral breakdown (at current prices)	%					
Agriculture		7	6	6	5	6
Industry		26	23	20	18	18
Services		57	60	63	65	65
GDP	USD billion	925	1,153	1,358	1,596	1,658
GDP	TL billion	15,326	27,091	44,587	63,021	77,257
Population	Million	85	85	86	86	86
Income per capita	In USD terms	10,434	13,008	15,325	18,542	18,621
Source-use*						
	As % of GDP					
Fixed-capital outlays		31	33	31	32	32
Public		4	4	4	4	3
Private		26	28	28	28	29
Total savings	%	30	27	30	31	31
Public		2	1	0	0	0
Private		28	25	30	30	31
Savings gap		-5	-3	-1	-1	-1
Public		-2	-3	-3	-3	-3
Private		-3	-1	3	2	2
Total consumption		69	72	69	68	68
Public		8	9	10	10	11
Private		61	63	58	58	57
GDP deflator	%	96	68	60	36	20
Employment						
Unemployment Rate	%	10	9	9	8	8
Participation Rate	%	53	53	54	54	54
Employment	million people	31	32	33	32	33
Inflation						
	%					
(Twelve month chg)						
Producer		98	44	29	28	...
Consumer		64	65	44	31	16
Public sector balance, as % of GDP						
	%					
PSBR		-2	-6	-6	-4	-3
PSBR (excluding interest payments)		0	-3	-3	0	0
PSBR (exc. Interest pay. and privatization)		-2	-6	-6	-4	-4
Budget deficit		-1	-5	-5	-3	-4
Budget deficit (excluding interest payments)		1	-3	-2	0	0
SEEs		-2	0	-1	0	0
Public administrations		0	0	0	0	0
Funds		0	0	0	0	0
Central Government budget*						
	TL billion					
Revenues		2,802	5,210	8,671	12,835	16,216
Expenditures		2,941	6,585	10,777	14,635	18,929
Interest expenditures		311	675	1,270	2,054	2,742
Budget deficit		-139	-1,375	-2,106	-1,799	-2,713
Primary balance		172	-700	-836	255	29
Financing		147	619	1,985	2,157	...
External borrowing		96	100	121	137	...
G-bonds		365	879	1,558	2,278	...
T-bills		9	-18	65	250	...
Other		-326	-344	241	-508	...

* Programme target

	Unit	2022	2023	2024	2025	2026*
Selected Budget Ratios	%					
Revenue/GDP		18	19	19	20	21
Expenditure/GDP		19	24	24	23	25
Personnel expenditure/GDP		4	5	6	6	6
Interest expenditure/GDP		2	2	3	3	4
Investment/GDP		2	2	2	2	2
Personnel expenditure/total expenditure		21	20	25	25	26
Interest expenditure/total expenditure		11	10	12	14	14
Investment/total expenditure		9	7	7	7	7
Outstanding domestic debt	TL billion					
G-bonds		3,531	5,926	8,226	11,992	...
T-bills		19	1	66	316	...
Total		1,905	3,209	4,960	8,153	...
Outstanding domestic gov. securities/GDP	%	13	12	11	13	...
Outstanding debt/GDP		27	25	21	22	...
Interest rates	%					
(Annual,compound, average)						
Weighted average cost of the CBRT funding		9	43	48	38	...
G-Securities		10	37	37	34	...
Time to maturity of domestic debt stock	months	43	46	42	30	...
Exchange rates						
USD (Year-end)		18.6983	29.4382	35.2233	42.8457	...
(Twelve month chg)	%	44	57	20	22	...
Euro (year-end)		19.9349	32.5739	36.7362	50.2859	...
(Twelve month chg)	%	35	64	12	37	...
CB Balance Sheet	TL billion					
Total balance sheet		3,149	6,521	8,297	10,703	...
As % of GDP	%	21	24	19	17	...
Net fx assets		543	1,081	2,299	3,491	...
Net domestic assets		500	1,175	1,513	802	...
Reserve money		1,043	2,262	4,134	4,514	...
CB money		1,024	3,117	4,702	5,556	...
Fx position	USD billion	17	26	51	65	...
Monetary aggregates						
M1***	TL billion	3,131	4,758	6,152	9,759	...
M2****		8,213	13,616	17,454	24,560	...
M3*****		8,479	14,018	19,390	27,233	...
Repos (R)		127	217	546	1,004	...
Investment Funds (F)		99	148	1,342	1,592	...
Loans		7,581	11,677	16,052	23,128	...
M3RF		8,705	14,383	21,278	29,829	...
M1/GDP	%	20	18	14	15	...
M3/GDP	%	55	52	43	43	...
Loans/GDP	%	49	43	36	37	...

* Programme target

**Money in circulation+demand deposit (Fx included)

*** M1+time deposit (Fx included)

**** M2+repos+investment funds)

	Unit	2022	2023	2024	2025	2026*
Financial assets	TL billion					
Monetary assets		9,175	15,261	19,510	28,044	...
TL		4,778	8,896	12,307	16,587	...
FX		4,083	5,955	6,596	10,639	...
Securities		2,293	3,703	5,706	9,195	...
Private		388	494	746	1,043	...
Government		1,095	3,209	4,960	8,153	...
Insurance premium		235	486	839	1,223	...
Total		11,704	19,450	26,055	38,463	...
Foreign trade	USD billion					
Exports		254	256	262	273	282
Imports		364	362	344	365	378
Trade deficit		-110	-106	-82	-92	-96
Foreign trade as of GDP	%					
Exports		27	22	19	17	...
Imports		39	32	25	23	...
Trade deficit		-12	-10	-6	-6	...
Balance of payments	USD billion					
Trade balance		-90	-86	-56	-70	...
Invisible balance		43	44	43	40	...
Current account balance		-47	-42	-13	-30	-22
Current account balance/GDP	%	-5	-4	-1	-2	-1
Capital movements	USD billion	-18	-51	-22	-43	...
Foreign direct investment		10	5	5	3	...
Portfolio investment		-18	6	12	-2	...
Other investment		39	39	5	19	...
Net errors and omissions		28	-9	-9	-13	...
Change in reserves		12	-2	1	-22	...
International fx reserves	USD billion					
CB reserves		83	93	91	77	...
Outstanding external debt	USD billion					
Total		388	432	460	520	...
Long-term capital		240	257	287	353	...
Government		99	114	135	158	...
Central Bank		0	0	0	0	...
Private sector		140	143	152	194	...
Non-financials		47	52	56	74	...
Financials		93	91	96	120	...
Short term		148	175	173	167	...
Government		29	34	37	38	...
Central Bank		33	46	35	25	...
Private sector		87	95	101	104	...
Non-financials		34	35	39	39	...
Financials		53	60	62	65	...
Istanbul Stock Exchange						
Number of companies traded		483	539	572	591	...
ISE-100 index	In USD terms	5,509	7,470	9,830	11,262	...
Daily trading volume	TL million	69,127	130,130	137,378	171,519	...
Total trading volume	TL billion	17,591	32,311	33,784	42,192	...
Market capitalization	USD billion	332	341	380	409	...

* Programme target

***Economic Developments and
Banking System, 2025***

Economic Developments and Banking System, 2025

Global Economy

Global economic growth is below long-term average: Low growth performance in advanced economies resulted with a low global economic growth. Proliferation of measures limiting global trade, ongoing geopolitical risks, sanctions, high debt ratio and uncertainties in economic policies had a negative impact on economic growth performance. Extensive use of technological developments in all aspects of the economy, management of climate and environmental risks and the funding of green transformation needed to offset these risks continue to be major issues.

Geopolitical risks continued: In addition, tensions in the Middle East and the Gaza War have increased geopolitical risks.

Selected Macroeconomic Indicators				
	Forecast			
	2024	2025	2026	2027
Growth Rate (perc. change)				
World	2.8	2.6	2.6	2.7
Advanced economies	1.8	1.6	1.6	1.7
Developing economies	4.3	4.2	4.0	4.1
Trade Volume (perc. change)	3.5	3.6	2.3	3.0
Inflation (perc.)				
World	4.9	4.0	3.5	3.4
Advanced economies	2.5	2.3	2.0	2.2
Developing economies	6.5	5.1	4.4	4.2
Public debt stock to GDP (perc.)				
Advanced economies	109	110	112	114
Developing economies	69	73	76	78
Commodity Price Index (2016=100)	165	166	168	167

Source: IMF, World Economic Outlook, January 2026

Growth in advanced economies slowed down: The global economy is estimated to have grown by 2.6 percent in 2025. The growth rates are 1.6 percent in advanced economies and 4.2 percent in developing economies. The global economy is expected to perform similarly in 2026.

Global trade stayed flat: After rising to 3.5 percent in 2024, global trade growth stayed flat at a rate of 3.6 percent in spite of the increasing tariff concerns in 2025. The International Monetary Fund (IMF) estimates global trade volume to decline in 2026 due to increasing wars.

Inflation rate continued to decrease in advanced and developing economies: The inflation rate decreased in both advanced and developing economies and stood at 2.3 percent and 5.1 percent, respectively. The inflation rate is expected to continue to decrease.

The decreased rate of inflation in advanced economies and concerns regarding growth resulted with steps towards loosening in monetary policies. The policy interest rate was reduced to 3.75 percent in the US and 2 percent in the EU.

Debt ratio remained high: The debt ratio is 232 percent in advanced economies, 117 percent in developing economies and 92 percent in Türkiye. The debt ratio decreased in developing economies, but increased in advanced economies. Türkiye positively deviates from advanced and developing economies with a low debt ratio.

Global Debt (As of GDP, percent)

	Türkiye	Developing Countries	Advanced Countries	World
Household	10	21	43	57
Non-Financial	38	44	56	88
Government	27	36	70	95
Finance	17	15	62	68
Total	92	117	232	308

Source: IIF

Sustainability: The thirtieth of the annual Conference of the Parties (COP30) was held in Brazil in 2025, and the goals aiming at increasing the climate finance were confirmed once more. Within this framework, the policy framework was strengthened to rise the climate finance for developing countries to an annual minimum level of 1.3 trillion USD by 2035, and to this end, to provide a minimum resource mobilization of 300 billion USD per annum. The rise in financial needs in climate struggle further increases the importance of carbon pricing mechanisms and market-based instruments.

In Türkiye, parallel to 2053 Net Zero goals, with the Climate Act enacted on July 9, 2025, a legal framework was created for establishment of Emissions Trading System (ETS); and for business enterprises operating in sectors with high greenhouse gas emissions, the process for transition to carbon pricing mechanism was initiated.

Within ETS built up as a market-based mechanism, business enterprises within the system are foreseen to adapt themselves through trading of allowances in line with the emission goals; and carbon emissions are targeted to be reduced gradually by determination of a cap for total emissions. Accordingly, business enterprises may, depending on their cost effectiveness, head for emission reduction investments in their own organization or procure additional emission reduction units through carbon markets.

Türkiye ETS will be commissioned and started with a pilot scheme in 2026-2027 period, and it is planned to distribute allowances free of charge at the beginning, and to shift to the paid allowances gradually starting from 2028.

Turkish Economy

Summary

Main macro indicators were in line with the Medium-Term Program (MTP) and the objectives of 2025 Annual Program. The economy started to stabilize and simplification steps have continued.

Monetary policy was focused on lowering the inflation rate in the medium term and ensuring price stability. Fiscal policy was focused on drawing the budget deficit below 3 percent.

Economic growth accelerated to some extent: Growth of 3.6 percent represented an acceleration over the past year and was close to MTP growth estimate.

Fall in unemployment rate continued: Unemployment rate was 8.4 percent, close to the estimation in MTP (8.5 percent).

Inflation declined: Inflation declined to 30.9 percent, while producer price inflation showed a limited decline with 27.7 percent. The fall in inflation slowed down due to rise in energy costs, volatility in exchange rates, and effects of unexpected weather events on food prices under the impacts of international developments.

Reductions in policy interest rate continued after increase in April: The policy interest rate reduction which started in the last meeting of 2024 continued also in the first two meetings of 2025. However, interest rate was increased for only once under the effects of domestic developments, and then, the interest rate deductions continued. So, the policy interest rate declined from 47.5 percent at the 2024 year end to 38 percent at the 2025 year end.

In 2025, the FX-Protected Deposits are terminated, and steps are taken for simplification.

The share of TL loans stayed flat: The share of TL loans among total loans stayed flat at a level of 63 percent throughout 2025.

Gross and net reserves of the Central Bank increased: Gross reserves increased by 25 percent to USD 193.9 billion and net reserves increased by 23 percent to USD 79.6 billion. Swap transactions decreased by 19 percent to USD 17.2 billion.

Budget deficit declined below 3 percent: Ratio of budget revenues and budget expenses to GDP was 20 percent and 23 percent, respectively. The ratio of budget deficit to GDP was 2.9 percent.

Türkiye has a low debt ratio: The ratio of debt to GDP in Türkiye is 92 percent. The debt ratio of Türkiye is relatively low as compared to advanced and developing economies.

Current account deficit increased: As exports and tourism revenues recorded a limited increase against increase in imports, the current account deficit extended from 10 billion dollars in 2024 to 25 billion dollars in 2025. The ratio of the current account deficit to GDP increased by 0.8 percentage points to 1.5 percent.

Other investments increased: In the financing of the current account deficit, while direct investments and portfolio investments reduced, other investments recorded a rise of 260 percent.

External debt stock increased: In 2025, external debt stock increased by USD 60 billion to USD 520 billion. The ratio of the external debt stock to GDP decreased by 1.3 percentage points to 33.8 percent.

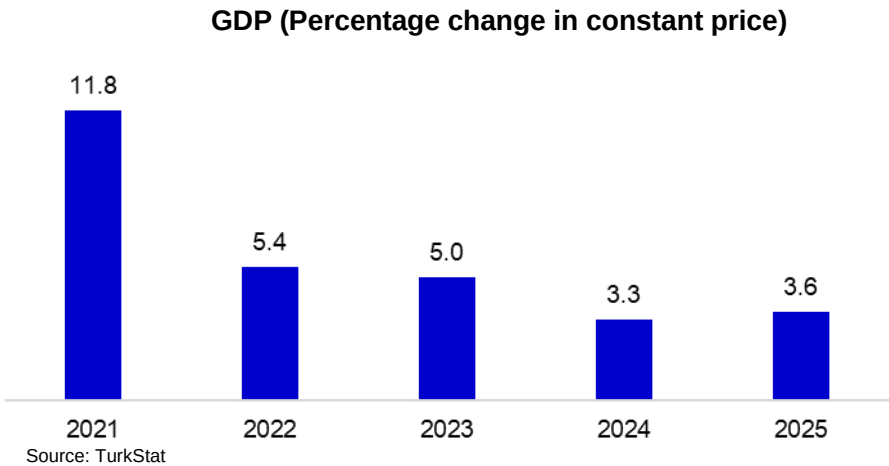
The real sector's foreign exchange open position increased: The real sector net FX gap increased by USD 40 billion as compared to the end of 2024 and reached USD 188 billion as of the end of 2025.

Market value of companies traded at the stock exchange increased: The market value of publicly-traded companies increased by 31 percent to TL 17.5 trillion. However, the ratio of the market value to GDP did not change over the past year, and was recorded as 28 percent.

Turkish Economy 2025

Economic growth

Turkish economy grew by 3.6 percent in 2025. GDP increased by 41 percent to TL 63,021 billion in current prices. In dollar terms, GDP increased by 18 percent to USD 1.6 trillion. GDP per capita increased by 20 percent to USD 18,542, and GDP deflator was 36 percent.



Services sector and construction sector grew by 5 percent and 11 percent respectively, while agriculture sector shrank by 9 percent.

Gross Domestic Product			
	2023	2024	2025
Growth Rate (percent)			
In current prices	77	65	41
In constant prices	5.0	3.3	3.6
Deflator (percent)	68	59	36
GDP			
TL billion	27,091	44,587	63,021
USD billion	1,153	1,358	1,596
Per capita income (USD)	13,110	15,463	18,542

Source: TurkStat

Household final consumption expenditures increased by 4.3 percent and public sector consumption expenditures increased by 0.8 percent in real terms. Fixed capital investments increased by 7 percent. The share of household consumption expenditures in GDP increased by 0.3 points to 69.1 percent. The highest contribution to growth came from household consumption with 2.8 percentage points. The contribution of fixed capital investments and net external demand was 1.8 percentage points and 1.1 percentage points, respectively.

Based on the estimates by T.R. Presidency Strategy and Budget Directorate, the ratio of domestic savings to GDP was 30.6 percent in 2025. The savings ratio is estimated to increase by 0.1 percentage point in the public sector and by 0.4 percentage points in the private sector. As per the Annual Program, the ratio of public savings gap to GDP was 3.3 percent, and the savings surplus of the private sector was 1.8 percent. The ratio of domestic savings to GDP is estimated to rise to 30.8 percent in 2026.

Domestic Savings and Savings Balance (As percentage of GDP)

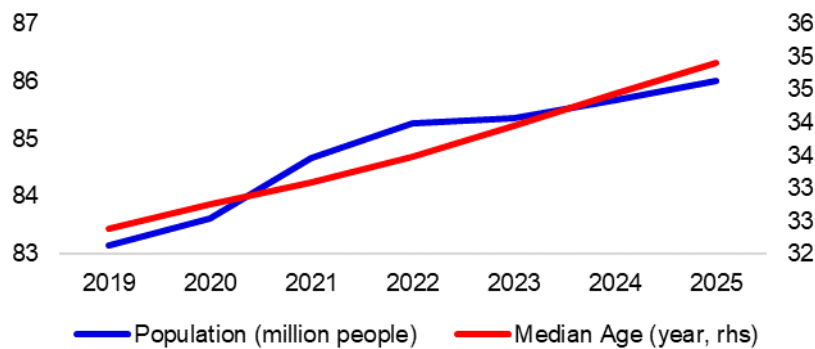
	2024	2025*	2026*
Domestic savings	30.1	30.6	30.8
Public	0.1	0.2	0.3
Private	30.0	30.4	30.6
Savings balance	-0.7	-1.4	-1.3
Public	-3.4	-3.2	-3.1
Private	2.7	1.8	1.8

* programme,
Source: SBB

Demographics

The population was 86.1 million as of 2025. When the ages of population are listed from young to old, the median age was at 34.9 years. Annual population growth was 0.5 percent. 68.5 percent of the population of Türkiye was at working age.

Population and Median Age



Source: TurkStat

Unemployment rate

Labor supply was 35.5 million, and employment was 32.6 million. Employment decreased by 54 thousand, and labor force participation rate decreased by 0.7 percent. Number of the unemployed was 3 million, and the unemployment rate was 8.3 percent.

Labor Force Indicators

	2023	2024	2025
Labor force(million people)	34.9	35.7	35.5
Employed (million people)	31.6	32.6	32.6
Labor force participation rate (percent)	53.3	54.2	53.5
Unemployment rate (percent)	9.4	8.7	8.3

Source: TurkStat

Labor cost

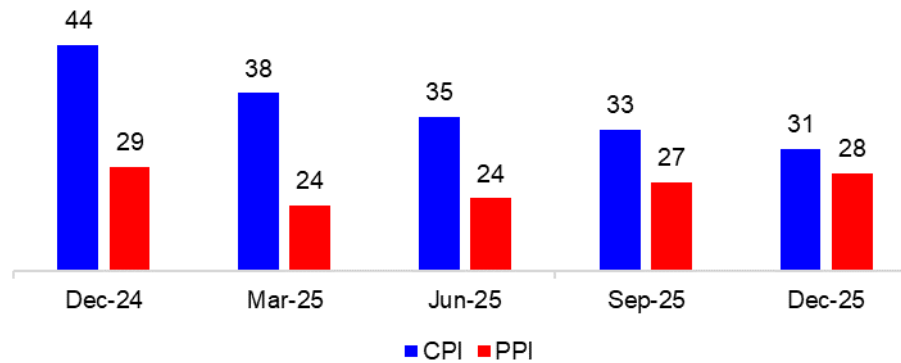
Hourly labor cost increased by 34.2 in 2025. The increase was 33 percent in industry, 32.6 percent in construction and 36.2 percent in services and trade.

Inflation

The increase rates were 30.9 percent in the Consumer Price Index (CPI) and 27.7 percent in the Domestic Producer Price Index (PPI). Annual increase rate of CPI showed a downward trend in 2025. Withdrawal in annual increase rate of CPI slowed down at the year end, while increase rate of PPI recorded an upward trend starting from the second quarter.

Annual average price increase was 35 percent for CPI and 25 percent for PPI. The decline in consumer inflation is the result of tight monetary policy, decline in domestic demand and the stability in money markets.

Inflation (Annual percentage change)



Source: TurkStat

Interest rates

CBRT, after starting interest rate reductions in the last meeting of 2024, continued the interest rate reductions in the first quarter of 2025, but again increased the interest rate in April under the effects of risk perceptions rising in the domestic market. Later, upon withdrawal in risk perceptions, CBRT restarted interest rate reductions in July, and closed the year with a reduction of 950 base points in interest rate. Benchmark bond interest rate recorded a gradual fall during the year, and declined to 34.3 percent as of the year end.

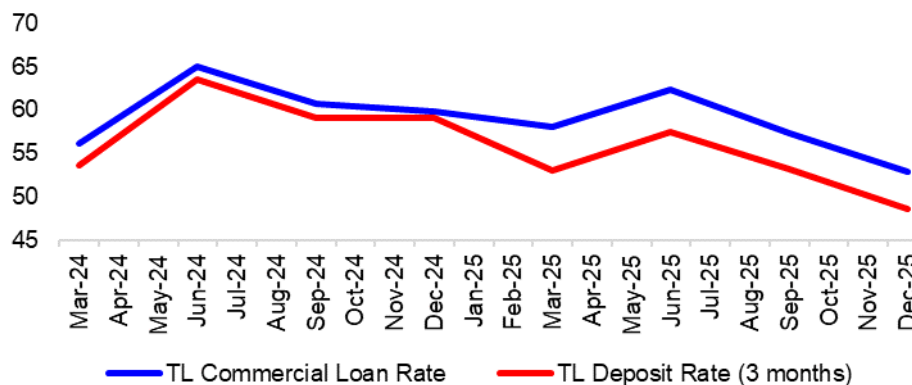
Interest Rates, Exchange Rates and Inflation

	2024			2025	
	December	March	June	September	December
Interest rate (Compound. period end)					
Weighted ave. cost of CBRT funding	48,1	46,0	46,0	40,5	38,0
Benchmark G. bond	37,1	44,2	36,8	36,2	34,3
Exchange rates (ann. chg.)					
USD/TL	19,8	17,6	21,0	21,7	21,7
EUR/TL	12,4	17,4	32,5	28,0	37,3
Inflation (CPI, yoy, chg.)					
	44,4	38,1	35,1	33,3	30,9

Source: TurkStat, CBRT, Reuters

Average TL commercial loan interest rate decreased by 7 percentage points to 53 percent. Consumer loan interest rates declined to 60 percent. Average 3-months TL deposit interest rate increased by 10 percentage points to 49 percent.

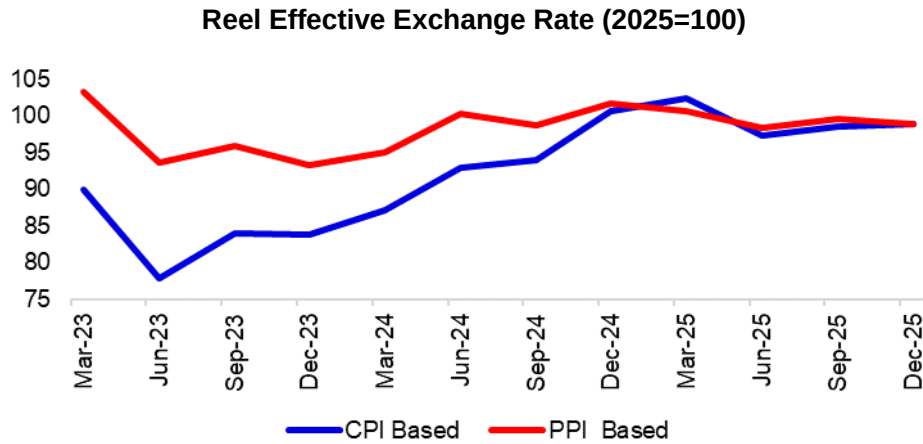
Interest Rates



Source: CBRT

Exchange rates

The value of TL contracted by 22 percent against USD and by 37 percent against EUR in 2025. The rate of depreciation of TL against the basket (0.5\$+0.5€) was 30 percent. Real Effective Exchange Rate (REER) based on consumer inflation decreased by 1.7 percent to 99 points. Real effective exchange rate based on PPI decreased by 2.7 percent.



Source: CBRT

Central Bank balance sheet

The Central Bank balance sheet grew by 29 percent. The ratio of the Central Bank's balance sheet to GDP increased by 0.8 percentage points to 19.7 percent. The major cause of the growth of the balance sheet is the increase in net external assets.

Net domestic assets decreased by 47 percent, while net foreign assets increased by 52 percent. The growth in the monetary base was 13 percent.

Balance Sheet of the Central Bank (Selected Items, TL billion)

	2024			2025	
	December	March	June	September	December
Net foreign assets	2,299	2,145	1,912	3,090	3,491
Net domestic assets	1,513	2,022	2,409	1,256	802
Open market operations (net)	-426	-123	423	-300	-738
Monetary base	3,812	4,167	4,321	4,346	4,292
Total Asset	8,297	8,612	8,908	10,393	10,703

Source: CBRT

In 2025, both the positive FX position and the rise in gold prices strengthened the balance sheet of CBRT. In the second half of the year, the liquidity supplied to the market through open market transactions increased.

International reserves

Gross international reserves of CBRT increased by USD 35 billion to USD 190 billion. As of the end of the year, FX reserves and gold reserves reached USD 75 billion and USD 115 billion, respectively.

International reserves (USD billion, percentage)				
	2024	2025	Change (USD billion)	Perc. change
Gross reserves	155	190	35	23
International Liabilities	92	113	21	23
Net reserves	64	77	13	20
Swap operations	22	17	-5	-23
Net reserves excluding swaps	42	60	18	43

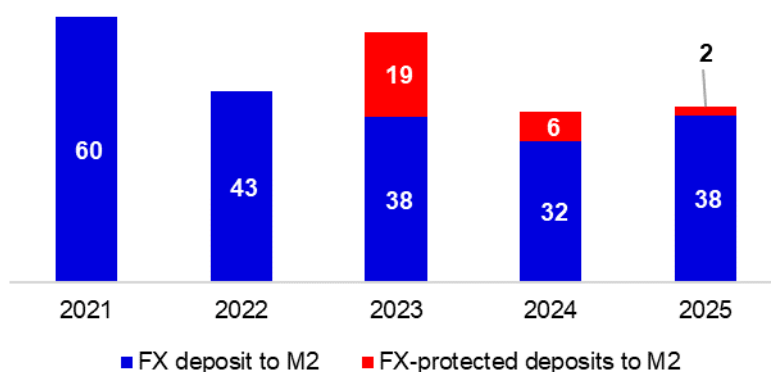
Source: CBRT

Total FX liabilities of CBRT increased by USD 21 billion to USD 113 billion. Due to the rate of increase in gross reserves being higher than the rate of increase in international liabilities, net reserves increased by USD 13 billion to USD 77 billion. With a decrease of USD 5 billion in swap transactions, net reserves increased by USD 18 billion, and net reserves after swap transactions reached USD 60 billion.

Money demand and currency substitution

TL demand (FX-protected deposits excluded) increased by 48 percent. M2, which includes FX deposits including FX-protected deposits, increased by 28.2 percent. The ratio of TL demand to GDP was 24 percent, while the ratio of M2 to GDP stayed flat at a level of 39 percent. The share of FX deposits in M2Y increased to 38 percent from 32 percent. The fall in FX-protected deposits had an impact in this rise.

Currency substitution (percentage)



Source: CBRT, BRSA

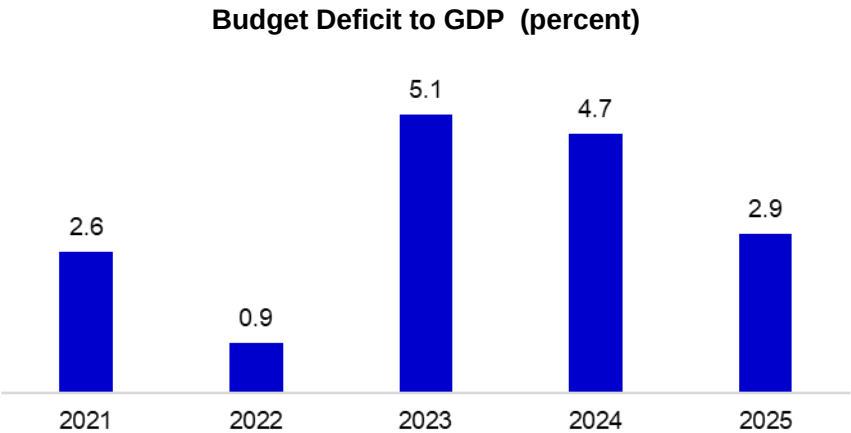
Budget deficit

Central administration budget revenues and expenses increased by 48 and 36 percent, respectively. Interest expenditures increased by 62 percent. Budget deficit increased by 15 percent over the past year, and was recorded as TL 1.8 trillion.

Central Government Budget (2025)			
	TL billion	Perc change.	As perc. of Gdp
Revenues	12,835	48	20.4
Expenditures	14,635	36	23.2
Interest	2,054	62	3.3
Non-interest	12,580	32	20.0
Budget balance	-1,799	-15	-2.9
Primary balance	255	--	0.4
Financing	2,260	4	3.6
External borrowing	137	14	0.2
Domestic borrowing	2,527	56	4.0
Other	-405	--	-0.6

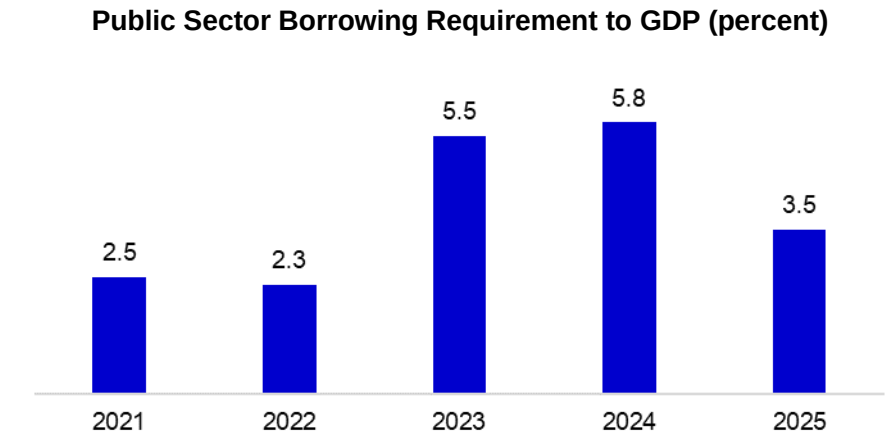
Source: CBRT

Ratios of total public revenues and expenditures to GDP were 20.4 percent and 23.2 percent, respectively. The ratio of budget deficit to GDP was 2.9 percent.



Source: Ministry of Treasury and Finance, TurkStat

The budget deficit was funded by domestic borrowing. The share of net foreign borrowing in financing remained at 6 percent. The average cost of fixed-rate domestic borrowing in TL was 39.3 percent, and the average term was 33.3 months, down 20.8 months from the previous year.



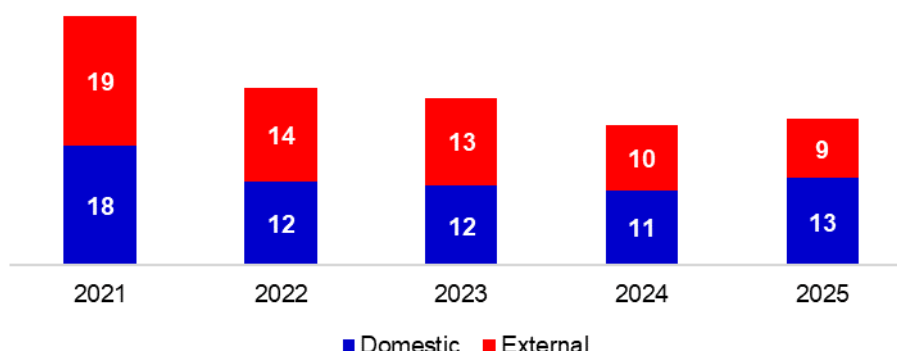
Source: SBB

The ratio of public sector borrowing requirement to GDP is estimated to be at 3.5 percent.

Public debt stock

Total debt stock of the public sector increased by 48 percent in 2025 as compared to 2024 year end to TL 13,662 billion. Domestic debt stock accounts for 60 percent thereof, and its ratio to GDP was 13 percent. The ratio of net public debt stock to GDP was 13.6 percent.

Public Debt Stock to GDP (percent)



Source: Ministry of Treasury and Finance

47 percent of the debt stock of the central government was in TL and 53 percent is in FX. The shares of fixed-interest, variable-interest and CPI-indexed debts were 65 percent, 30 percent and 5 percent, respectively.

The shares of domestic debt stock held by banks, non-banks and international investors were 59 percent, 31 percent and 8 percent, respectively. The ratio of the domestic debt stock to banking sector assets was 17 percent.

Financial assets

The ratio of financial assets to GDP raised to 61 percent. The ratio of FX deposits to GDP increased by 2 points, while the ratio of TL deposits to GDP decreased by 2 points. The ratios of private sector securities and public sector securities were 2 percent and 13 percent, respectively.

Financial Assets (As percentage of GDP)

	2022	2023	2024	2025
Money and quasi-money	60	56	44	44
Cash	2	2	1	1
TL	31	33	28	26
FX	27	22	15	17
Securities	15	14	13	15
Private	3	2	2	2
Public	12	12	11	13
Insurance premium	2	2	2	2
Total	76	72	58	61

Source: CBRT, Capital Markets Board, TurkStat

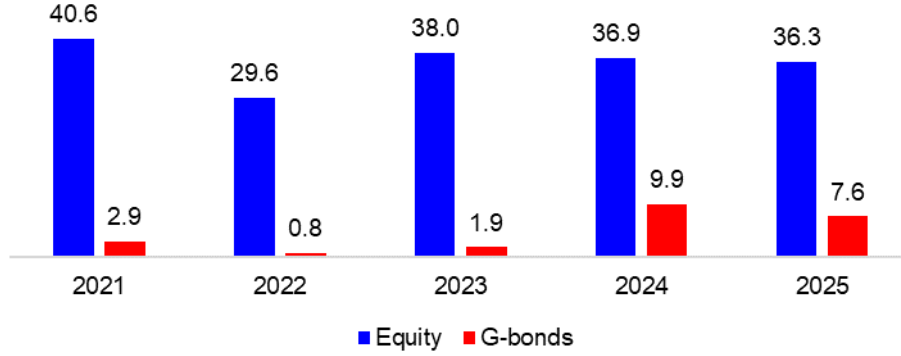
Market value of companies

In 2025, BIST 100 Index increased by 18 percent in TL and by 17 percent in USD. The number of investors in the common stock market decreased by approximately 416 thousand to 6,543,000.

The number of companies traded at Borsa İstanbul is 590. Market value increased by 31 percent to TL 17.5 trillion (USD 409 billion). The ratio of market value to GDP decreased by 3 percentage points to 25 percent.

The shares of non-resident investors in the stock market and government bonds market were 36.3 percent and 7.6 percent, respectively.

Portfolio Shares of Non-Residents (Percent)



Kaynak: Capital Markets Board, CBRT

Foreign trade deficit

Foreign trade volume increased by 5 percent as compared to 2024 to USD 634 billion. The ratio of foreign trade volume to GDP was 40 percent, while the ratio of foreign trade deficit to GDP was 5.8 percent. The ratio of exports to GDP decreased to 17 percent, and the ratio of imports to GDP decreased by 2 percentage points to 23 percent.

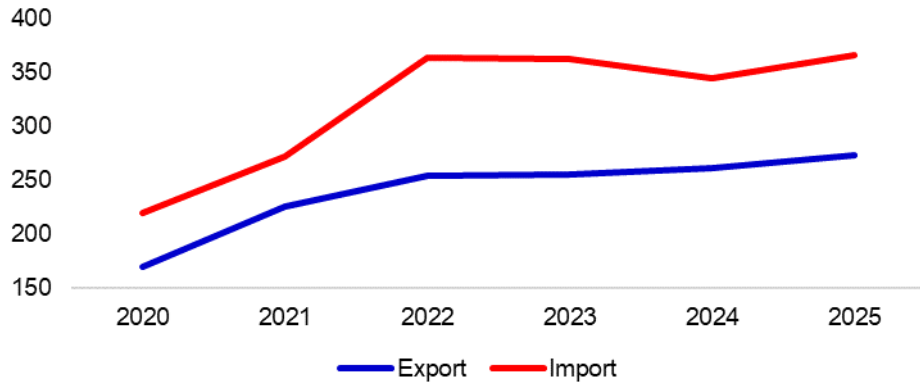
Foreign Trade (USD billion)

	2023	2024	2025
Exports	256	262	273
Imports	362	344	365
Foreign trade deficit	106	82	92
Foreign trade deficit/GDP (percent)	9.3	6	5.8

Source: TurkStat

Foreign trade deficit increased by 12 percent as compared to the previous year to USD 92 billion. Export/import coverage ratio increased by 5 percentage points to 75 percent. Exports increased by 4.4 percent to USD 273 billion and imports increased by 6 percent to USD 365 billion.

Foreign Trade (USD Billion)



Source: TurkStat

Capital goods, consumer goods and intermediary goods account for 14 percent, 34 percent and 50 percent of the exports, respectively. 94 percent of exports were made by the manufacturing industry. The share of agriculture in exports was 3.5 percent. Total share of mining and others is 2 percent. Capital goods, consumer goods and intermediary goods account for 15 percent, 16 percent and 69 percent of the imports, respectively. While 30 percent of imports were made in EUR and 59 percent in USD, 49 percent of exports were made in EUR and 45 percent in USD. The share of foreign trade in TL in total was 11 percent.

Foreign Trade by Commodity Groups (2025)

	Export			Import		
	USD Billion	Perc. chg.	Perc. share	USD Billion	Perc. chg.	Perc. share
Capital goods	39	14.1	14.2	55	8.4	15
Interm. goods	136	4	49.7	250	5	68.5
Cons. goods	93	-0.9	34	59	8.7	16.2
Other	6	68.4	2.2	1	78	0.3
Total	273	4.4	100	365	6.2	100

Source: TurkStat

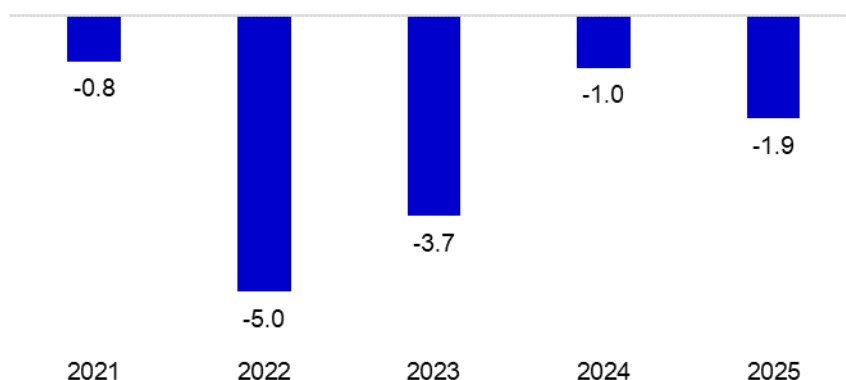
In terms of quantity, exports have reduced by 2 percent, while imports have increased by 4 percent. The price index increased by 6 percent in exports and by 2 percent in imports.

Nonmonetary gold imports increased by 35 percent to USD 23 billion and gold exports were recorder as USD 3.1 billion.

Current account balance

Current account balance had a deficit of USD 30.1 billion in 2025, and the ratio of current account deficit to GDP was 1.9 percent. The rise in energy and basic input costs, relative acceleration in domestic demand, and the slowdown of increase in tourism revenues were main contributors to this development. Current account balance, except for gold and energy, had a surplus of USD 37.2 billion.

Current Account Balance to GDP (Percentage)



Source: CBRT, TurkStat

Net capital inflow was USD 43 billion. Net capital inflow through direct investments was USD 5 billion. Real-estate investments reached USD 2.7 billion. Portfolio investments recorded a net decline of USD 2 billion.

Capital and Financial Account (USD billion)

	2023	2024	2025
Current account	-42	-13	-30
Financial account (net)	51	22	43
Direct invest. abroad (net)	5	5	3
Portfolio investments (net)	6	12	-2
Other investments (net)	39	5	19
Net errors and omissions	-9	-9	-13
General balance	-2	0,5	-22

Source: CBRT

Net inflow through banks, other industries and other investments through the Central Bank was recorded as USD 19 billion.

There was a capital outflow of USD 13 billion from the net errors and omissions. As a result of these developments, official reserves decreased by USD 22 billion.

External debt stock

External debt stock increased by USD 60 billion to USD 520 billion. The ratio of external debt stock to GDP was 33 percent. External debt stock increased by USD 24 billion to USD 197 billion in the public sector (except for CBRT) and by USD 45 billion to USD 298 billion in the private sector.

Outstanding External Debt (USD billion)

	2024	2025
Long term	287	352
Public	135	158
Central Bank	0	0
Private	152	194
Financial institutions	56	74
Non-financial institutions	96	120
Short term	173	167
Public	37	39
Central Bank	35	25
Private	101	104
Financial institutions	39	39
Non-financial institutions	62	65
Total	460	520

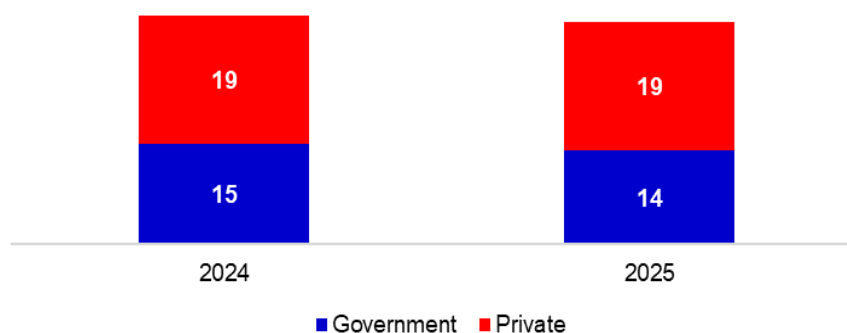
Source: CBRT

The long-term debt stock increased by USD 65 billion, while the short-term debt stock decreased by USD 5 billion. Thus, the share of short-term debt stock to total debt stock decreased from 38 percent to 32 percent.

The shares of public sector (CBRT included) and private sector in external debt stock were 43 percent and 57 percent, respectively. The debt stocks of finance institutions and non-finance institutions within the private sector increased by USD 18 billion and USD 27 billion, respectively. The debt of private financial institutions was USD 113 billion, while that of non-financial private institutions was USD 185 billion.

Official creditors and private creditors held USD 58 billion and USD 195 billion in long-term outstanding external debt, respectively. The largest share in official creditors was held by international institutions with USD 44 billion. Bonds constituted USD 99 billion of the long-term outstanding external debt.

Outstanding External Debt to GDP (Percentage)



Source: CBRT

The ratio of long-term debts to GDP was 22 percent, and the ratio of short-term debts to GDP was 10 percent.

FX position of real sector

The FX assets of non-finance companies increased by USD 27 billion to USD 184 billion and their FX liabilities increased by USD 67 billion to USD 373 billion in 2025. Net FX deficit of these companies increased to USD 189 billion from USD 148 billion.

FX Assets and Liabilities of Non-Financial Companies (USD billion)

	2023	2024	2025
Assets	184	157	184
Liabilities	254	305	373
FX Position	-70	-148	-189
Short-term assets	158	131	149
Short-term liabilities	92	117	137
Short-term FX position	66	14	12

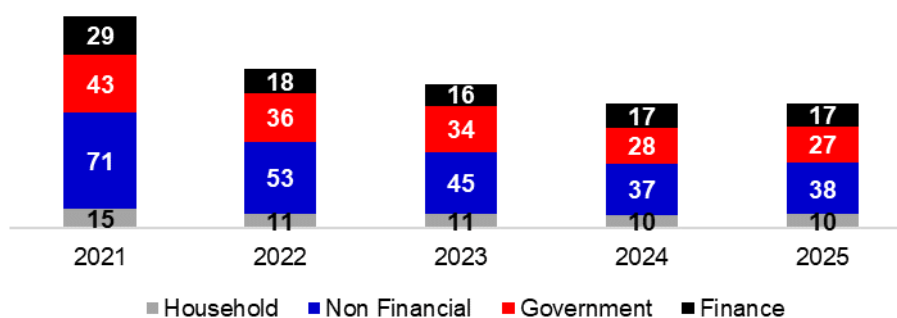
Source: CBRT

Debt ratio

The ratio of debt to GDP in Türkiye was 92 percent. This ratio was 10 percent for households, 38 percent for non-financial companies, and 17 percent for financial institutions.

In Türkiye, the debt ratio stayed flat in 2025 and was below the average of that of developed and developing countries. The average of this ratio is 480 in developed economies and 145 in developing economies.

Debt (As percentage of GDP)



Source: IIF

Medium-Term Program

The Medium-Term Program sets the objectives for basic macro indicators from 2026 to 2028. The Medium-Term Program (MTP) sets the growth objective from 2026 to 2028 as 4.6 percent.

Main Economic Indicators* (Percentage)

	2026	2027	2028
Growth (Perc. change in constant price)	3.8	4.3	5.0
Current account balance to GDP	-1.3	-1.2	-1.0
CPI	16.0	9.0	8.0
Unemployment rate	8.4	8.2	7.8
Public balance to GDP	-3.5	-3.1	-2.8
Primary balance to GDP	0.0	0.3	0.1

* Forecast

Source: SBB

In order to ensure sustainable growth during the program period, the main objective was determined as gradually reducing inflation to single-digit levels and increasing productivity-based production and employment through structural reforms. During this period, it is aimed to strengthen supply-side growth dynamics, while ensuring that demand conditions have a reducing effect on inflation.

The Program estimates inflation as 16 percent in 2026, followed by a fall to 9 percent and 8 percent in the years 2027 and 2028, respectively.

The current account deficit to GDP ratio is expected to decrease throughout the Programme period and to be 1.0% in 2028.

Banking Sector Overview¹

Banking Outlook

The banking sector closely monitors, and is affected from, global economic developments. Potential effects of the developments on our country and the financial sector are assessed precisely. In the existing circumstances with a steady increase in global risks, included among the main factors feeding the polarization dynamics in international system are geoeconomic tensions, transnational conflicts, increasing global trends of protectionism, sanctions, and high-rate tariffs. Due to the increasing uncertainties, the regulations and practices aimed at reducing the economic, geopolitical and climate risks are among the priority issues. The efforts for transfusion of technological developments into the business processes relating to product, service and payment systems of the sector, particularly the potential effects of artificial intelligence on today and tomorrow of the sector, are being continued. The banking sector is highly sensitive to issues regarding the management of climate and environment risks. The sector is making efforts to ensure compliance with an international set of rules and reporting methods with a view to increasing the green finance, and to guide the clients in green transformation field.

The banking sector continues to support the Medium-Term Program aimed at ensuring macroeconomic stability. Conformance of the outcomes with the Program's objectives improves and contributes to the activity environment, increases predictability, and contributes to improvement of expectations.

The banks have pursued to accurately analyse economic policies and inform their clients through direct communication and constructive cooperation with policymakers. The sector has acted with caution in an environment of uncertainty and high risk due to external factors.

The ratio of the sector balance sheet to national income showed a limited decline. Though the deterioration foreseen in asset quality realized, this deterioration is at a manageable and controllable level in the sector in general. Capital adequacy ratios were recorded at a level close to international averages, thus indicating that the sector maintains its durability. However, the difference between average return on equity and inflation rate has narrowed down.

Balance sheet size: The balance sheet size is TL 47 trillion (USD 1,096 billion). The ratio of the balance sheet to GDP decreased by 1 percentage point to 74 percent as compared to 2024.

Loans: Loans reached TL 23 trillion. The ratio of loans to GDP was recorded as 37 percent. The share of foreign currency (FX) loans among total loans decreased to 37 percent.

The share of loans in total assets is 49 percent. Share of corporate loans, SME loans and personal loans in total loans were 48 percent, 27 percent and 25 percent, respectively.

Commercial loans were spread in a large array based on the industries. The share of the manufacturing sector in total commercial loans did not change after the past year and was 32 percent. The shares of commercial, agriculture, transportation, tourism and construction sectors stayed the same, while the share of real estate sector increased.

Loan to deposit ratio: The ratio of loans to deposits increased by 1 percentage point to 85 percent. This ratio decreased to 88 percent from 90 percent in TL and increased from 77 percent to 81 percent in FX.

Non-performing loans: Credit risk remained reasonable. The ratio of non-performing loans to total loans was 2.6 percent. This ratio was 2 percent for commercial loans and 4.2 percent for individual loans. Special provisions were allocated for 73 percent of non-performing loans.

Securities portfolio: The ratio of securities portfolio to total assets is 15 percent.

¹ Unless stated otherwise; it is inclusive of deposit, development and investment banks. Data from BRSA were used.

Deposits: Total deposits reached TL 27 trillion. The ratio of total deposits to GDP decreased by 1 percentage point to 43 percent. The ratio of TL deposits to gross domestic product was 26 percent. The share of TL in total deposits increased from 59 percent in 2024 to 61 percent in December 2025. USD-equivalent of FX deposits (including FX-protected deposits) increased from USD 219 billion in December 2024 to USD 248 billion in December 2025.

FX-protected deposits: FX-protected deposits were equal to USD 163 billion as of December 2025.

Average maturity of total deposits was 2.2 months.

Non-deposit funds: Total non-deposit funds were TL 10,455 billion. These were loans borrowed from foreign banks (50 percent), bank loans (25 percent) and issue of securities (18 percent).

Shareholders' equity: Shareholders' equity increased by 37 percent to TL 4.1 trillion (by 20 percent to USD 98 billion in dollar terms).

TL-FX distribution of the balance sheet: The share of TL assets in total assets decreased by 3 percentage points to 61 percent, while its share in liabilities decreased by 4 percentage points to 57 percent.

Capital adequacy: Ratio of legal shareholders' equity to risk-weighted assets was 19.7 percent, and the core ratio was high at 14.4 percent level.

Liquidity ratio: Liquidity ratio was 147 percent.

Profits: Net profits increased by 43 percent to TL 940 billion.

Profitability: Annual average return on equity increased by 1 point to 27 percent, and annual average return on assets remained the same with that of the last year and was recorded as 2.3 percent.

Interest margin: The ratio of interest margin to average assets increased by 0.9 percentage points to 4.4 percent.

Currency risk: The ratio of net general position to regulatory capital was 0.8 percent.

Foreign assets and liabilities: Total international assets and liabilities of the banking industry were USD 83 billion and USD 206 billion, respectively.

Restructuring: Restructured loans (for deposit, investment and participation banks) reached TL 994 billion as of September 2025. This was 4.3 percent of total loans.

The share of group I loans in total loans was 89 percent, and the share of group II loans was 7.8 percent.

Profit distribution: The share of profits distributed by the banks in 2024 was 4.7 percent for top-10 banks. Profit distribution was bank-based as per the principles set forth by the Banking Regulation and Supervision Agency (BRSA).

Market value of banks: The market value of banking sector's stocks traded at Borsa Istanbul reached USD 56 billion. The ratio of market value of banking sector's stocks to total market value was 13 percent. The ratio of market value to book value declined from 1.4 in 2024 to 1.3 in 2025.

Shares of banking groups: The shares of deposit banks, development and investment banks and participation banks in total assets were 85 percent, 6 percent and 9 percent, respectively. State-owned deposit banks had a market share of 39 percent. The shares of private deposit banks and deposit banks owned by non-residents were 27 percent and 19 percent, respectively.

Shares of top five and top ten banks: As of September 2025, shares of top-5 and top-10 banks in total assets were 63 percent and 89 percent, respectively.

Banking Sector 2025

General Information

Number of banks

The number of banks in operation was 67 as of December 2025. 36 of them were deposit banks, and 21 were development and investment banks. There were 4 state-owned deposit banks and 11 private deposit banks. There were 9 participation banks in Türkiye.^[1]

Number of Banks			
	2023	2024	2025
Deposit banks	34	37	36
State-owned	3	4	4
Private	9	11	11
Foreign	21	22	21
SDIF	1	1	1
Develop. and Invest. banks	20	20	21
Participation banks	9	9	9
Total	63	67	67

Source: BAT, BRSA

The number of deposit banks in which non-residents have a share of 58 percent or more is 21.

Three of the development and investment banks are state-owned and 15 are private. 3 banks are owned by non-residents.

The main shareholders of 31 banks owned by non-residents are located in a total of 20 countries. The regions are distributed as Middle East and North Africa (9 countries, 13 banks), Europe (6 countries, 9 banks), Asia (4 countries, 5 banks) and USA (3 banks). In addition, the main shareholders of one bank are international institutions.

Number of Employees

The number of employees increased by 2 percent to 213 thousand as compared to the previous year. 86 percent of the employees were employed by deposit banks, 3 percent by development and investment banks, and 10 percent by participation banks.

Number of Employees (Thousand)			
	2024	2025	Perc. change
Deposit banks	181	183	1
State-owned	66	68	3
Private	63	63.2	0
Foreign	52	51.8	-1
SDIF	0.20	0.219	9
Develop. and invest. Banks	6.5	6.7	3
Participation banks	21	23	10
Total	209	213	2

Source: BAT, BRSA

The shares of employees in the banking industry have been broken down as follows: 32 percent in state owned deposit banks, 30 percent in private deposit banks and 24 percent in foreign-capital banks.

The ratio of female employees in the banking sector was 51 percent. The ratio of female executives in top management was 21 percent.

^[1] Detailed information on participation banks is available at www.bddk.org.tr and www.tkbb.org.tr.
*including the participation banks.

Number of branches

Number of branches declined by 187 to 10,652. The decrease in the number of branches is associated with participation banks and private and foreign-owned deposit banks.

Number of Branches*

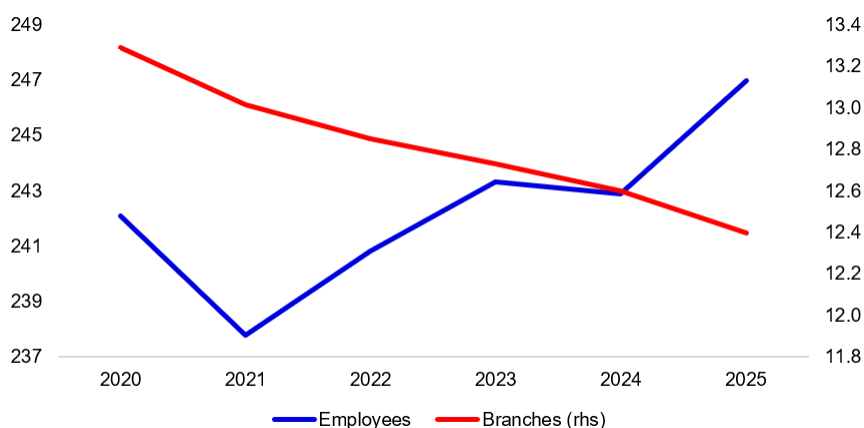
	2024	2025	change
Deposit banks	9.245	9.075	-2
State-owned	3.835	3.855	0,5
Private	3.316	3.221	-3
Foreign	2.093	1.998	-5
SDIF	1	1	0
Develop. and invest. Banks	76	83	2
Participation banks	1.512	1.494	-1
Total	10.833	10.652	-2

* Including branches in the Turkish Republic of Northern Cyprus and branches abroad.

Source: BAT, BRSA

The number of branches decreased by 96 in private deposit banks, and 95 in foreign-owned deposit banks, and 16 in participation banks, while it increased by 18 in state-owned deposit banks, and 2 in development and investment banks.

Number of Branches and Employees per 100,000



Source: BAT, TurkStat

In 2025, the number of employees and number of branches per 100,000 people were 247 and 12.4, respectively.

Concentration

As of September 2025, the share of assets of top-5 banks in the banking sector was 62 percent. The share of top-5 banks in assets, deposits and loans increased by 1 percentage point each.

Concentration in Banking Sector (Percentage)

	2005	2024	Sep-25
Largest five*			
Assets	63	61	62
Deposits	66	69	70
Loans	56	60	61
Largest ten*			
Assets	83	90	89
Deposits	89	93	93
Loans	80	92	91

Source: BAT

* In terms of total assets.,

The shares of the first ten banks in total assets and loans declined by 1 percentage point each to 89 percent and 91 percent, respectively. The share of top-10 banks in total deposits was recorded

as 93 percent. Top-5 banks include 3 state-owned banks, 1 private bank and 1 foreign-owned bank, while top-10 banks include 3 state-owned banks, 4 private banks and 3 foreign-owned banks.

The Number of Banks by Asset Size* (Sep 25)

USD billion	0-2	2-10	10-40	40-80	80-100	100+
Deposit	14	12	1	4	2	3
State-owned	1	-	-	-	1	2
Private	4	3	1	2	1	1
Foreign	9	9	-	2	-	-
Fund	1	-	-	-	-	-
Dev. Inv.	15	6	1	-	-	-
Total	29	18	2	4	2	3

Source: BAT

*: The data of a bank that has obtained an operating license but has not started operating is not included.

The number of banks with an asset size exceeding USD 100 billion is 3 and 2 banks are in the range of USD 80 billion - 100 billion. 4 banks are in USD 40-80 billion range, and asset size of 49 banks is lower than USD 10 billion.

Sector shares

The share of assets of deposit banks in the banking sector was 85 percent, while the shares of development and investment banks and participation banks were 6 percent and 9 percent, respectively. The shares of state-owned deposit banks, private deposit banks and foreign-owned deposit banks are 39 percent, 27 percent and 19 percent, respectively.

Market Shares of Groups (2025, Percentage)

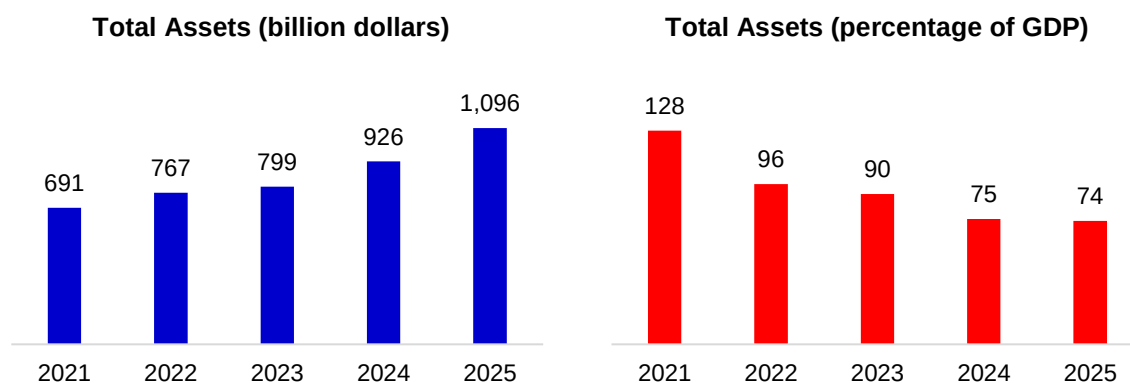
	Assets	Loans	Deposits
Deposit	85	85	90
State-owned	39	37	42
Private	27	27	28
Foreign	19	21	19
Fund	6	7	0
Dev. Inv.	9	8	10*
Total	100	100	100

Source: BRSA

Balance Sheet

Balance sheet size

Total assets increased by 44 percent to TL 47 trillion. Total assets increased by 18 percent to USD 1,096 billion. The ratio of total assets to GDP was recorded as 74 percent.



Source: BRSA

The growth rate of total assets in balance sheet was 41 percent in deposit banks, 46 percent in state-owned banks, 36 percent in private banks and 39 percent in foreign banks. The rate of growth

in assets was 54 percent in development and investment banks and 63 percent in participation banks.

Balance sheet structure

49 percent of assets were loans while 15 percent were securities. The share of liquid assets is 21 percent. The shares of affiliates and fixed assets were 2.5 percent and 1.2 percent, respectively. The ratio of interest revenue discounts to total assets was 7 percent.

58 percent of the liabilities were deposits while 22 percent were non-deposit funds. The shares of shareholders' equity and other liabilities are 9 percent and 9 percent, respectively.

Selected Balance Sheet Items (2025)

	TL billion	USD billion	Perc. change (TL)	Share (perc.)	
				2024	2025
Liquid assets	9,956	235	48	21	21
Securities	7,013	166	34	16	15
Loans	23,128	546	44	49	49
Total Assets	46,947	1,108	44	100	100
Deposits	27,226	643	44	58	58
Non-deposits	10,455	247	42	22	22
Shareholder's equity	4,156	98	43	9	9
Total liabilities	46,947	1,108	44	100	100

Source: BRSA

TL - FX distribution of the balance sheet

TL assets and liabilities increased by 39 percent and 34 percent, respectively. On the other side, TL allowances of FX assets and FX liabilities increased by 52 percent and 60 percent, respectively. FX assets and liabilities increased by 27 percent and 33 percent (in USD) as compared to the previous year, respectively.

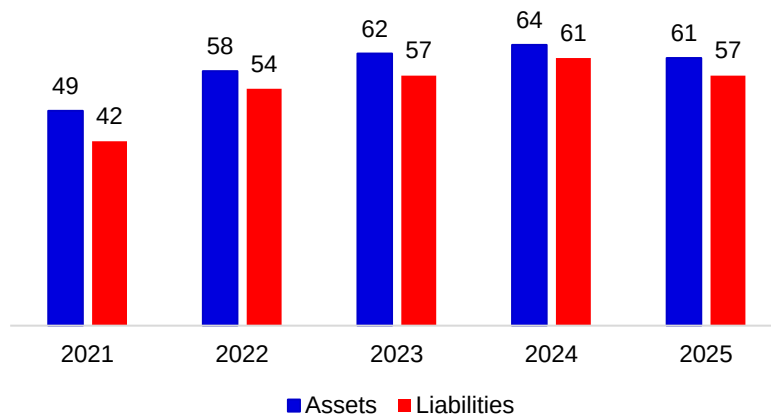
Selected Fx Balance Sheet Items (USD billion)

	2024	2025	Perc. change
Liquid assets	98	137	40
Banks	22	33	52
Required reserves	44	62	41
Securities	56	65	17
Loans	167	202	21
Total Assets	338	429	27
Deposits	219	251	15
Central bank	2	3	57
Banks	82	104	27
Repos	25	28	10
Securities Issued	28	42	51
Subordinated Debt	16	23	46
Total Liabilities	358	476	33

Source: BRSA

The share of TL assets in the balance sheet decreased by 3 percentage points to 61 percent and the share of TL liabilities decreased by 3 percentage points to 57 percent. In 2025; FX deposits increased by USD 95 billion, and FX liquid assets increased by USD 55 billion while FX non-deposit funds increased by USD 63 billion.

The Share of TL Items in Balance Sheet (Percentage)



Source: BRSA

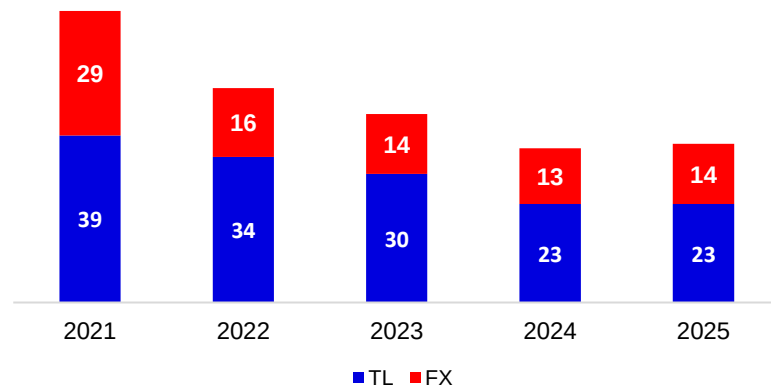
The share of TL assets in total assets was 65 percent in foreign-owned banks, 62 percent in state-owned banks and 65 percent in private banks.

Similar differences exist in the distribution of liabilities as well. The share of TL liabilities in total liabilities was 60 percent in state-owned banks, and 57 percent in private and foreign-owned banks.

Loans

Loans increased by 44 percent to TL 23 trillion (USD 546 billion). TL loans increased by 44 percent, and FX loans increased by 19 percent in USD.

Total loans to GDP (Non-performing loans included, percentage)



Source: BRSA, TurkStat

The ratio of loans used by large-scale enterprises to GDP was 18 percent, while the shares of SMEs and individuals are 10 percent and 9 percent, respectively. 63 percent of loans were in TL, and 37 percent were in FX.

TL commercial and individual loans increased by 41 percent and 50 percent, respectively. TL loans used by SMEs and large-scale enterprises increased by 47 percent and 33 percent, respectively. FX loans increased on USD basis by 19 percent and 26 percent for large enterprises and SMEs, respectively.

Distribution of loans

Shares of corporate loans for large companies, SMEs and retail loans were 48 percent, 27 percent and 25 percent, respectively.

Loans by Sectors (TL billion)

	2025	Perc. Change	Perc. Share	As of GDP
Corporates	17,322	43	75	27
Big companies	11,151	41	48	18
SME	6,171	48	27	10
Retail	5,729	50	25	9
Credit cards	2,793	56	12	4
Housing	679	33	3	1
Automobile	52	-32	1	0
Consumer	2,205	55	10	3
Total	23,051	45	100	37

Source: BRSA

32 percent of corporate loans was used by the manufacturing industry. The share of the manufacturing industry increased by 5 points in the last five years. The trade industry was at the second rank by 16 percent. The shares of construction, real-estate and energy industries were 9 percent, 8 percent and 5 percent, respectively. The share of transportation, storage and communication industry was 7 percent. The shares of agriculture and tourism industries were 7 percent and 4 percent, respectively.

Total risk amount in project financing loans increased by 30 percent to TL 2,113 billion (USD 49 billion). Infrastructure and energy loans have the highest shares by 40 percent and 29 percent, respectively. The project loans were used in real-estate and other areas by 13 percent and 18 percent, respectively.

Project Financing (TL billion)

	2024	2025	Perc. Change
Total Risk	1,623	2,113	30
Cash	1,507	1,951	29
Infrastructure	554	776	40
Energy	498	564	13
Commercial real estate	177	253	43
Other	279	359	29
Non-cash	115	163	42
Total commitments	2,861	3,655	28

Source: BAT

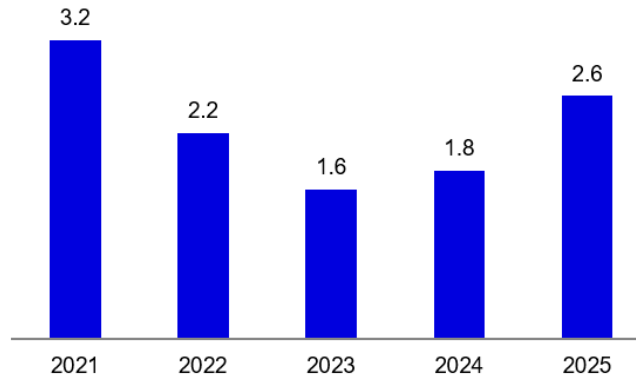
Based on data provided by BRSA, the number of SME borrowers (unsingularised) was approximately 6.5 million. 27 percent of SME loans were used by micro enterprises, 27 percent by small enterprises, and 46 percent by medium-sized enterprises. Average size of an SME loan increased by 33 percent to TL 1 million and 252 thousand.

Based on data provided by the Risk Center, the number of individuals using consumer loans (singularised) was approximately 43.6 million. The shares of mortgages, consumer loans, credit cards, overdraft accounts and vehicle loans were 12 percent, 25 percent, 49 percent, 13 percent and 1 percent, respectively. As of December 2025, average consumer loan risk per person increased by 43 percent to TL 136,000 as compared to December 2024. Per capita credit card risk, consumer loan risk and mortgage risk were TL 72,000, TL 144,000 and TL 418,000, respectively.

Loan risk

Non-performing loans increased by 107 percent to TL 595 billion. The ratio of non-performing loans to total loans was 2.6 percent.

Non-performing Loans/Total Loans (before provisions, perc.)



Source: BRSA

This ratio was 2 percent for commercial loans and 4.2 percent for individual loans. The ratio of non-performing loans in credit cards was 4.5 percent while that in SME loans was 3.3 percent. By sectors, the ratio of non-performing loans to total loans was 3.5 percent in the construction sector, 3.0 percent in the trade sector, 2.4 percent in the energy sector, 1.5 percent in the mining sector and 1.9 percent in the manufacturing sector.

Special provisions increased by 97 percent to TL 426 billion as compared to the previous year. The ratio of special provisions to non-performing loans decreased by 2 percentage points to 73 percent.

Non-Performing Loans* to Total Loans (Percentage)			
	2023	2024	2025
Corporates	1.6	1.4	2.0
Big companies	1.5	1.2	1.4
SME	1.8	2	3.3
Retail	1.6	2.9	4.2
Credit cards	1.3	2.9	4.5
Housing	0.1	0.1	0.2
Automobile	0.1	0.3	0.7
Consumer	2.9	3.9	5.3
Total	1.6	1.8	2.6

Source: BRSA

*Before special provisions

Group I loans at deposit, development and investment banks stood at 89 percent of total loans with TL 18.7 trillion as of September 2025. Group II loans were equal to TL 1.8 trillion. 18 percent of group II loans were reserved as general provisions.

Restructured loans stood at TL 994 billion. 94 percent of this amount are group II loans.

Loans extended by non-bank financial institutions

BAT Risk Center Report indicates that loans extended by non-bank financial institutions in Türkiye as of December 2025 stood at TL 959 billion. The amounts of the cash loans extended by leasing companies, financing companies and factoring companies were TL 370 billion, TL 308 billion and TL 281 billion, respectively. The ratio of loans extended by non-bank financial institutions to GDP was 1.5 percent.

Non-Bank Financial Institution Loans (2025)

	Cash Loans* (TL Billion)	As of GDP (perc.)
Leasing	370	0.6
Financing Company	308	0.5
Factoring	281	0.4
Total	959	1.5

Source: BAT Risk Center Report

* Loans extended to real and legal persons abroad by domestic banks were included.

Liquidated receivables at those institutions as of the end of 2025 were at TL 29 billion. The ratio of liquidated receivables to total loans was 3 percent.

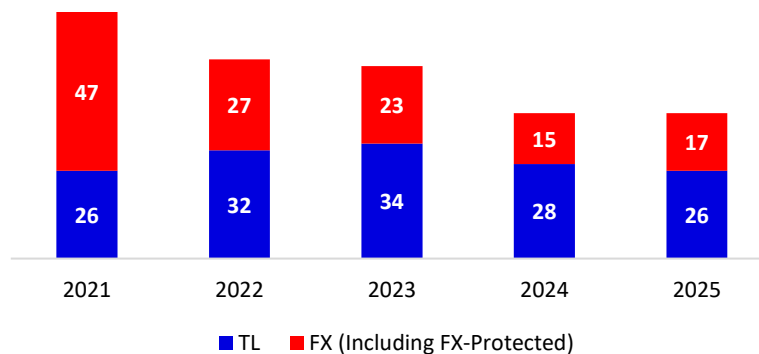
Deposits

Total deposits increased by 44 percent to TL 27.2 trillion (USD 635 billion). 58 percent of assets in balance sheet were financed by deposits. The ratio of deposits to GDP was 43 percent.

The share of TL deposits (FX- protected deposits excluded) in total deposits stood at 60 percent, while the share of FX deposits (FX- protected deposits included) decreased by 1 percentage point to 40 percent.

The share of deposits owned by households was 59 percent in total deposits and 33 percent in total assets. Precious metal deposits stood at 14 percent of total deposits by TL 3.7 billion.

Deposit (As of GDP, percent)

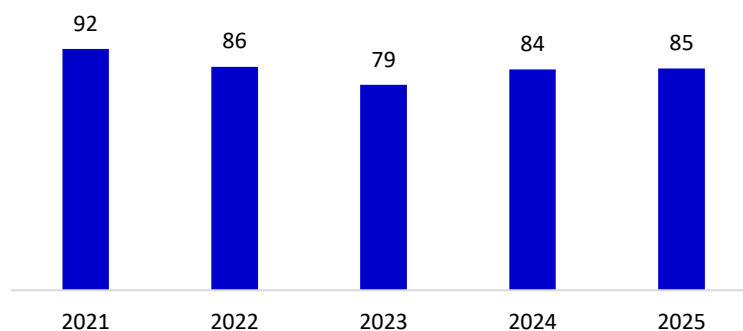


Source: BRSA, TurkStat

Average maturity of total deposits was 2.2 months. This ratio is 2.7 months for TL deposits and 1.3 months for FX deposits.

The loan to deposit ratio was recorded at the level of 86 percent. This ratio was 88 percent in TL loans and deposits, and 81 percent in FX loans and deposits.

Loan to Deposit Ratio (percentage)



Source: BRSA

Non-deposit funds

TL non-deposit funds increased by 18 percent while TL equivalent of FX non-deposit funds increased by 55 percent to USD 177 billion. Non-deposit funds accounted for 22 percent of total assets.

Deposits and Non-Deposit Funds (TL billion)

	2024		2025	
	TL	TL	TL	FX
Deposits	12,307	12,307	16,587	10,639
Non-Deposit funds	2,504	2,504	2,955	7,501
Central Bank	359	359	569	133
Money market	9	9	10	1
Banks	659	659	777	4,400
Repos	1,362	1,362	1,407	1,167
Securities Issued	51	51	96	6

Source: BRSA

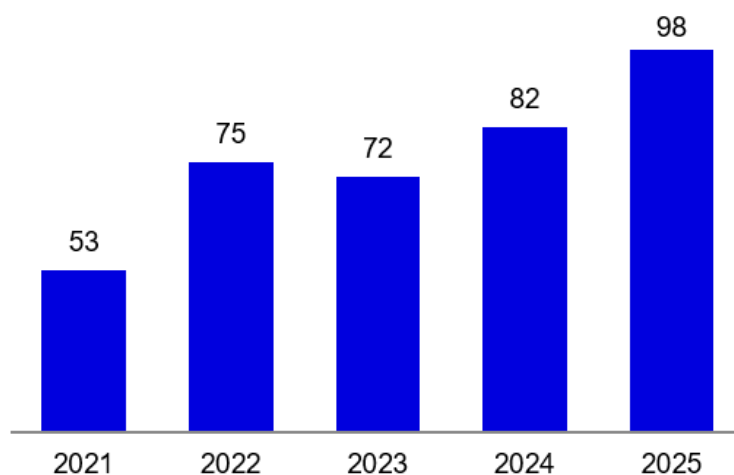
Loans from foreign banks accounted for 50 percent of non-deposit funds. The share of FX funds in non-deposit funds was at 72 percent level.

Lending through repo transactions was TL 2.5 billion. Money market funds reached TL 1.7 trillion. On the other hand, bonds and bills issued by the banks reached TL 1.8 trillion and accounted for 4 percent of the assets.

Shareholders' equity

Shareholders' equity increased by 37 percent to TL 4.2 trillion (USD 98 billion). Shareholders' equity consisted of TL 516 billion paid capital, TL 2,065 billion reserves, and the remaining from revaluation funds. Free shareholders' equity (shareholders' equity - fixed assets - delayed receivables after provisions) increased to TL 2.3 trillion from TL 1.7 trillion; and the increase in USD was from USD 48.8 billion to USD 53.7 billion. Shareholders' equity financed 9 percent of total assets. The ratio of free shareholders' equity to total assets was 4.8 percent.

Shareholder's Equity (USD billion)



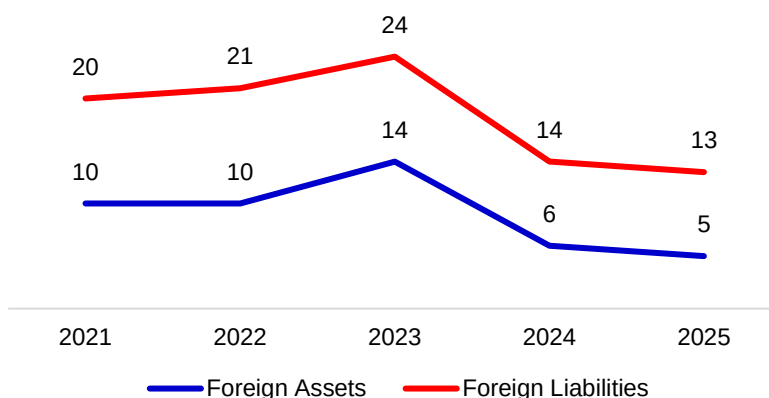
Source: BRSA

Financial Structure Indicators

Openness

Total international assets and liabilities of the banking industry are USD 83 billion and USD 206 billion, respectively. In 2025, foreign assets and foreign liabilities increased by USD 16 billion and 37 billion, respectively.

Financial Openness (As of GDP, percent)



Source: CBRT

The ratio of total foreign assets and liabilities of the banking sector to GDP was 18 percent.

Currency risk

In 2025, the balance sheet FX position had a deficit of TL 2,032 billion (USD 47 billion), while the off-balance sheet FX position had a surplus of TL 2,076 billion (USD 48 billion). Net general FX position was USD 1 billion and the ratio to shareholders' equity was 0.8 percent.

FX Position (USD billion)

	2024	2025	Perc. change
Balance sheet Fx position			
Assets	341	425	25
Liabilities	361	472	31
FX position	-20	-47	135
Off- balance sheet Fx position			
FX position (net)	1,3	1	-23

Source: BRSA

FX debt stock of banks

External debt stock of the banking sector (state-owned and private) as of 2025 yearend increased to USD 179 billion by USD 24 billion as compared to the end of the previous year. The ratio of external debts of banks to GDP was 11 percent.

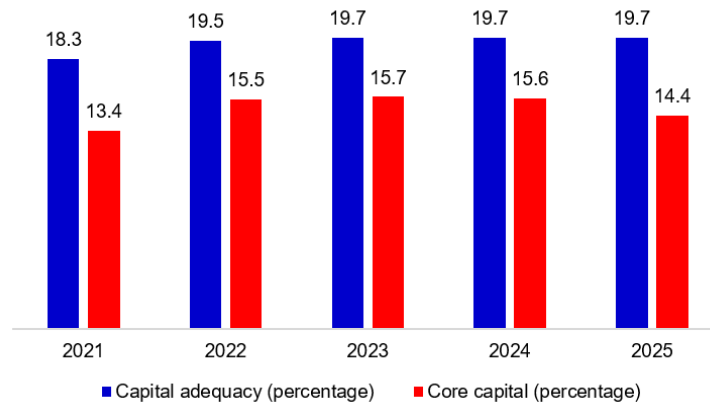
Capital adequacy

The legal capital determined by adding subordinated loans reached TL 5,348 billion. Capital adequacy standard ratio was 19.7 percent. Core capital ratio stood at 14.4 percent.

Capital adequacy ratio was 19.5 percent in deposit banks and 26.6 percent in development and investment banks. This ratio was 21.5 percent in participation banks. The regulatory equity leverage ratio of assets was 8.8 times, and the core equity leverage ratio was 11.5.

The share of assets with a risk-weight of 100 percent or higher in the total assets was 52 percent.

Capital Adequacy Ratio (Percentage)



Source: BRSA

Off-balance sheet items

Off-balance sheet items grew by 71 percent in TL currency. Non-cash loans and obligations and liabilities increased by 48 percent and 76 percent, respectively. The share of non-cash loans and liabilities to assets was 19 percent.

Off-Balance Sheet Items

	TL billion	USD billion	Perc. change	
			TL	USD
Off-balance sheet items	54,109	1,278	71	42
Guaranties and warranties	9,000	212	48	23
Commitments	45,109	1,065	76	47
Derivatives	24,561	580	67	39
Other commitments	20,547	485	88	57

Source: BRSA

Income-Expenditure

As a result of 41 percent increase in interest revenues and 34 percent increase in interest expenses, the increase in net interest income was at 75 percent. The ratio of interest margin to average assets increased by 0.9 percentage points to 4.4 percent and the ratio of non-interest margin decreased by 0.4 percentage points to 0.3 percent.

Non-interest revenues increased by 41 percent while non-interest expenditures grew by 49 percent. Thus, net non-interest revenue balance had a surplus of TL 49 billion.

Special provisions costs increased by 127 percent to TL 345 billion while general provision costs increased by 46 percent to 204 billion. So, provisions stood at TL 553 billion. The ratio of provisions costs to assets was 1.2 percent.

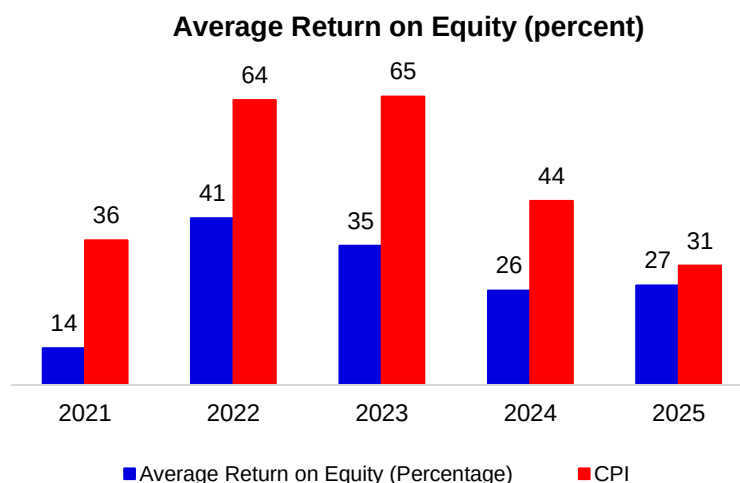
The net profit after tax provisions increased by 43 percent to TL 940 billion.

Income Expenses (Billion TL)			
	2024	2025	Perc. Change
Interest income	5,944	8,355	41
Interest expenses	4,958	6,630	34
Net interest income	986	1,725	75
Non-interest income	984	1,909	41
Non-interest expenses	836	1,958	49
Provisions	294	553	88
Special provisions	152	345	127
General provisions	140	204	46
Profit before tax	840	1,307	56
Provision for taxes	181	367	103
Net Profit	659	8,355	41

Source: BRSA

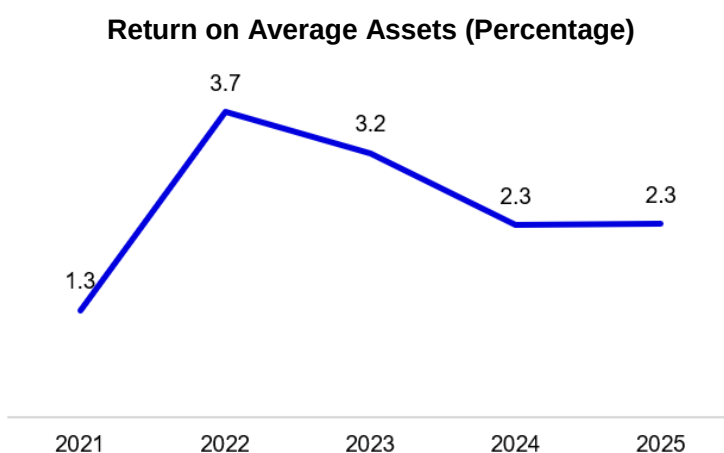
Profitability

Average return on equity increased by 1 point to 27 percent. This ratio was 21.2 percent for private banks, 25.6 percent for state-owned banks, 30.7 percent for foreign-owned banks, 35.9 percent for development and investment banks and 33.8 percent for participation banks.



Source: BRSA

Average return on assets was 2.3 percent. This ratio was 1.7 percent for state- owned deposit banks, 1.9 percent for private banks and 3.3 percent for banks owned by non-residents.



Source: BRSA

Alternative Distribution Channels

Card transactions volume

Based on the data provided by the Interbank Card Center (BKM), the volumes of transactions by credit cards and debit cards have been TL 21 trillion (USD 497 billion) and TL 9 trillion (USD 212 billion), respectively. The ratio of credit cards and bank cards transactions volume to GDP was 48 percent. Transactions by credit cards increased by 50 percent, while transactions by debit cards increased by 45 percent. The number of credit cards exceeded 142 million, and number of debit cards exceeded 209 million. Numbers of POS devices and ATMs were recorded as 1.8 million and 56 thousand, respectively.

Selected Indicators*

	2024	2025	Perc. Change
Total credit card (thousand)	129,388	142,134	10
Total debit card (thousand)	194,442	209,047	8
POS (thousand)	1,741	1,814	4
ATM	54,475	56,514	4
Credit card trans./GDP	32	34	-
Debit card trans. vol. /GDP	14	14	-

* Used in Türkiye

Source: Interbank Card Center

Digital banking

The number of active users of digital banking transactions (unsingularised) reached 128 million as of December 2025. 96 percent of customers were individuals, and 4 percent were corporates.

In 2025, the volume of online banking transactions increased by 40 percent to TL 68.9 trillion while the volume of mobile banking transactions increased by 47 percent to TL 186.7 trillion.

Indicators for Digital Banking

	2024	2024	Perc. Change
Number of active customers (thousand)	119,160	127,677	7
Volume of transactions (TL Billion)			
Internet Banking	49,421	68,997	40
Mobile Banking	127,118	186,701	47

Source: BAT

Remote customer acceptance

Remote customer acceptance in the banking sector started in May 1, 2021. In 2025, 14 million applications were made; and 7.7 million of these applications were accepted. 830 thousands of clients were accepted through remote application and courier delivery methods during the same period. Number of clients accepted at the branch was 7.8 million and the number of clients acquired through batch processes was 1.3 million. The number of real-person merchant customers (listed since July 2024 through remote application) reached 474 thousand as of the end of 2025.

International comparisons

The banking sector of Türkiye is at the 12th place among EU countries with an asset size of EUR 889 billion as of 2024. The ratio of assets to GDP was lower than EU average and the average of EU developing economies.

The ratio of loans to assets was 53 percent, slightly lower than EU average. The share of deposits in funds was 58 percent, above EU developing economies.

EU and Türkiye, Selected Indicators (2024)

	Unit	EU Average	Türkiye
Asset/GDP	percentage	250	73
Loan/GDP	percentage	149	38
Deposit/GDP	percentage	141	42

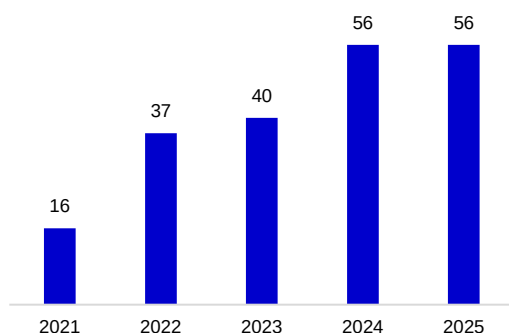
Source: ECB, BRSA

Institutional Structure and Other Information

Market value of financial institutions

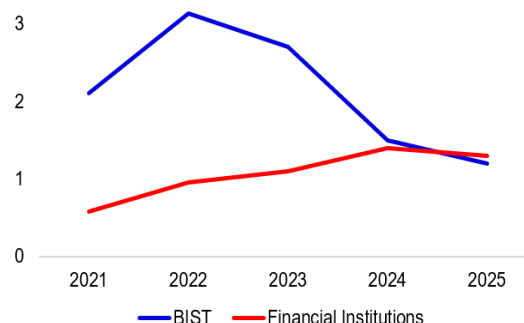
Market value of banks (QNB Finansbank excluded) and finance institutions in USD was reported as USD 56 billion.

The Market Value of The Banks



Source: BIST

Market Value / Book Value



The market value/book value of BIST 100 is 1.2. This ratio is 1.3 for banks (QNB Finansbank excluded).

Distribution of financial institutions

The share of the banks in the finance sector by asset size is approximately 68 percent. The shares of portfolio management companies, insurance companies and pension investment funds are 17.7, 5.6 and 3.1 percent, respectively. The share of other financial institutions is 1 percent or less.

Asset Size of Financial Institutions in Türkiye (December 2025, Billion TL)

Sector	Amount	Share in Total (percent)
Banks	46,947	68.3
Portfolio management companies	12,145	17.7
Insurance companies	3,846	5.6
Pension investment funds	2,141	3.1
Real estate investment trusts	1,687	2.5
Financial leasing companies	536	0.8
Factoring companies	458	0.7
Intermediary institutions	517	0.8
Finance companies	354	0.5
Reassurance companies	86	0.1
Venture capital funds*	0,0	0.0
Asset Management Companies	55	0.1
Securities investment trusts	2,1	0.0
Total	68,774	100.0

*Due to the amendments in the Communiqué, starting from 31.12.2013, venture capital investment trusts are no more liable to issue portfolio tables are not under obligation to issue a portfolio statement.

Financial institutions, regulation and supervision structure

Credit institutions are regulated and supervised by the Banking Regulation and Supervision Agency. The Capital Markets Authority is responsible for the regulation and supervision of capital markets institutions. The Insurance and Private Pension Regulation and Supervision Authority is responsible for the regulation and supervision of the activities in the insurance sector. The Central Bank oversees and supervises the operation of the payment system and payment companies.

Regulation and Supervision in Financial Sector in Türkiye	
Financial institutions/ transactions	Regulation and Supervision Authority
Banks and other credit institutions	Banking Regulation and Supervision Authority
Banks	
Financial leasing companies	
Factoring companies	
Finance companies	
Asset management companies	
Saving Financing Companies	
Capital market institutions	Capital Market Board
Mutual (investment) funds	
Intermediary institutions	
Real estate investment trusts	
Securities investment trusts	
Portfolio management companies	
Venture capital funds	
Private pension funds	
Insurance companies Reassurance companies	Insurance and Private Pension Regulation and Supervision Agency
Payment systems	The Central Bank of The Republic of Türkiye
Savings insurance system	Saving and Deposits Insurance Fund
Prevention of money laundering and financing of terrorism	Financial Crimes Investigation Board

The Risk Center has 219 members including 69 banks, 49 factoring companies, 21 leasing companies, 26 finance companies, 28 asset management companies, 9 insurance companies offering loan insurance services, 9 savings finance companies, as well as Credit Guarantee Fund, Agricultural Cooperative Credit Associations, Borsa İstanbul A.Ş., JCR Avrasya Derecelendirme A.Ş., Birleşik İpotek Finansman A.Ş., Merkezi Kayıt Kuruluşu A.Ş. , T.R. Small and Medium Enterprises Development Organization (KOSGEB), İhracatı Geliştirme A.Ş. and Katılım Finans Kefalet A.Ş.

The Risk Centre collects information from its members and other providers on clients, loans, loan insurances, checks, promissory notes, internal ratings, ratings of JCR Avrasya Derecelendirme A.Ş., force majeure events, credit ratings information, amounts of bonds, commercial papers and lease certificates monitored by Merkezi Kayıt Kuruluşu A.Ş. on book-entry basis, data on domestic and international derivatives, bankruptcy and concordat data, data on BKM Member Company revenues and POS cancellations, information on foreign exchange loans and revenues as per the Circular on Capital Movements, information on Electronic Investment Incentives Certificates (e-YTB) granted by T.R. Ministry of Industry and Technology, information on customers (taxpayers) kept in Turkish Revenue Administration, information kept in central registration system (MERSİS) managed by T.R. Ministry of Trade, UYAP decisions of bans on drawing of checks and opening of check accounts in banks, information on invoice debts owed to the Telecommunication companies, SME scale data obtained from KOSGEB, and information on documents to be received for loans

in excess of 10746 Board decision, and then, shares such information with members and other public entities and authorities with which it is legally liable to share information.

As a part of the services offered by the Risk Centre, in January - December 2025 period, the members inquired;

- 1.9 billion customers in the course of individual and retail loans and credit cards (KRS),
- 281.4 million customers in the course of commercial loans (KRM),
- 203.1 million customers in the course of loan limit credit risks (KLKR), and risk reports containing brief information about real persons and legal entities,
- 190.6 million customer queries under the check application, and
- 48.3 million customers under the risk report application.

Regulations Made by the Central Bank of the Republic of Türkiye (CBRT)	
Date	Regulations
02-Jan-25	The FX-protected support provided to FX and TL accounts of firms under foreign exchange liability is removed by a communiqué published in the Official Gazette.
04-Jan-25	The application on required reserves based on credit growth has been amended as follows: - The monthly growth limit for foreign exchange commercial loans has been reduced from 1.5 percent to 1 percent. - The monthly growth limit of 2 percent for Turkish Lira commercial loans has been differentiated as 2.5 percent for SME loans, and 1.5 percent for other commercial loans. In addition, Turkish Lira loans made available to SMEs for the sake of sustainability with the support of KOSGEB or by using the funds procured from international development finance organizations were decided to be exempted from the aforementioned credit growth limit.
20-Jan-25	It is resolved to terminate as of January 20, 2025, the transactions of opening and renewal of 6 and 12-months term deposit accounts in respect of FX and gold convertible FX-protected deposit (KKM) and participation accounts.
24-Jan-25	A 30-days depot buying tender has been organized for close monitoring of liquidity conditions and for continuing to effectively use the sterilization instruments by taking “some additional measures” thereon.
04-Feb-25	The ratio of required reserves (RR) has been raised from 8 percent to 12 percent for funds from foreign repurchase transactions, and loans borrowed from foreign lenders, and foreign banks deposits / participation funds out of Turkish currency liabilities of banks with a maturity of up to 1 year (1 year included).
15-Feb-25	As per the strategy of exit from FX-protected deposit accounts, the account opening and renewal transactions of legal entities are stopped and terminated. It is decided to terminate as of February 15, 2025 the account opening and renewal transactions of legal entities in all FX-protected deposit accounts (including YUVAM accounts. Furthermore, legal entities' FX-protected deposit accounts are excluded from goals regarding TL conversion and renewal of FX-protected deposit accounts.
01-Mar-25	Monthly growth limit for FX credits which has been reduced from 1.5 percent to 1 percent as of the end of 2024 is further reduced to 0.5 percent this time. This regulation did not only pull down the growth limit, but also narrowed the scope of credit facilities which have previously been covered by the exception.
06-Mar-25	The Monetary Policy Committee (Committee) decided to lower one-week repo tender interest rate, being the policy interest rate, from 45 percent to 42.5 percent.
14-Mar-25	Ban on payment in FX is removed for all movables sales contracts, except for automobile sales and rent-a-car transactions. Accordingly, under this new regulation, in all movables sales contracts, except for automobile sales, both contract price and other payments may be made in FX.
20-Mar-25	CBRT has increased the overnight lending rate by 2 points to 46 percent. The one-week repo tender interest rate, being the policy interest rate, is kept fixed at 42.5 percent, and the overnight borrowing rate at 41 percent.
20-Mar-25	Taking the events and developments in financial markets into consideration, it is decided to suspend 1-week repo tenders and auctions for some time.
20-Mar-25	CBRT will start TL-settled forward foreign exchange sale transactions with a view to assuring the healthy operation of FX markets, preventing the potential volatilities in foreign exchange rates, and balancing the foreign exchange liquidity.
21-Mar-25	CBRT decided to issue liquidity bills with a maturity of up to 91 days.
17-Apr-25	CBRT raised one-week repo tender interest rate, being the policy interest rate, from 42.5 percent to 46 percent, and overnight lending rate from 46 percent to 49 percent, and overnight borrowing rate from 41 percent to 44.5 percent.
17-Apr-25	It is decided to restart the one-week repo tenders and auctions which were suspended on March 20, 2025.
28-Apr-25	By a practice direction sent to banks, CBRT changed the method of calculation of interests paid for required reserves. Accordingly, while the interests paid for required reserves are currently calculated over policy interest rate, the weighted average funding interest rate will be started to be used under the new regulation.
03-May-25	CBRT has made some amendments in macroprudential framework in order to support the transition to TL:

	• Rates of required reserves for foreign exchange deposits are increased by 200 basis points for all maturities. • The rate of required reserves used for funds procured from foreign exchange repo transactions with a maturity of up to 1 year entered into with residents is increased by 400 basis points, and its calculation method is changed. • A goal of increase by 0.3 points per month is set for the related share on the banks with a legal entity TL deposit share of less than 60 percent. • It is decided to make an interest or solatium payment of 86 percent, rather than 84 percent, of CBRT's weighted average funding cost on the required reserves set aside for TL deposits. • In reliance upon a decision taken by the Ministry of Treasury and Finance, by an amendment made in the Circular on Exports, it is decided to apply the minimum rate of sales of export sums to the Central Bank of the Republic of Türkiye (CBRT) as 35 percent until July 31, 2025. • The rate of foreign exchange conversion support provided for supporting the conversion of foreign currency export sums of firms into TL is raised to 3 percent until July 31, 2025.
24-May-25	The rate of required reserves applied as 12 percent at the maturity of up to 1 year for the funds procured from foreign repo transactions in Turkish currency and for the loans borrowed from foreign lenders is differentiated and raised to 18 percent for the maturity of up to 1 month and to 14 percent for the maturity of up to 3 months. .
21-Jun25	The macroprudential framework is revised and changed as follows with a view to strengthening the monetary transfer mechanism and supporting the transition into TL: • Target rates are increased for the banks with a natural person TL deposit share of less than 60 percent, and a goal of increase by 0.5 points per month is set for the banks with a natural person TL deposit share of 60 percent to 65 percent. • The rate of required reserves applied on FX-protected deposit accounts is increased from 33 percent to 40 percent. • The minimum interest rate determined for FX-protected deposit accounts is reduced from 50 percent to 40 percent of policy interest rate. • The goal of transition from FX-protected deposits to TL deposits is removed, and the goals for renewal of FX-protected deposits and for transition into TL are preserved. • Opening of TL deposit accounts with variable interest rate is permitted also for maturities longer than 1 month. In addition, the rate of required reserves for CPI, PPI and Tlref-indexed deposit accounts is determined as 10 percent for all maturities. • The rate of required reserves needed to be set aside in TL for FX deposits is lowered from 4 percent to 2.5 percent.
08-Jul-25	The rate of the goal of banks for transition into TL is lowered. • For deposit banks, the “Rate of Renewal of FX-protected Deposit Accounts and Transition into TL” is reduced from 60 percent to 40 percent. For participation banks, this rate is lowered from 45 percent to 25 percent. Commission of 8 percent will be continued to be charged on banks which fall below these target rates. Banks will be eligible to collect interest or solatium payments from the Central Bank as long as their rate of transition into TL is above these rates. • Furthermore, the regulation also changed the application of required reserves based on credit growth. Rediscount credits made available for exports and forex (foreign exchange) earning services are excluded from the scope of credit growth goal. These credits will not be included in the balance sheet growth limit.
09-Jul-25	• Withholding rate is raised from 15 percent to 17.5 percent for short-term TL deposits and investment funds. • Withholding rate is raised to 17.5 percent for accounts with a maturity of up to 6 months, and raised from 12 percent to 15 percent for accounts with a maturity of up to 1 year. • The Climate Act, passed through the Grand National Assembly, is promulgated and made effective. • Payment terms and methods are rearranged for imports of unprocessed gold.
18-Jul-25	The rate of deductions for the Resource Utilization Support Fund (RUSF) is determined as 1 percent in foreign exchange and gold loans, and as 0 percent in others.

25-Jul-25	The Central Bank reduced the rates of interest applied on credit cards with effect from August 1. • In credit card maximum contractual interest rates, the interest rate of 3.5 percent remained same for individual credit cards the periodic debit balance of which is below 25 thousand liras, while all other rates are reduced by 25 basis points. • Cash advance and overdraft account interest rate is reduced from 5 percent to 4.75 percent, and for individual credit cards the periodic debit balance of which is between 25 thousand and 150 thousand liras, the same rate is reduced from 4.25 percent to 4 percent. • For individual credit cards the periodic debit balance of which is above 150 thousand liras, and for corporate credit cards, regardless of the periodic debit balance, the interest rate is lowered from 4.75 percent to 4.50 percent.
23-Aug-25	The transactions of opening and renewal of FX-protected Deposit Accounts are stopped and terminated. By this decision, total goal regarding renewal and transition of FX-protected Deposit Accounts to TL deposits is removed. Accordingly, regulations on interests of required reserves and on commissions are also revised.
11-Sep-25	The Monetary Policy Committee (Committee) decided to lower one-week repo tender interest rate, being the policy interest rate, from 43 percent to 40.5 percent. The Committee further reduced the Central Bank's overnight lending rate from 46 percent to 43.5 percent and its overnight borrowing rate from 41.5 percent to 39 percent.
14-Nov-2025	With effect from (also including) 30/1/2026 calculation period, the application of exemption according to the ratio of total cash credits to paid-in capital, and the application of discount according to the balance sheet asset size are revised and updated. • Banks the ratio of TL equivalent sum of total credits to paid-in capital of which is below 4.5 (the former ratio was 3) is exempted from the application. • Banks are listed according to their asset sizes, and the amounts of required reserves to be deducted from the calculation are redetermined. Accordingly: a) For banks the asset size of which is below TL 400 billion: - Maximum TL 1 billion is taken into consideration for consumer loans; and - Maximum TL 700 million is taken into consideration for FX loans; and - A total discount of up to TL 3.5 billion may be made. b) For banks the asset size of which is between TL 400 billion – TL 2 trillion: - A discount of maximum TL 200 million may be made for FX loans; and - A discount of maximum TL 1 billion may be made for TL loans. c) For banks the asset size of which is above TL 2 trillion: - 10 percent limit is applied as the rate of total TL loans subject to required reserves for SME loans, non-SME working capital loans and consumer loans. - A total discount of up to TL 500 million may be made for types of loans below this rate. 3. In the case of an excess of 0.2 percent in loan facilities made available to SMEs and non-SME businesses by banks the asset size of which is above TL 2 trillion (formerly, TL 400 billion), it is not taken into consideration in calculation of required reserves, but this excess is included in the calculation for the next period.
02-Dec-25	CBRT has taken a step for simplification in the regulation on required reserves. Validity time of the temporary regulation on application of required reserves of zero percent until the yearend on the amount of increase in foreign exchange (FX) liabilities with a maturity of longer than 1 year which are directly borrowed by banks and finance companies from foreign lenders will not be extended. Rates of FX required reserves are also lowered.

Regulations Made by Banking Regulation and Supervision Agency (BRSA)

Date	Regulations
14-Feb-25	BRSA revised and updated the monetary amounts in general maturity limitation regarding consumer loans in such manner to take the related macroeconomic data into consideration. • Maturity limit is determined as 36 months for loans equal to or below TL 125 thousand; and • Maturity limit is determined as 24 months for loans above TL 125 thousand, but below TL 250 thousand; and • Maturity limit is determined as 12 months for loans above TL 250 thousand. • Before this decision, maturity limits of 36 months, 24 months and 12 months were applied for loans equal to or below TL 50 thousand, loans between TL 50 thousand and TL 100 thousand, and loans above TL 100 thousand, respectively.
25-Mar-25	BRSA decided that the treasury stocks repurchased by publicly held banks from this market after 17/3/2025 will not be taken into consideration as an item of discount from core capital until 31/12/2025, and will not be included in the calculation of credit risk-weighted amount and market risk-weighted amount.
12-May-25	Standard ratio of interest rate risk arising out of consolidated and non-consolidated banking accounts cannot exceed 15 percent.
18-Nov-25	It is decided to determine the limit of turnover used in the definition of small and medium-scale enterprises (SME) as TL 1,000,000,000 for resident SMEs, and for non-resident SMEs, to use the SME definition used in capital adequacy calculation by the banking authority of the related foreign country where SME is resident, and to determine the retail credit limit referred to in first sentence of sub-paragraph (c) of second paragraph of article 6 as TL 50,000,000.

Other Regulations

Date	Regulations
14-Mar-25	Ban on payment in FX is removed for all movables sales contracts, except for automobile sales and rent-a-car transactions. Accordingly, under this new regulation, in all movables sales contracts, except for automobile sales, both contract price and other payments may be made in FX.
17-Mar-25	With effect from March 17, 2025, the book-entry gold sales made through demand deposit accounts without a physical delivery will be considered and treated as foreign exchange transactions. And a foreign exchange tax of 0.2 percent will be charged over these transactions.
18-Jul-25	The rate of deductions for the Resource Utilization Support Fund (RUSF) is determined as 1 percent in foreign exchange and gold loans, and as 0 percent in others.

***The Banks Association of Türkiye and
Banks Operating in Türkiye***

The Banks Association of Türkiye

General Information (*)

Date of Establishment	: 1958
Members	: Deposit banks and development and investment banks operating in Türkiye
Chairman of the Board	: Alpaslan Çakar - Türkiye Cumhuriyeti Ziraat Bankası A.Ş.
Deputy Chairman	: Osman Arslan - Türkiye Vakıflar Bankası T.A.O.
Board of Directors	: Türkiye Cumhuriyeti Ziraat Bankası A.Ş. Türkiye Vakıflar Bankası T.A.O. Türkiye İş Bankası A.Ş. Türkiye Halk Bankası A.Ş. Türkiye Garanti Bankası A.Ş. Akbank T.A.Ş. Yapı ve Kredi Bankası A.Ş. Türk Eximbank Türk Ekonomi Bankası A.Ş. ING Bank A.Ş. HSBC Bank A.Ş. Citibank A.Ş. Odea Bank A.Ş.
Auditors	: QNB Bank A.Ş. Türkiye Kalkınma ve Yatırım Bankası A.Ş. Fibabanka A.Ş.
Secretary General	: Nurullah Bakır
Head Office	: Nispetiye Cad. Akmerkez, B3 Blok, Kat 13 34340 Etiler İstanbul Türkiye
Phone	: 90-212-282 09 73
Fax	: 90-212-282 09 46
URL	: www.tbb.org.tr
E-mail	: tbb@tbb.org.tr
Number of Employees	: 87

() Information provided as of May 1, 2026*

List of Member Banks*

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
Deposit Banks					
State-owned Banks					
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	Abdullah Erdem Cantimur	Alpaslan Çakar	Finanskent Mah. Finans Cad. No 44A Ümraniye İstanbul	216-590 20 00	312-584 25 51
Türkiye Halk Bankası A.Ş.	Meltem Taylan Aydın	Recep Süleyman Özdil	Finanskent Mah. Finans Cad. No 42/1 Ümraniye İstanbul	216-503 70 70	212-340 93 99
Türkiye Vakıflar Bankası T.A.O.	Mustafa Saydam	Osman Arslan	Finanskent Mah. Finans Cad. No 40/1 Ümraniye İstanbul	216-724 10 00	216-724 39 09
Ziraat Dinamik Banka A.Ş.	Cüneyt Sağlık	Said Şamil Yıldız	Finanskent Mah. Finans Cad. No 44/B B Blok İç Kapı No 8 Ümraniye İstanbul	216-591 30 00	-
Privately-owned Banks					
Akbank T.A.Ş.	Suzan Sabancı	Cenk Kaan Gür	Sabancı Center 4. Levent İstanbul	212-385 55 55	212-319 52 52
Anadolubank A.Ş.	Mehmet Rüştü Başaran	Suat Ince	Yamanevler Mah. Toya Sok. No 3 Ümraniye İstanbul	216-687 70 00	216-659 10 00
Colendi Bank A.Ş.	Bülent Tekmen	Deniz Devrim Cengiz	Acıbadem Mah. Derin Sok. No 8A A Blok İç Kapı No 32 Üsküdar İstanbul	216-706 63 00	216-515 63 90
Fibabanka A.Ş.	Hüsnü Mustafa Özyeğin	Ömer Mert	Esentepe Mah. Büyükdere Cad. No 129 Şişli İstanbul	212-381 82 00	212-258 37 78
FUPS Bank A.Ş.	Fatih Tosmur	Burçin Bıkmaz	Finanskent Mah. Finans Cad. Sarphan Finans Park Sitesi No 5A İç Kapı No 221 Ümraniye İstanbul	216-886 02 50	216-886 02 51
Şekerbank T.A.Ş.	Hasan Basri Gökten	Ayşe Aybala Şimşek Galpin	Emniyet Evleri Mah. Eski Büyükdere Cad. No 1/1A Kağıthane İstanbul	212-319 70 00	212-319 74 29
Turkish Bank A.Ş.	İbrahim Hakan Börteçene	Mithat Arikan	Esentepe Mah. Ali Kaya Sk. Polat Plaza A Blok No 1A/52.Şişli İstanbul	212-373 63 73	212-225 03 53
Türk Ekonomi Bankası A.Ş.	Akın Akbaygil	Ümit Leblebici	İnkılap Mah. Sokullu Cad. No 7A Ümraniye İstanbul	216-635 35 35	216-636 36 36
Türk Ticaret Bankası A.Ş.	Yusuf Balcı	İlker Yeşil	Barbaros Mah. Mor Sümbül Sok. WBC İş Merkezi No 9 Ataşehir İstanbul	216-228 67 00	216-228 68 69
Türkiye İş Bankası A.Ş.	Adnan Bali	Hakan Aran	İş Kuleleri Levent Beşiktaş İstanbul	212-316 00 00	212-316 09 00
Yapı ve Kredi Bankası A.Ş.	Yıldırım Ali Koç	Gökhan Erün	Yapı Kredi Plaza D Blok Levent İstanbul	212-339 70 00	212-339 60 00
Banks Under the Deposit Insurance Fund					
Birleşik Fon Bankası A.Ş.	İsmail Güler	Cemal Okumuş	Büyükdere Cad. No 143 Kat 1-2 Esentepe Şişli İstanbul	212-340 10 00	212-347 32 17
Foreign Banks					
Alternatifbank A.Ş.	Omer Hussain I H Al-Fardan	Ozan Kırmızı	Ayazağa Mah. Azerbaycan Cad. 2D Blok No 3M İç Kapı No 1 Sarıyer İstanbul	212-315 65 00	212-233 15 00
Arap Türk Bankası A.Ş.	Yasin Öztürk	Faesal Kh Ali Khalil Othman (Acting)	Valikonağı Cad. No 10 Nişantaşı İstanbul	212-225 05 00	212-225 05 26
Bank Mellat	Abbas Ashrafnejad	Saeid Asadi	Büyükdere Cad. Binbirçiçek Sok. No 1 1.Levent İstanbul	212-279 80 15	212-284 62 14
Bank of China Turkey A.Ş.	Xiaoqing Zhang	Xiaoming Gao	Büyükdere Cad. No 209 Tekfen Tower Kat 21 4. Levent İstanbul	212-260 88 88	212-279 88 66
Burgan Bank A.Ş.	Emin Hakan Eminsoy	Ali Murat Dinç	Maslak Mah. Eski Büyükdere Cad. No 13 Sarıyer İstanbul	212-371 37 37	212-371 42 42
Citibank A.Ş.	Constantinos Zannetos	Ömer Emre Karter	Küçükbakkalköy Mah. Allianz Tower Kayışdağı Cad. No 1 Ataşehir İstanbul	216-524 50 00	216-524 73 73
Denizbank A.Ş.	Hesham Abdulla Qassim Alqassim	Recep Baştuğ	Büyükdere Cad. No 141 Esentepe Şişli İstanbul	212-348 20 00	212-336 30 30
Deutsche Bank A.Ş.	Sameen Hamed Farooqui	Abidin Orhan Özalp	Esentepe Mah. Büyükdere Cad. Ferko Signature No 175/149 Şişli İstanbul	212-317 01 00	212-317 01 05
Enpara Bank A.Ş.	Temel Güzeloğlu	Cumhur Türkmen	Esentepe Mah. Büyükdere Cad. No 215 Şişli İstanbul	212-363 50 00	212-363 59 99
HSBC Bank A.Ş.	Paul Joseph Lawrence	Burçin Ozan	Esentepe Mah. Büyükdere Cad. No 128 Şişli İstanbul	212-376 40 00	212-336 29 39
ICBC Turkey Bank A.Ş.	Qian Hou	Shoujiang Wang	Maslak Mah. Dereboyu/2 Cad. No 13 Sarıyer İstanbul	212-335 53 35	212-328 13 28
ING Bank A.Ş.	John T. McCarthy	Alper İhsan Gökgez	Reşitpaşa Mah. Eski Büyükdere Cad. No 8 Sarıyer İstanbul	212-335 10 00	212-286 61 00
Intesa Sanpaolo S.p.A.	Stefano Gandolfi	Altay Gereççi	Meltem Sok. No 10 İş Kuleleri Kule 2 Kat 21 Levent İstanbul	212-385 06 00	212-385 06 49

Banks	Chairman of the Board	General Manager	Head Office	Phone	Fax
<i>Foreign Banks Continued...</i>					
JPMorgan Chase Bank N.A.	Tunç Özgen	Mustafa Bağrıaçık	Büyükdere Cad. No 185 Kanyon Ofis Binası Kat 8 Levent İstanbul	212-319 85 00	212-319 86 64
MUFG Bank Turkey A.Ş.	Çetin Özbek	Burak Kaya	Fatih Sultan Mehmet Mah. Poligon Cad. Buyaka 2 Sitesi 2 Blok No 8B İç Kapı No 82 Tepeüstü Ümraniye İstanbul	216-600 30 00	216-290 64 73
Odea Bank A.Ş.	Marcos Alonso De Quadros	Mert Öncü	Büyükdere Cad. Levent 199, No 199/119 Kat 33-40 Şişli İstanbul	212-304 84 44	212-304 84 45
QNB Bank A.Ş.	Ömer A. Aras	Osman Ömür Tan	Esentepe Mah. Büyükdere Cad. Kristal Kule Binası No 215 Şişli İstanbul	212-318 50 00	212-318 58 50
Rabobank A.Ş.	Mark Van Binsbergen	Nilgün Ersoy (Acting)	Esentepe Mah. Büyükdere Cad. Bahar Sok. River Plaza No 13 Kat 7 Ofis No 15-16 Şişli İstanbul	212-708 46 00	212-708 46 99
Société Générale (SA)	Kadri Batu Çetin	Mehmet Şenol Saran	Nispetiye Cad. Akmerkez E-3 Blok Kat 10 Etiler İstanbul	212-319 34 00	212-282 18 48
Turkland Bank A.Ş.	Altan Tatlışen	Servet Taze	19 Mayıs Mah. 19 Mayıs Cad. Şişli Plaza A Blok No 7 Şişli İstanbul	212-368 34 34	212-368 35 35
Türkiye Garanti Bankası A.Ş.	Süleyman Sözen	Mahmut Akten	Nispetiye Mah. Aytar Cad. No 2 Levent Beşiktaş İstanbul	212-318 18 18	212-318 18 88
Development and Investment Banks					
Aktif Yatırım Bankası A.Ş.	Ahmet Çalık	Ayşegül Adaca Oğan	Esentepe Mah. Kore Şehitleri Cad. No 8/1 Şişli İstanbul	212-340 80 00	212-340 88 65
Aytemiz Yatırım Bankası A.Ş.	Hüseyin Aytemiz	Aynur Eke	Yamanevler Mah. Ahmet Tevfik İleri Cad. No 22-26A Ümraniye İstanbul	216-295 36 36	216-295 36 37
Bank of America Yatırım Bank A.Ş.	Banu Merve Başar	Hüseyin Keleşoğlu	Büyükdere Cad. No 185 Kanyon Ofisi Bloğu Kat 11 Levent İstanbul	212-319 95 00	212-340 95 11
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Fatih Sultan Mehmet Yıldırım	Şükrü Ali Aldemir	Kuştepe Mah. Mecidiyeköy Yolu Cad. V Plaza No 14 İç Kapı No 7 Şişli İstanbul	216-636 63 60	216-636 63 59
D Yatırım Bankası A.Ş.	Ahmet Vural Akışık	Hulusi Horozoğlu	Kuştepe Mah. Mecidiyeköy Yolu Cad. Trump Tower No 12/32 Şişli İstanbul	212-998 74 00	212-998 74 75
Destek Yatırım Bankası A.Ş.	Altunç Kumova	Özgür Akayoğlu	Büyükdere Cad. No 175 Ferko Signature Kat 26 Şişli İstanbul	212-371 55 55	212-371 55 90
Diler Yatırım Bankası A.Ş.	İbrahim Pektaş	Ömür Cantürk	Eski Büyükdere Cad. No 1 Maslak No/1 Plaza Kat 3 Maslak İstanbul	212-253 66 30	212-253 94 54
Golden Global Yatırım Bankası A.Ş.	Recep Kaba	Yavuz Yeter	Esentepe Mah. Büyükdere Cad. No 127 Astoria B/17 Şişli İstanbul	212-215 26 41	212-215 26 44
GSD Yatırım Bankası A.Ş.	Hatice Çim Güzelaydını	Engin Kam	Aydınevler Mah. Kaptan Rifat Sok. No 3 GSD Binası Küçükyalı Maltepe İstanbul	216-587 90 00	216-489 97 74
Hedef Yatırım Bankası A.Ş.	Namık Kemal Gökalp	Mehmet Ziya Gökalp (Acting)	Barbaros Mah. İhlamur Blv. No 3/199 Kat 19 Ağaoğlu My Newwork Ataşehir İstanbul	216-501 11 00	216-481 75 00
İller Bankası A.Ş.	Burak Demiralp	Eyyüp Karahan	Emniyet Mah. Hipodrom Cad. No 9/21 Yenimahalle Ankara	312-508 70 00	312-508 73 99
İstanbul Takas ve Saklama Bankası A.Ş.	Mahmut Kayacık	Yunus Arıncı	Reşitpaşa Mah. Borsa İstanbul Cad. No 4 Sarıyer İstanbul	212-315 25 25	212-315 25 26
Misyon Yatırım Bankası A.Ş.	Erhan Topaç	Muhammet Mustafa Cerit	Esentepe Mah. Kırğılı Sok. Metrocity İş Merkezi D Blok No 4/29 Şişli İstanbul	212-272 54 11	212-284 68 34
Nurol Yatırım Bankası A.Ş.	Ziya Akkurt	Özgür Altuntaş	Büyükdere Cad. Nurol Plaza No 255 Kat 15/1502 Maslak Sarıyer İstanbul	212-286 81 00	212-286 81 01
Pasha Yatırım Bankası A.Ş.	Jalal Gasimov	Alpaslan Yurdağül	Sultan Selim Mah. Hümeysra Sok. Pasha Plaza No 2/7 Kat 5 Kağıthane İstanbul	212-705 89 00	212-345 07 12
Q Yatırım Bankası A.Ş.	Ali Ercan	Mustafa Sil (Acting)	Mansuroğlu Mah. Ankara Cad. Bayraklı Tower No 81/152 Kat 22 Bayraklı İzmir	850-723 65 00	850-723 65 01
Standard Chartered Yatırım Bankası Türk A.	Johann Nicolo Salsano	Kaşif Atun	Büyükdere Cad. Yapı Kredi Plaza, C Blok, Kat 15 Levent İstanbul	212-339 37 00	212-282 63 01
Tera Yatırım Bankası A.Ş.	Emre Tezmen	Özgür Altan	Maslak Mah. Eski Büyükdere Cad. İz Plaza No 9 İç Kapı No 10 Kat 4 Sarıyer İstanbul	212-339 42 00	212-339 42 99
Türk Eximbank	Osman Çelik	Ali Güney	İnkılap Mah. Dr.Adnan Büyükdenez Cad. A2 Blok No 7B Ümraniye İstanbul	216-666 55 00	216-666 55 99
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	Zekeriya Çoştur	İbrahim Halil Öztö	İnkılap Mah. Dr.Adnan Büyükdenez Cad. No 10 Ümraniye İstanbul	216-636 87 00	216-630 18 15
Türkiye Sınai Kalkınma Bankası A.Ş.	Hakan Aran	Ozan Uyar	Meclisi Mebusan Cad. No 81 Fındıklı İstanbul	212-334 50 50	212-334 52 34

* The deposit banks and development and investment banks are included. Information provided as of May 1, 2026. Banks are placed in their groups as of this date.

Banks Operating in Türkiye*

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of ATM	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
The Banking System in Türkiye					9,082	74	50,929	10	43	189,636
Deposit Banks					8,999	74	50,929	9	42	182,904
State-owned Banks					3,817	36	16,208	6	17	67,591
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	TCZBTR2A	0010	http://www.ziraatbank.com.tr	Türkiye Wealth Fund	1,745	24	7,898	2	11	25,743
Türkiye Halk Bankası A.Ş.	TRHBTR2A	0012	http://www.halkbank.com.tr	Türkiye Wealth Fund and other shares belonging to the public	1,097	8	4,147	2	4	22,575
Türkiye Vakıflar Bankası T.A.O.	TVBATR2A	0015	http://www.vakifbank.com.tr	Türkiye Wealth Fund, The Ministry of Treasury and Finance, Vakıfbank Employees' Pension Fund and other shares belonging to the public	974	4	4,163	2	2	19,147
Ziraat Dinamik Banka A.Ş.	ZDBATRIS	0160	http://www.ziraatdinamik.com.tr	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	1	-	-	-	-	126
Privately-owned Banks					3,193	28	21,100	2	17	63,242
Akbank T.A.Ş.	AKBKTRIS	0046	http://www.akbank.com	H.Ömer Sabancı Holding A.Ş. and other shares belonging to the public	646	1	6,349	-	2	12,591
Anadolubank A.Ş.	ANDLTRIS	0135	http://www.anadolubank.com.tr	Habaş Sınai ve Tıbbi Gazlar İst. End. A.Ş., Mehmet Rüştü Başaran and others	96	-	103	-	1	1,505
Colendi Bank A.Ş.	CLNDTRIS	0158	http://www.colendibank.com	Bülent Tekmen	1	-	-	-	-	98
Fibabanka A.Ş.	FBHLTRIS	0103	http://www.fibabanka.com.tr	Fiba Holding A.Ş., Turk Finance B.V., European Bank For Recons. and Dev't., International Finance Corp.	35	-	39	-	-	1,571
FUPS Bank A.Ş.	-	0159	https://www.fupsbank.com/	Lydians Tech Bilgi Teknolojileri A.Ş.	1	-	-	-	-	58
Şekerbank T.A.Ş.	SEKETR2A	0059	http://www.sekerbank.com.tr/	Şekerbank Employees' Funds, Samruk Kazyna Invest LLP and other shares belonging to the public	239	-	273	-	2	3,718
Turkish Bank A.Ş.	TUBATRIS	0096	http://www.turkishbank.com.tr	Özyol Holding A.Ş., National Bank Of Kuwait and others	6	-	8	-	-	115
Türk Ekonomi Bankası A.Ş.	TEBUTRIS	0032	http://www.teb.com.tr	TEB Holding A.Ş., BNPP Yatırımlar Holding A.Ş., BNP Paribas Fortis Yatırımlar A.Ş.	422	4	1,488	-	-	7,918
Türk Ticaret Bankası A.Ş.	TTANTRIS	0060	http://www.turkticaretbankasi.com.tr/	İhracatı Geliştirme A.Ş.	11	-	-	-	-	401
Türkiye İş Bankası A.Ş.	ISBKTRIS	0064	http://www.isbank.com.tr	TİBAŞ Employees' Pension and Mutual Aid Fund, Republican People Party and other shares belonging to the public	997	22	6,855	2	6	20,630
Yapı ve Kredi Bankası A.Ş.	YAPITRIS	0067	http://www.yapikredi.com.tr	Koç Fin. Hizm. A.Ş., Koç Holding A.Ş. and other shares belonging to the public	739	1	5,985	-	6	14,637

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of ATM	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
Banks Under the Dep.Ins. Fund					1	0	0	0	0	219
Birleşik Fon Bankası A.Ş.	BAYDTRIS	0029	http://www.fonbank.com.tr	Saving Deposit Insurance Fund	1	-	-	-	-	219
Foreign Banks					1,988	10	13,621	1	8	51,852
Alternatifbank A.Ş.	ALFBTRIS	0124	http://www.alternatifbank.com.tr	Commercial Bank of Qatar	15	-	31	-	-	521
Arap Türk Bankası A.Ş.	ATUBTRIS	0091	http://www.atbank.com.tr	Libyan Foreign Bank, T. İş Bankası A.Ş., T.C. Ziraat Bankası A.Ş., Kuwait Investment Co.	4	-	-	-	-	251
Bank Mellat	BKMTTRIS	0094	http://www.mellatbank.com	Bank Mellat	3	-	-	-	-	39
Bank of China Turkey A.Ş.	BKCHTRIS	0149	http://www.bankofchina.com.tr	Bank of China Ltd.	1	-	-	-	-	54
Burgan Bank A.Ş.	TEKFTRIS	0125	http://www.burgan.com.tr	Al Rawabi United Holding K.S.C.C., Burgan Bank K.P.S.C.	28	-	22	-	-	1,335
Citibank A.Ş.	CITITRIX	0092	http://www.citibank.com.tr	Citigroup Netherlands B.V.	2	-	-	-	-	362
Denizbank A.Ş.	DENITRIS	0134	http://www.denizbank.com	Emirates NBD Bank PJSC	574	2	3,030	-	2	11,972
Deutsche Bank A.Ş.	BKTRTRIS	0115	http://www.db.com.tr	Deutsche Bank A.G.	1	-	-	-	-	118
Enpara Bank A.Ş.	ENASTRIS	0157	http://www.enpara.com/	Qatar National Bank Q.P.S.C.	1	-	-	-	-	1,402
HSBC Bank A.Ş.	HSBCTRIX	0123	http://www.hsbc.com.tr	HSBC Middle East Holdings B.V., HSBC Middle East Limited	36	-	43	-	-	1,327
ICBC Turkey Bank A.Ş.	ICBKTRIS	0109	http://www.icbc.com.tr	Industrial and Commercial Bank of China Limited (ICBC) and other shares belonging to the public	19	-	26	-	-	531
ING Bank A.Ş.	INGBTRIS	0099	http://www.ing.com.tr	ING Bank N.V.	54	-	221	-	1	1,549
Intesa Sanpaolo S.p.A.	BCITTRIS	0148	http://www.intesasanpaolo.com.tr	Intesa Sanpaolo S.p.A Italy	1	-	-	-	-	29
JPMorgan Chase Bank N.A.	CHASTRIS	0098	http://www.jpmorgan.com/TR/tr/about-us	JPMorgan Chase Bank Co.	1	-	-	-	-	74
MUFG Bank Turkey A.Ş.	BOTKTRIS	0147	http://www.tu.bk.mufg.jp/index-tr.html	MUFG Bank Ltd.	1	-	-	-	-	77
Odea Bank A.Ş.	ODEATRIS	0146	http://www.odeabank.com.tr	ADQ Financial Services LLC	35	-	47	-	-	1,211
QNB Bank A.Ş.	FNNBTRIS	0111	https://www.qnb.com.tr	Qatar National Bank	417	1	3,638	-	-	10,413
Rabobank A.Ş.	RABOTRIS	0137	http://www.rabobank.com.tr	Rabobank International Holding B.V.	1	-	-	-	-	30
Société Générale (SA)	SOGETRIS	0122	http://www.societegenerale.com.tr	Société Générale (SA) - Paris	1	-	-	-	-	29
Turkland Bank A.Ş.	TBNKTRIS	0108	http://www.tbank.com.tr	Arap Bank PLC, Bankmed SAL	6	-	5	-	-	191
Türkiye Garanti Bankası A.Ş.	TGBATRIS	0062	http://www.garantibva.com.tr	Banco Bilbao Vizcaya Argentaria S.A. and other shares belonging to the public	787	7	6,558	1	5	20,337

Banks	SWIFT Code	EFT Code	URL	Main Shareholders	No.of Domestic Branches	No.of Branches Abroad	No.of ATM	No.of Rep. Offices	No.of Partic. Abroad	No.of Emp'ees
Development and Investment Banks					83	0	0	1	1	6,732
Aktif Yatırım Bankası A.Ş.	CAYTTRIS	0143	http://www.aktifbank.com.tr	Çalık Holding A.Ş.	16	-	-	1	1	747
Aytemiz Yatırım Bankası A.Ş.	AYBNTRIS	0161	http://www.aytemizbank.com.tr/	Aytemiz Finansal Hizmetler A.Ş.	1	-	-	-	-	49
Bank of America Yatırım Bank A.Ş.	MEYYTRIS	0129	http://www.mlyb.com.tr	Bank of America Global Holdings, LLC	1	-	-	-	-	43
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	BPTRTRIS	0142	http://www.bankpozitif.com.tr	Pay Fix Elektronik Para ve Ödeme Hiz.A.Ş., Erkan Kork and others	1	-	-	-	-	43
D Yatırım Bankası A.Ş.	YATITRIS	0151	http://dybank.com.tr	Doğan Şirketler Grubu Holding A.Ş., DHI Investment B.V.	1	-	-	-	-	74
Destek Yatırım Bankası A.Ş.	DEYATRIS	0152	http://www.destekbank.com	Destek Finans Faktoring A.Ş.	1	-	-	-	-	95
Diler Yatırım Bankası A.Ş.	DYAKTRIS	0138	http://www.dilerbank.com.tr	Yazıcı Demir Çelik Sanayi ve Turizm Tic. A.Ş., Fatma Tuba Yazıcı and others	1	-	-	-	-	19
Golden Global Yatırım Bankası A.Ş.	GOGYTRIS	0150	www.goldenglobalbank.com.tr	Emir Kaya, Salih Berberoğlu, Recep Kaba	1	-	-	-	-	109
GSD Yatırım Bankası A.Ş.	GSDBTRIS	0139	http://www.gsdbank.com.tr	GSD Holding A.Ş.	3	-	-	-	-	42
Hedef Yatırım Bankası A.Ş.	HYASTRIS	0156	www.hedefyatirimbankasi.com.tr	Hedef Holding A.Ş., Hedef Girişim Sermayesi Yatırım Ortaklığı A.Ş., Namık Kemal Gökalp, Sibel Gökalp, Info Yatırım Menkul Değerler A.Ş.	1	-	-	-	-	68
İller Bankası A.Ş.	-	0004	http://www.ilbank.gov.tr	Local and Provincial Administrations and others	19	-	-	-	-	2,596
İstanbul Takas ve Saklama Bankası A.Ş.	TVSBTRIS	0132	http://www.takasbank.com.tr	İstanbul Stock Exchange and others	1	-	-	-	-	476
Misyon Yatırım Bankası A.Ş.	MYNSTRIS	0153	http://www.misyon.com	Inveo Yatırım Holding A.Ş., Gedik Yatırım Menkul Değerler A.Ş.	1	0	0	0	0	83
Nurol Yatırım Bankası A.Ş.	NUROTRIS	0141	http://www.nurolbank.com.tr	Nurol Holding A.Ş.	1	-	-	-	-	159
Pasha Yatırım Bankası A.Ş.	PAHATRIS	0116	http://www.pashabank.com.tr	Pasha Holding LLC, Pasha Bank OJSC	1	-	-	-	-	66
Q Yatırım Bankası A.Ş.	YAAITR22	0155	http://www.qyatirimbankasi.com.tr	Q Yatırım Holding A.Ş., Ali Ercan, BİEN Finans Faktoring A.Ş., Gezinomi Seyahat Tur.Tic. A.Ş., Albatross Girişim Sermayesi Yatırım Ort. A.Ş.	4	-	-	-	-	140
Standard Chartered Yatırım Bankası Türk A.Ş.	SCBLTRIS	0121	http://www.standardchartered.com.tr	Standard Chartered Bank Limited	1	-	-	-	-	32
Tera Yatırım Bankası A.Ş.	TYASTRIS	0154	http://terabank.com.tr	Emre Tezmen, Tera Finans Faktoring A.Ş.	1	-	0	0	0	124
Türk Eximbank	TIKBTR2A	0016	http://www.eximbank.gov.tr	The Ministry of Treasury and Finance	24	-	-	-	-	883
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	TKBNTR2A	0017	http://www.kalkinma.com.tr	The Ministry of Treasury and Finance	1	-	-	-	-	401
Türkiye Sınai Kalkınma Bankası A.Ş.	TSKBTRIS	0014	http://www.tskb.com.tr	Türkiye İş Bankası A.Ş., Türkiye Vakıflar Bankası T.A.O. and other shares belonging to the public	2	-	-	-	-	483

* The deposit banks and development and investment banks are included. Figures provided as of December 31, 2025.

The Banking System in Türkiye

- ***Deposit Banks***

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

- ***Development and Investment Banks***

The Banking System in Türkiye

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	161,393	159,365	320,757	32.3	150,860	124,601	275,461	32.4
Cash and cash equivalents	95,017	108,450	203,468	20.5	95,273	81,190	176,463	20.8
Cash and cash balances at Central Bank	74,376	85,128	159,503	16.0	75,979	65,997	141,975	16.7
Banks	9,973	22,265	32,239	3.2	9,200	14,024	23,223	2.7
Receivables from Money Markets	10,696	1,083	11,779	1.2	10,123	1,199	11,322	1.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	-27	-26	-53	0.0	-27	-30	-57	0.0
Financial assets at fair value through profit/loss	3,981	9,489	13,470	1.4	2,461	5,418	7,880	0.9
Public debt securities	1,363	8,951	10,315	1.0	930	4,851	5,781	0.7
Equity instruments	155	186	341	0.0	42	168	209	0.0
Other financial assets	2,462	352	2,814	0.3	1,490	399	1,889	0.2
Fin.ass. at fair value through other comp. income	59,171	38,010	97,181	9.8	50,096	35,606	85,702	10.1
Public debt securities	57,512	34,629	92,141	9.3	48,021	32,890	80,910	9.5
Equity instruments	179	415	594	0.1	187	352	539	0.1
Other financial assets	1,480	2,966	4,446	0.4	1,888	2,365	4,253	0.5
Derivative financial assets	3,224	3,415	6,639	0.7	3,030	2,387	5,417	0.6
Derivative fin.ass. at fair value through profit or loss	2,266	3,318	5,584	0.6	2,034	2,194	4,228	0.5
Derivative fin. ass.at fair value thr.other comp.income	958	97	1,055	0.1	996	193	1,188	0.1
Financial assets measured at amortised cost (net)	399,837	199,965	599,803	60.3	347,643	168,070	515,713	60.7
Loans	346,016	188,184	534,200	53.7	291,773	158,159	449,931	53.0
Receivables from leasing transactions	20	46	66	0.0	16	33	50	0.0
Factoring receivables	89	8	97	0.0	66	5	71	0.0
Other financial assets measured at amortised cost	67,847	15,085	82,931	8.3	66,344	13,643	79,988	9.4
Public debt securities	67,554	13,444	80,998	8.1	65,509	12,312	77,820	9.2
Other financial assets	293	1,640	1,933	0.2	836	1,332	2,167	0.3
Allow.for expec. credit losses (-) (TFRS 9 applied)	14,143	3,357	17,500	1.8	10,557	3,770	14,327	1.7
Non-performing loans	19	0	19	0.0	2	0	2	0.0
Specific provisions (-) (TFRS 9 not applied)	11	0	11	0.0	2	0	2	0.0
Non-current assets or disposal groups (net)	758	0	758	0.1	552	0	552	0.1
Held for sale	758	0	758	0.1	552	0	552	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	17,305	9,354	26,659	2.7	13,422	7,268	20,690	2.4
Investments in associates (net)	796	361	1,158	0.1	434	316	750	0.1
Associates accounted by using equity method	129	0	129	0.0	119	0	119	0.0
Non-consolidated associates	668	361	1,029	0.1	315	316	631	0.1
Investments in subsidiaries (net)	16,464	8,964	25,428	2.6	12,988	6,930	19,918	2.3
Non-consolidated financial subsidiaries	12,685	8,853	21,538	2.2	9,492	6,822	16,314	1.9
Non-consolidated non-financial subsidiaries	3,779	111	3,891	0.4	3,497	107	3,604	0.4
Jointly contr. partnerships (joint ventures) (net)	45	28	74	0.0	0	22	22	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	45	28	74	0.0	0	22	22	0.0
Tangible assets (Net)	10,980	19	10,999	1.1	9,214	17	9,231	1.1
Intangible assets and goodwill (net)	2,038	3	2,041	0.2	1,539	3	1,542	0.2
Goodwill	10	0	10	0.0	12	0	12	0.0
Other	2,029	3	2,032	0.2	1,527	3	1,530	0.2
Investment properties (net)	1,709	0	1,709	0.2	524	0	524	0.1
Current tax assets	338	7	345	0.0	189	1	189	0.0
Deferred tax assets	2,431	10	2,441	0.2	4,465	39	4,504	0.5
Other assets	24,994	3,402	28,396	2.9	17,987	2,900	20,887	2.5
Total Assets	621,785	372,124	993,909	100.0	546,395	302,900	849,295	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	376,489	223,997	600,487	60.4	345,602	173,242	518,844	61.1
Loans received	17,456	85,744	103,200	10.4	17,108	66,551	83,660	9.9
Money market funds	29,206	27,518	56,725	5.7	36,556	25,171	61,727	7.3
Marketable securities (net)	2,335	42,868	45,203	4.5	1,467	28,759	30,226	3.6
Bills	1,701	871	2,572	0.3	1,205	6,772	7,977	0.9
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	634	41,997	42,631	4.3	262	21,987	22,249	2.6
Funds	9,485	1,884	11,369	1.1	6,581	1,614	8,196	1.0
Borrower funds	342	321	663	0.1	187	284	471	0.1
Other	9,143	1,563	10,706	1.1	6,394	1,331	7,725	0.9
Financial liabilities at fair value through profit or loss	0	3,139	3,139	0.3	0	3,787	3,787	0.4
Derivative financial liabilities	1,637	1,830	3,468	0.3	1,590	1,863	3,453	0.4
Derivative financial liabilities at fair value through profit or loss	1,591	1,808	3,398	0.3	1,489	1,829	3,318	0.4
Derivative fin. liab.at fair value through other compre. income	47	23	70	0.0	102	33	135	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1,430	47	1,477	0.1	1,121	32	1,153	0.1
Provisions	4,973	466	5,439	0.5	5,444	555	5,999	0.7
General loan loss provisions (TFRS 9 not applied)	35	5	40	0.0	15	4	19	0.0
Provision for restructuring	1	0	1	0.0	9	0	9	0.0
Reserves for employee benefits	2,082	33	2,115	0.2	1,792	26	1,818	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,854	428	3,283	0.3	3,628	525	4,153	0.5
Current tax liabilities	4,972	27	4,999	0.5	3,038	20	3,058	0.4
Deferred tax liabilities	425	6	430	0.0	32	0	32	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	1,922	20,804	22,726	2.3	2,263	14,767	17,030	2.0
Loans	664	1,765	2,429	0.2	740	1,920	2,661	0.3
Other debt instruments	1,257	19,040	20,297	2.0	1,523	12,847	14,369	1.7
Other liabilities	35,091	10,234	45,325	4.6	29,464	6,580	36,044	4.2
Shareholders' equity	88,745	1,177	89,922	9.0	75,879	207	76,086	9.0
Paid-in capital	10,315	0	10,315	1.0	9,273	0	9,273	1.1
Capital reserves	2,596	32	2,627	0.3	3,190	58	3,248	0.4
Equity share premiums	2,226	0	2,226	0.2	2,676	0	2,676	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	369	32	401	0.0	514	58	572	0.1
Other accum.comp. income not reclass. in profit or loss	11,417	218	11,636	1.2	9,219	225	9,444	1.1
Other accum.comp.income reclassified in profit or loss	1,896	906	2,802	0.3	417	-100	317	0.0
Profit reserves	41,969	0	41,969	4.2	36,997	0	36,997	4.4
Legal reserves	2,049	0	2,049	0.2	1,785	0	1,785	0.2
Statutory reserves	391	0	391	0.0	172	0	172	0.0
Extraordinary reserves	39,047	0	39,047	3.9	34,459	0	34,459	4.1
Other profit reserves	481	0	481	0.0	580	0	580	0.1
Profit or loss	20,552	21	20,573	2.1	16,784	23	16,807	2.0
Prior years' profits or losses	618	0	618	0.1	-93	0	-93	0.0
Current period net profit or loss	19,935	21	19,955	2.0	16,877	23	16,900	2.0
Total Liabilities	574,166	419,743	993,909	100.0	526,148	323,147	849,295	100.0

The Banking System in Türkiye

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	99,905	93,562	193,467	85,011	74,425	159,436
Letters of guarantee	85,727	63,116	148,843	72,392	51,610	124,002
Bank acceptances	2,769	1,846	4,615	2,319	1,314	3,633
Letters of credit	183	22,257	22,440	193	16,781	16,974
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	1,646	0	1,646	2,042	12	2,055
Other guarantees and warranties	9,580	6,342	15,923	8,064	4,707	12,771
Commitments	402,573	60,739	463,312	260,452	36,690	297,143
Irrevocable commitments	384,934	43,497	428,431	249,992	23,089	273,082
Revocable commitments	17,639	17,242	34,881	10,460	13,601	24,061
Derivative financial instruments	121,716	401,069	522,785	82,105	309,709	391,814
Derivative financial instruments held for hedging	6,326	28,238	34,564	5,391	22,410	27,801
Trading transactions	115,391	372,831	488,221	76,714	287,299	364,013
Custody and pledged securities	3,310,269	2,087,416	5,397,685	2,806,531	1,659,855	4,466,386
Items held in custody	674,904	152,119	827,024	564,215	103,493	667,708
Pledged items	1,370,373	746,016	2,116,389	1,125,829	629,846	1,755,675
Accepted guarantees and warranties	1,264,991	1,189,281	2,454,272	1,116,487	926,516	2,043,003
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,934,462	2,642,787	6,577,249	3,234,099	2,080,679	5,314,778

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	181,526	157,130
Interest on loans	117,277	102,725
Interest received from reserve deposits	15,973	9,995
Interest received from banks	6,170	4,312
Interest received from money market transactions	2,623	2,508
Interest received from marketable securities portfolio	38,600	36,859
Other interest income	884	731
Interest expenses (-)	143,510	130,916
Interest on deposits	113,757	106,526
Interest on funds borrowed	8,513	8,101
Interest on money market transactions	15,311	11,756
Interest on securities issued	4,378	3,217
Other interest expenses	1,552	1,316
Net interest income/expenses	38,016	26,214
Net fees and commissions income/expenses	20,749	16,897
Fees and commissions received	29,480	24,224
Fees and commissions paid (-)	8,731	7,327
Dividend income	107	111
Trading income or loss (net)	-4,482	-3,627
Profit/loss on capital market transactions	1,489	1,889
Profit/losses on derivative financial transactions	-2,593	-7,439
Foreign exchange profit/loss	-3,378	1,922
Other operating income	6,850	6,601
Gross profit from operating activities	61,240	46,196
Allowances for expected credit losses (-) (TFRS 9 applied)	11,456	6,940
Other provision expenses (-) (TFRS 9 applied)	271	373
Provision for loan losses (-) (TFRS 9 not applied)	50	18
Personnel expenses (-)	10,976	9,169
Other operating expenses (-)	16,503	12,882
Net operating profit/loss	21,985	16,815
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	3,568	3,008
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	25,553	19,823
Provisions for taxes on income from continuing operations (±)	-5,598	-2,923
Net profit/loss from continuing operations	19,955	16,900
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	19,955	16,900

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.5	19.5
Shareholders' Equity / Total Assets	9.0	9.0
(Shareholders' Equity - Permanent Assets) / Total Assets	4.8	5.1
Net On Balance Sheet Position / Total Shareholders' Equity	-52.9	-26.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.7	1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	62.6	64.3
TC Liabilities / Total Liabilities	57.8	62.0
FC Assets / FC Liabilities	88.7	93.7
TC Deposits / Total Deposits	62.7	66.6
TC Loans / Total Loans	64.8	64.8
Total Deposits / Total Assets	60.4	61.1
Funds Borrowed / Total Assets	10.4	9.9
Assets Quality		
Financial Assets (net) / Total Assets	32.3	32.4
Total Loans / Total Assets	53.7	53.0
Total Loans / Total Deposits	89.0	86.7
Permanent Assets / Total Assets	4.2	3.8
Loans under follow-up (gross) / Total Loans	2.9	2.0
Consumer Loans / Total Loans	24.9	24.2
Liquidity		
Liquid Assets / Total Assets	20.5	20.8
Liquid Assets / Short-term Liabilities	33.0	34.5
TC Liquid Assets / Total Assets	9.6	11.2
Profitability		
Average Return on Assets	2.3	2.2
Average Return on Shareholders' Equity	25.8	24.9
Net Profit/Loss From Continuing Operations / Total Assets	2.0	2.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.6	2.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	42.8	40.9
Non-interest Income (net) / Total Assets	2.3	2.4
Other Operating Expenses / Total Assets	1.7	1.5
Personnel Expenses / Other Operating Expenses	66.5	71.2
Non-interest Income (net) / Other Operating Expenses	140.7	155.1

Deposit Banks

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	146,299	154,606	300,905	32.5	139,830	120,178	260,007	32.7
Cash and cash equivalents	82,817	105,609	188,426	20.3	85,996	78,731	164,727	20.7
Cash and cash balances at Central Bank	71,236	84,279	155,515	16.8	75,117	65,452	140,569	17.7
Banks	2,272	20,272	22,544	2.4	1,602	12,110	13,712	1.7
Receivables from Money Markets	9,331	1,083	10,414	1.1	9,299	1,199	10,498	1.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	-22	-25	-48	0.0	-23	-30	-52	0.0
Financial assets at fair value through profit/loss	3,208	9,432	12,640	1.4	1,985	5,336	7,321	0.9
Public debt securities	1,357	8,950	10,306	1.1	924	4,840	5,764	0.7
Equity instruments	44	172	216	0.0	30	157	187	0.0
Other financial assets	1,807	310	2,117	0.2	1,031	339	1,370	0.2
Fin.ass. at fair value through other comp. income	57,088	36,209	93,296	10.1	48,869	33,870	82,739	10.4
Public debt securities	55,640	33,653	89,293	9.6	47,040	31,985	79,025	9.9
Equity instruments	146	258	405	0.0	158	215	373	0.0
Other financial assets	1,301	2,298	3,599	0.4	1,671	1,669	3,341	0.4
Derivative financial assets	3,187	3,355	6,542	0.7	2,980	2,240	5,220	0.7
Derivative fin.ass. at fair value through profit or loss	2,229	3,263	5,492	0.6	1,984	2,068	4,052	0.5
Derivative fin. ass.at fair value thr.other comp.income	958	93	1,051	0.1	996	173	1,168	0.1
Financial assets measured at amortised cost (net)	383,631	172,645	556,276	60.0	335,512	144,661	480,173	60.3
Loans	330,386	161,771	492,157	53.1	280,308	135,599	415,907	52.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	89	5	94	0.0	66	5	71	0.0
Other financial assets measured at amortised cost	67,091	14,075	81,166	8.8	65,494	12,696	78,190	9.8
Public debt securities	66,812	12,766	79,578	8.6	64,679	11,609	76,288	9.6
Other financial assets	279	1,309	1,588	0.2	815	1,087	1,902	0.2
Allow.for expec. credit losses (-) (TFRS 9 applied)	13,936	3,206	17,142	1.9	10,356	3,639	13,995	1.8
Non-performing loans	1	0	2	0.0	2	0	2	0.0
Specific provisions (-) (TFRS 9 not applied)	1	0	2	0.0	2	0	2	0.0
Non-current assets or disposal groups (net)	752	0	752	0.1	549	0	549	0.1
Held for sale	752	0	752	0.1	549	0	549	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	16,910	9,354	26,264	2.8	13,099	7,268	20,366	2.6
Investments in associates (net)	659	361	1,020	0.1	306	316	622	0.1
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	659	361	1,020	0.1	306	316	622	0.1
Investments in subsidiaries (net)	16,206	8,964	25,171	2.7	12,792	6,930	19,722	2.5
Non-consolidated financial subsidiaries	12,461	8,853	21,315	2.3	9,320	6,822	16,142	2.0
Non-consolidated non-financial subsidiaries	3,745	111	3,856	0.4	3,472	107	3,580	0.4
Jointly contr. partnerships (joint ventures) (net)	45	28	74	0.0	0	22	22	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	45	28	74	0.0	0	22	22	0.0
Tangible assets (Net)	10,835	19	10,854	1.2	9,088	17	9,106	1.1
Intangible assets and goodwill (net)	1,947	3	1,950	0.2	1,461	3	1,464	0.2
Goodwill	10	0	10	0.0	12	0	12	0.0
Other	1,937	3	1,940	0.2	1,449	3	1,452	0.2
Investment properties (net)	896	0	896	0.1	383	0	383	0.0
Current tax assets	320	7	327	0.0	185	1	186	0.0
Deferred tax assets	2,325	10	2,335	0.3	4,332	39	4,371	0.5
Other assets	22,715	3,289	26,005	2.8	16,667	2,811	19,479	2.4
Total Assets	586,631	339,932	926,563	100.0	521,105	274,978	796,084	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	376,489	223,997	600,487	64.8	345,602	173,242	518,844	65.2
Loans received	6,908	64,761	71,669	7.7	8,921	49,000	57,921	7.3
Money market funds	28,540	26,489	55,029	5.9	36,036	24,270	60,306	7.6
Marketable securities (net)	1,191	35,424	36,615	4.0	708	22,467	23,175	2.9
Bills	748	0	748	0.1	587	5,524	6,111	0.8
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	443	35,424	35,867	3.9	120	16,944	17,064	2.1
Funds	11	0	11	0.0	27	0	27	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.0	27	0	27	0.0
Financial liabilities at fair value through profit or loss	0	3,139	3,139	0.3	0	3,787	3,787	0.5
Derivative financial liabilities	1,617	1,681	3,298	0.4	1,575	1,798	3,373	0.4
Derivative financial liabilities at fair value through profit or loss	1,570	1,663	3,233	0.3	1,473	1,767	3,240	0.4
Derivative fin. liab.at fair value through other compre. income	47	17	64	0.0	102	31	133	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1,405	41	1,446	0.2	1,098	32	1,130	0.1
Provisions	4,716	445	5,161	0.6	5,187	539	5,726	0.7
General loan loss provisions (TFRS 9 not applied)	1	0	1	0.0	6	0	6	0.0
Provision for restructuring	1	0	1	0.0	9	0	9	0.0
Reserves for employee benefits	1,984	28	2,012	0.2	1,699	22	1,722	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2,731	416	3,147	0.3	3,473	517	3,989	0.5
Current tax liabilities	4,701	27	4,728	0.5	2,853	20	2,873	0.4
Deferred tax liabilities	424	6	430	0.0	30	0	30	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	1,680	20,321	22,001	2.4	2,021	14,343	16,364	2.1
Loans	493	1,659	2,153	0.2	584	1,823	2,407	0.3
Other debt instruments	1,187	18,661	19,849	2.1	1,438	12,520	13,957	1.8
Other liabilities	34,739	8,278	43,018	4.6	29,176	5,172	34,348	4.3
Shareholders' equity	78,416	1,115	79,531	8.6	67,988	191	68,179	8.6
Paid-in capital	5,315	0	5,315	0.6	5,576	0	5,576	0.7
Capital reserves	2,546	32	2,578	0.3	3,134	58	3,193	0.4
Equity share premiums	2,225	0	2,225	0.2	2,675	0	2,675	0.3
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	321	32	353	0.0	460	58	518	0.1
Other accum.comp. income not reclass. in profit or loss	11,260	193	11,453	1.2	9,083	218	9,301	1.2
Other accum.comp.income reclassified in profit or loss	1,924	869	2,794	0.3	420	-109	311	0.0
Profit reserves	39,889	0	39,889	4.3	35,589	0	35,589	4.5
Legal reserves	1,824	0	1,824	0.2	1,637	0	1,637	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	37,603	0	37,603	4.1	33,401	0	33,401	4.2
Other profit reserves	463	0	463	0.0	551	0	551	0.1
Profit or loss	17,482	21	17,502	1.9	14,187	23	14,210	1.8
Prior years' profits or losses	538	0	538	0.1	-140	0	-140	0.0
Current period net profit or loss	16,944	21	16,965	1.8	14,327	23	14,350	1.8
Total Liabilities	540,840	385,723	926,563	100.0	501,223	294,861	796,084	100.0

Deposit Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	94,039	89,557	183,596	79,097	71,162	150,259
Letters of guarantee	83,322	62,353	145,674	69,613	51,085	120,698
Bank acceptances	2,769	1,833	4,601	2,319	1,310	3,629
Letters of credit	183	21,720	21,903	175	16,364	16,539
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	1,646	0	1,646	2,042	12	2,055
Other guarantees and warranties	6,119	3,650	9,770	4,947	2,391	7,338
Commitments	389,570	52,931	442,501	255,810	30,668	286,478
Irrevocable commitments	383,360	40,657	424,017	249,322	21,316	270,638
Revocable commitments	6,210	12,274	18,483	6,488	9,352	15,840
Derivative financial instruments	117,898	380,593	498,491	79,208	294,723	373,931
Derivative financial instruments held for hedging	6,326	18,424	24,750	5,391	16,732	22,123
Trading transactions	111,572	362,169	473,742	73,817	277,991	351,808
Custody and pledged securities	2,884,954	1,831,938	4,716,892	2,454,318	1,494,432	3,948,749
Items held in custody	328,875	150,113	478,989	271,377	102,037	373,415
Pledged items	1,317,232	649,444	1,966,676	1,087,835	544,266	1,632,101
Accepted guarantees and warranties	1,238,848	1,032,380	2,271,228	1,095,105	848,128	1,943,233
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,486,461	2,355,019	5,841,480	2,868,433	1,890,986	4,759,419

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	172,918	149,629
Interest on loans	111,942	97,962
Interest received from reserve deposits	15,972	9,974
Interest received from banks	4,495	2,932
Interest received from money market transactions	2,106	2,015
Interest received from marketable securities portfolio	37,613	36,096
Other interest income	790	650
Interest expenses (-)	138,959	126,807
Interest on deposits	113,757	106,526
Interest on funds borrowed	5,609	5,151
Interest on money market transactions	15,055	11,573
Interest on securities issued	3,535	2,514
Other interest expenses	1,003	1,044
Net interest income/expenses	33,958	22,822
Net fees and commissions income/expenses	20,338	16,515
Fees and commissions received	28,920	23,693
Fees and commissions paid (-)	8,582	7,177
Dividend income	83	98
Trading income or loss (net)	-4,650	-3,628
Profit/loss on capital market transactions	1,113	1,726
Profit/losses on derivative financial transactions	-1,880	-7,362
Foreign exchange profit/loss	-3,884	2,007
Other operating income	6,495	6,431
Gross profit from operating activities	56,224	42,239
Allowances for expected credit losses (-) (TFRS 9 applied)	11,284	6,867
Other provision expenses (-) (TFRS 9 applied)	199	299
Provision for loan losses (-) (TFRS 9 not applied)	10	9
Personnel expenses (-)	10,457	8,759
Other operating expenses (-)	15,897	12,518
Net operating profit/loss	18,376	13,788
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	3,510	2,944
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	21,887	16,731
Provisions for taxes on income from continuing operations (±)	-4,922	-2,382
Net profit/loss from continuing operations	16,965	14,350
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	16,965	14,350

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.0	19.1
Shareholders' Equity / Total Assets	8.6	8.6
(Shareholders' Equity - Permanent Assets) / Total Assets	4.2	4.6
Net On Balance Sheet Position / Total Shareholders' Equity	-57.8	-29.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	2.1
Balance-Sheet Ratios		
TC Assets / Total Assets	63.3	65.5
TC Liabilities / Total Liabilities	58.4	63.0
FC Assets / FC Liabilities	88.1	93.3
TC Deposits / Total Deposits	62.7	66.6
TC Loans / Total Loans	67.1	67.4
Total Deposits / Total Assets	64.8	65.2
Funds Borrowed / Total Assets	7.7	7.3
Assets Quality		
Financial Assets (net) / Total Assets	32.5	32.7
Total Loans / Total Assets	53.1	52.2
Total Loans / Total Deposits	82.0	80.2
Permanent Assets / Total Assets	4.4	4.0
Loans under follow-up (gross) / Total Loans	3.1	2.1
Consumer Loans / Total Loans	26.9	26.1
Liquidity		
Liquid Assets / Total Assets	20.3	20.7
Liquid Assets / Short-term Liabilities	31.4	33.0
TC Liquid Assets / Total Assets	8.9	10.8
Profitability		
Average Return on Assets	2.1	2.0
Average Return on Shareholders' Equity	24.7	23.4
Net Profit/Loss From Continuing Operations / Total Assets	1.8	1.8
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.4	2.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	40.0	37.0
Non-interest Income (net) / Total Assets	2.4	2.4
Other Operating Expenses / Total Assets	1.7	1.6
Personnel Expenses / Other Operating Expenses	65.8	70.0
Non-interest Income (net) / Other Operating Expenses	140.1	155.1

State-owned Banks

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	68,540	78,268	146,808	34.6	64,326	58,580	122,907	34.9
Cash and cash equivalents	36,983	47,919	84,901	20.0	39,333	33,667	73,000	20.7
Cash and cash balances at Central Bank	29,316	38,811	68,127	16.1	34,280	29,515	63,795	18.1
Banks	1,176	9,110	10,286	2.4	666	4,162	4,828	1.4
Receivables from Money Markets	6,496	0	6,496	1.5	4,393	0	4,393	1.2
Allow. for exp.credit losses (-) (TFRS 9 applied)	-6	-2	-8	0.0	-5	-10	-15	0.0
Financial assets at fair value through profit/loss	1,102	7,584	8,686	2.0	487	3,938	4,425	1.3
Public debt securities	58	7,427	7,485	1.8	13	3,778	3,790	1.1
Equity instruments	20	34	54	0.0	7	31	38	0.0
Other financial assets	1,024	122	1,146	0.3	468	129	597	0.2
Fin.ass. at fair value through other comp. income	29,291	22,029	51,320	12.1	23,543	20,757	44,301	12.6
Public debt securities	29,191	21,666	50,857	12.0	23,369	20,673	44,042	12.5
Equity instruments	100	48	148	0.0	128	43	170	0.0
Other financial assets	0	315	315	0.1	47	42	89	0.0
Derivative financial assets	1,164	736	1,900	0.4	962	218	1,180	0.3
Derivative fin.ass. at fair value through profit or loss	1,164	736	1,900	0.4	962	218	1,180	0.3
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	174,717	78,819	253,536	59.8	149,684	62,433	212,118	60.3
Loans	141,542	74,268	215,810	50.9	120,839	59,827	180,666	51.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	38,064	6,046	44,111	10.4	32,834	4,225	37,059	10.5
Public debt securities	38,061	5,666	43,727	10.3	32,676	3,856	36,532	10.4
Other financial assets	3	380	383	0.1	158	369	527	0.1
Allow.for expec. credit losses (-) (TFRS 9 applied)	4,890	1,496	6,385	1.5	3,989	1,619	5,608	1.6
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	381	0	381	0.1	201	0	201	0.1
Held for sale	381	0	381	0.1	201	0	201	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	6,389	1,775	8,164	1.9	4,045	1,422	5,467	1.6
Investments in associates (net)	595	97	692	0.2	255	94	349	0.1
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	595	97	692	0.2	255	94	349	0.1
Investments in subsidiaries (net)	5,794	1,650	7,444	1.8	3,790	1,305	5,095	1.4
Non-consolidated financial subsidiaries	5,447	1,650	7,096	1.7	3,691	1,305	4,996	1.4
Non-consolidated non-financial subsidiaries	348	0	348	0.1	99	0	99	0.0
Jointly contr. partnerships (joint ventures) (net)	0	28	28	0.0	0	22	22	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	28	28	0.0	0	22	22	0.0
Tangible assets (Net)	3,985	14	3,999	0.9	3,021	12	3,033	0.9
Intangible assets and goodwill (net)	409	3	411	0.1	291	3	294	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	409	3	411	0.1	291	3	294	0.1
Investment properties (net)	761	0	761	0.2	253	0	253	0.1
Current tax assets	82	7	89	0.0	25	1	26	0.0
Deferred tax assets	1,275	0	1,275	0.3	1,947	0	1,947	0.6
Other assets	7,382	1,023	8,405	2.0	5,145	495	5,640	1.6
Total Assets	263,919	159,909	423,829	100.0	228,939	122,945	351,885	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	186,176	101,879	288,055	68.0	167,077	78,930	246,007	69.9
Loans received	4,676	27,035	31,711	7.5	5,261	17,868	23,128	6.6
Money market funds	16,409	13,803	30,212	7.1	14,525	12,144	26,669	7.6
Marketable securities (net)	21	15,268	15,289	3.6	296	10,796	11,092	3.2
Bills	21	0	21	0.0	296	2,918	3,214	0.9
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	15,268	15,268	3.6	0	7,878	7,878	2.2
Funds	11	0	11	0.0	27	0	27	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.0	27	0	27	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	188	520	708	0.2	89	531	621	0.2
Derivative financial liabilities at fair value through profit or loss	188	520	708	0.2	89	531	621	0.2
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	569	4	573	0.1	442	4	447	0.1
Provisions	1,461	88	1,549	0.4	1,825	111	1,936	0.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	877	0	877	0.2	788	0	788	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	584	88	672	0.2	1,037	111	1,148	0.3
Current tax liabilities	2,274	7	2,281	0.5	1,044	4	1,048	0.3
Deferred tax liabilities	0	6	6	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	1,590	6,515	8,105	1.9	1,883	4,092	5,975	1.7
Loans	493	0	493	0.1	584	0	584	0.2
Other debt instruments	1,097	6,515	7,612	1.8	1,299	4,092	5,391	1.5
Other liabilities	11,391	4,190	15,581	3.7	9,499	1,527	11,026	3.1
Shareholders' equity	29,272	475	29,748	7.0	24,019	-111	23,908	6.8
Paid-in capital	2,432	0	2,432	0.6	2,883	0	2,883	0.8
Capital reserves	2,203	32	2,235	0.5	2,722	58	2,780	0.8
Equity share premiums	2,102	0	2,102	0.5	2,553	0	2,553	0.7
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	101	32	133	0.0	169	58	227	0.1
Other accum.comp. income not reclass. in profit or loss	6,837	72	6,909	1.6	4,902	151	5,054	1.4
Other accum.comp.income reclassified in profit or loss	-457	371	-86	0.0	-722	-321	-1,043	-0.3
Profit reserves	11,723	0	11,723	2.8	9,787	0	9,787	2.8
Legal reserves	894	0	894	0.2	744	0	744	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	10,787	0	10,787	2.5	8,992	0	8,992	2.6
Other profit reserves	42	0	42	0.0	51	0	51	0.0
Profit or loss	6,535	0	6,535	1.5	4,448	0	4,448	1.3
Prior years' profits or losses	494	0	494	0.1	23	0	23	0.0
Current period net profit or loss	6,041	0	6,041	1.4	4,425	0	4,425	1.3
Total Liabilities	254,039	169,790	423,829	100.0	225,987	125,897	351,885	100.0

State-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	43,659	43,196	86,855	38,215	34,636	72,851
Letters of guarantee	40,621	33,536	74,157	34,365	27,430	61,795
Bank acceptances	1,717	490	2,207	1,539	398	1,936
Letters of credit	24	9,080	9,104	23	6,706	6,730
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	1,256	12	1,268
Other guarantees and warranties	1,296	89	1,386	1,032	89	1,121
Commitments	103,803	24,008	127,811	69,300	15,419	84,719
Irrevocable commitments	102,128	14,152	116,280	67,835	7,896	75,732
Revocable commitments	1,675	9,856	11,531	1,464	7,523	8,987
Derivative financial instruments	15,636	79,043	94,679	8,906	64,779	73,685
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	15,636	79,043	94,679	8,906	64,779	73,685
Custody and pledged securities	1,955,786	1,208,629	3,164,415	1,668,161	957,708	2,625,869
Items held in custody	230,410	51,490	281,900	185,091	31,631	216,723
Pledged items	648,638	196,566	845,204	520,653	144,885	665,538
Accepted guarantees and warranties	1,076,737	960,574	2,037,311	962,416	781,192	1,743,608
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,118,884	1,354,876	3,473,761	1,784,582	1,072,541	2,857,124

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	78,772	66,461
Interest on loans	49,594	43,351
Interest received from reserve deposits	7,037	4,364
Interest received from banks	511	395
Interest received from money market transactions	1,214	680
Interest received from marketable securities portfolio	20,270	17,592
Other interest income	145	79
Interest expenses (-)	65,463	57,873
Interest on deposits	54,283	50,916
Interest on funds borrowed	2,362	1,801
Interest on money market transactions	6,787	3,830
Interest on securities issued	1,619	1,050
Other interest expenses	411	276
Net interest income/expenses	13,309	8,588
Net fees and commissions income/expenses	5,160	4,389
Fees and commissions received	8,095	6,684
Fees and commissions paid (-)	2,935	2,295
Dividend income	45	65
Trading income or loss (net)	-1,136	-1,590
Profit/loss on capital market transactions	373	556
Profit/losses on derivative financial transactions	-1,656	-2,977
Foreign exchange profit/loss	147	831
Other operating income	3,634	2,793
Gross profit from operating activities	21,012	14,245
Allowances for expected credit losses (-) (TFRS 9 applied)	4,176	2,278
Other provision expenses (-) (TFRS 9 applied)	108	203
Provision for loan losses (-) (TFRS 9 not applied)	8	0
Personnel expenses (-)	3,546	2,765
Other operating expenses (-)	5,214	3,820
Net operating profit/loss	7,960	5,179
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	260	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	8,220	5,179
Provisions for taxes on income from continuing operations (±)	-2,179	-754
Net profit/loss from continuing operations	6,041	4,425
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	6,041	4,425

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	17.6	17.1
Shareholders' Equity / Total Assets	7.0	6.8
(Shareholders' Equity - Permanent Assets) / Total Assets	3.8	4.2
Net On Balance Sheet Position / Total Shareholders' Equity	-32.6	-12.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.3	3.4
Balance-Sheet Ratios		
TC Assets / Total Assets	62.3	65.1
TC Liabilities / Total Liabilities	59.9	64.2
FC Assets / FC Liabilities	94.2	97.7
TC Deposits / Total Deposits	64.6	67.9
TC Loans / Total Loans	65.6	66.9
Total Deposits / Total Assets	68.0	69.9
Funds Borrowed / Total Assets	7.5	6.6
Assets Quality		
Financial Assets (net) / Total Assets	34.6	34.9
Total Loans / Total Assets	50.9	51.3
Total Loans / Total Deposits	74.9	73.4
Permanent Assets / Total Assets	3.2	2.6
Loans under follow-up (gross) / Total Loans	2.6	1.6
Consumer Loans / Total Loans	15.4	15.4
Liquidity		
Liquid Assets / Total Assets	20.0	20.7
Liquid Assets / Short-term Liabilities	30.2	32.9
TC Liquid Assets / Total Assets	8.7	11.2
Profitability		
Average Return on Assets	1.6	1.4
Average Return on Shareholders' Equity	24.2	21.0
Net Profit/Loss From Continuing Operations / Total Assets	1.4	1.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.1	1.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	42.9	42.9
Non-interest Income (net) / Total Assets	1.8	1.6
Other Operating Expenses / Total Assets	1.2	1.1
Personnel Expenses / Other Operating Expenses	68.0	72.4
Non-interest Income (net) / Other Operating Expenses	147.7	148.1

Privately-owned Banks

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	45,268	45,406	90,674	31.0	45,391	36,744	82,135	31.5
Cash and cash equivalents	24,306	32,510	56,817	19.4	25,765	25,752	51,518	19.8
Cash and cash balances at Central Bank	23,332	27,491	50,823	17.4	24,617	22,151	46,767	17.9
Banks	538	4,988	5,526	1.9	527	3,587	4,114	1.6
Receivables from Money Markets	440	45	485	0.2	628	26	654	0.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	-4	-13	-17	0.0	-7	-11	-18	0.0
Financial assets at fair value through profit/loss	999	1,425	2,424	0.8	564	1,029	1,592	0.6
Public debt securities	483	1,244	1,727	0.6	136	819	955	0.4
Equity instruments	7	86	93	0.0	6	79	85	0.0
Other financial assets	509	94	603	0.2	422	130	552	0.2
Fin.ass. at fair value through other comp. income	18,371	10,039	28,410	9.7	17,469	8,809	26,279	10.1
Public debt securities	17,038	8,350	25,388	8.7	15,845	7,806	23,651	9.1
Equity instruments	37	112	149	0.1	16	92	109	0.0
Other financial assets	1,297	1,577	2,874	1.0	1,608	910	2,518	1.0
Derivative financial assets	1,591	1,432	3,023	1.0	1,592	1,154	2,746	1.1
Derivative fin.ass. at fair value through profit or loss	759	1,386	2,144	0.7	664	1,064	1,728	0.7
Derivative fin. ass.at fair value thr.other comp.income	833	46	879	0.3	928	90	1,018	0.4
Financial assets measured at amortised cost (net)	121,396	52,566	173,962	59.5	108,590	46,188	154,778	59.4
Loans	107,930	48,699	156,628	53.5	91,081	41,960	133,041	51.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	22	0	22	0.0	48	0	48	0.0
Other financial assets measured at amortised cost	18,357	4,760	23,117	7.9	20,935	5,139	26,074	10.0
Public debt securities	18,190	4,057	22,247	7.6	20,570	4,593	25,162	9.7
Other financial assets	166	703	869	0.3	366	546	912	0.3
Allow.for expec. credit losses (-) (TFRS 9 applied)	4,912	893	5,805	2.0	3,474	911	4,386	1.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	177	0	177	0.1	162	0	162	0.1
Held for sale	177	0	177	0.1	162	0	162	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	7,223	3,713	10,937	3.7	6,320	3,039	9,359	3.6
Investments in associates (net)	57	264	321	0.1	44	222	266	0.1
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	57	264	321	0.1	44	222	266	0.1
Investments in subsidiaries (net)	7,121	3,449	10,570	3.6	6,276	2,817	9,093	3.5
Non-consolidated financial subsidiaries	3,909	3,338	7,247	2.5	3,304	2,710	6,014	2.3
Non-consolidated non-financial subsidiaries	3,212	111	3,323	1.1	2,972	107	3,080	1.2
Jointly contr. partnerships (joint ventures) (net)	45	0	45	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	45	0	45	0.0	0	0	0	0.0
Tangible assets (Net)	4,200	4	4,205	1.4	3,727	5	3,732	1.4
Intangible assets and goodwill (net)	915	0	915	0.3	687	0	688	0.3
Goodwill	10	0	10	0.0	12	0	12	0.0
Other	905	0	905	0.3	675	0	676	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	114	0	114	0.0	150	0	150	0.1
Deferred tax assets	613	10	623	0.2	1,324	39	1,363	0.5
Other assets	9,238	1,749	10,987	3.8	6,538	1,755	8,293	3.2
Total Assets	189,145	103,448	292,593	100.0	172,888	87,771	260,660	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	110,463	73,175	183,638	62.8	100,988	57,909	158,897	61.0
Loans received	1,814	18,012	19,826	6.8	3,416	14,377	17,793	6.8
Money market funds	9,798	10,168	19,965	6.8	18,257	7,957	26,215	10.1
Marketable securities (net)	671	12,072	12,743	4.4	335	7,609	7,944	3.0
Bills	227	0	227	0.1	214	1,458	1,672	0.6
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	443	12,072	12,516	4.3	120	6,151	6,272	2.4
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	1,525	1,525	0.5	0	2,181	2,181	0.8
Derivative financial liabilities	917	598	1,515	0.5	880	656	1,536	0.6
Derivative financial liabilities at fair value through profit or loss	902	597	1,499	0.5	862	656	1,518	0.6
Derivative fin. liab.at fair value through other compre. income	15	0	15	0.0	18	0	18	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	546	4	549	0.2	464	9	473	0.2
Provisions	1,889	99	1,988	0.7	2,011	124	2,135	0.8
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	5	0	5	0.0
Provision for restructuring	0	0	0	0.0	9	0	9	0.0
Reserves for employee benefits	571	6	577	0.2	462	4	466	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1,317	93	1,411	0.5	1,536	119	1,655	0.6
Current tax liabilities	1,355	7	1,362	0.5	894	14	908	0.3
Deferred tax liabilities	416	0	416	0.1	27	0	27	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	91	7,927	8,018	2.7	116	5,639	5,755	2.2
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	91	7,927	8,018	2.7	116	5,639	5,755	2.2
Other liabilities	12,715	2,050	14,764	5.0	10,966	1,987	12,953	5.0
Shareholders' equity	25,815	468	26,283	9.0	23,596	246	23,842	9.1
Paid-in capital	1,345	0	1,345	0.5	1,374	0	1,374	0.5
Capital reserves	302	0	302	0.1	372	0	372	0.1
Equity share premiums	116	0	116	0.0	122	0	122	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	186	0	186	0.1	250	0	250	0.1
Other accum.comp. income not reclass. in profit or loss	3,096	73	3,168	1.1	2,776	34	2,810	1.1
Other accum.comp.income reclassified in profit or loss	1,052	375	1,427	0.5	323	189	512	0.2
Profit reserves	15,223	0	15,223	5.2	14,749	0	14,749	5.7
Legal reserves	637	0	637	0.2	672	0	672	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	14,173	0	14,173	4.8	13,585	0	13,585	5.2
Other profit reserves	412	0	412	0.1	492	0	492	0.2
Profit or loss	4,796	21	4,817	1.6	4,002	23	4,025	1.5
Prior years' profits or losses	56	0	56	0.0	26	0	26	0.0
Current period net profit or loss	4,740	21	4,761	1.6	3,975	23	3,998	1.5
Total Liabilities	166,487	126,105	292,593	100.0	161,951	98,709	260,660	100.0

Privately-owned Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	30,110	27,362	57,473	24,210	21,684	45,893
Letters of guarantee	24,995	17,376	42,371	20,523	14,145	34,667
Bank acceptances	717	446	1,164	580	297	877
Letters of credit	6	8,128	8,134	45	6,068	6,113
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	691	0	691	177	0	177
Other guarantees and warranties	3,702	1,412	5,113	2,884	1,173	4,058
Commitments	159,980	20,338	180,318	103,288	9,123	112,411
Irrevocable commitments	158,478	18,138	176,616	102,014	7,546	109,560
Revocable commitments	1,501	2,201	3,702	1,274	1,577	2,851
Derivative financial instruments	53,361	161,676	215,037	33,098	128,732	161,830
Derivative financial instruments held for hedging	3,302	8,168	11,470	2,524	7,762	10,286
Trading transactions	50,059	153,508	203,566	30,575	120,970	151,545
Custody and pledged securities	397,774	242,782	640,556	337,837	215,268	553,105
Items held in custody	43,735	33,539	77,274	33,940	30,069	64,009
Pledged items	262,479	168,805	431,284	228,694	144,914	373,608
Accepted guarantees and warranties	91,561	40,438	131,999	75,203	40,285	115,488
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	641,226	452,158	1,093,383	498,433	374,806	873,239

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	52,687	47,310
Interest on loans	35,042	30,856
Interest received from reserve deposits	5,143	3,196
Interest received from banks	812	530
Interest received from money market transactions	295	344
Interest received from marketable securities portfolio	11,238	12,226
Other interest income	157	158
Interest expenses (-)	42,731	40,934
Interest on deposits	33,589	31,549
Interest on funds borrowed	1,806	1,849
Interest on money market transactions	5,928	6,158
Interest on securities issued	1,241	1,030
Other interest expenses	167	348
Net interest income/expenses	9,956	6,376
Net fees and commissions income/expenses	8,951	7,034
Fees and commissions received	11,941	9,646
Fees and commissions paid (-)	2,990	2,612
Dividend income	23	23
Trading income or loss (net)	-2,288	-1,590
Profit/loss on capital market transactions	502	984
Profit/losses on derivative financial transactions	-144	-3,290
Foreign exchange profit/loss	-2,646	717
Other operating income	1,317	1,992
Gross profit from operating activities	17,959	13,835
Allowances for expected credit losses (-) (TFRS 9 applied)	3,762	2,438
Other provision expenses (-) (TFRS 9 applied)	7	4
Provision for loan losses (-) (TFRS 9 not applied)	0	5
Personnel expenses (-)	3,940	3,525
Other operating expenses (-)	6,221	5,399
Net operating profit/loss	4,028	2,464
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	1,792	1,719
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5,821	4,182
Provisions for taxes on income from continuing operations (±)	-1,060	-184
Net profit/loss from continuing operations	4,761	3,998
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	4,761	3,998

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.1	19.9
Shareholders' Equity / Total Assets	9.0	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	3.4	3.8
Net On Balance Sheet Position / Total Shareholders' Equity	-86.6	-45.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.1	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	64.6	66.3
TC Liabilities / Total Liabilities	56.9	62.1
FC Assets / FC Liabilities	82.0	88.9
TC Deposits / Total Deposits	60.2	63.6
TC Loans / Total Loans	68.9	68.5
Total Deposits / Total Assets	62.8	61.0
Funds Borrowed / Total Assets	6.8	6.8
Assets Quality		
Financial Assets (net) / Total Assets	31.0	31.5
Total Loans / Total Assets	53.5	51.0
Total Loans / Total Deposits	85.3	83.7
Permanent Assets / Total Assets	5.5	5.3
Loans under follow-up (gross) / Total Loans	3.4	2.5
Consumer Loans / Total Loans	35.8	33.9
Liquidity		
Liquid Assets / Total Assets	19.4	19.8
Liquid Assets / Short-term Liabilities	29.4	30.6
TC Liquid Assets / Total Assets	8.3	9.9
Profitability		
Average Return on Assets	1.8	1.7
Average Return on Shareholders' Equity	20.6	18.0
Net Profit/Loss From Continuing Operations / Total Assets	1.6	1.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.1	1.5
Net Interest Income After Provisions / Gross Profit from Operating Activities	34.5	28.4
Non-interest Income (net) / Total Assets	2.7	2.9
Other Operating Expenses / Total Assets	2.1	2.1
Personnel Expenses / Other Operating Expenses	63.3	65.3
Non-interest Income (net) / Other Operating Expenses	128.6	138.2

Banks Under the Deposit Insurance Fund

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	107	7	114	39.0	47	6	53	20.6
Cash and cash equivalents	103	7	110	37.7	43	6	49	18.9
Cash and cash balances at Central Bank	0	0	0	0.0	0	0	0	0.0
Banks	103	7	110	37.7	43	6	49	18.9
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	4	0	4	1.2	4	0	4	1.7
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	4	0	4	1.2	4	0	4	1.7
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	10	148	158	54.1	13	171	184	71.2
Loans	10	127	137	46.9	9	152	161	62.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	21	21	7.2	4	19	23	8.9
Public debt securities	0	21	21	7.2	4	19	23	8.9
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	1	0	1	0.5	2	0	2	0.7
Specific provisions (-) (TFRS 9 not applied)	1	0	1	0.5	1	0	2	0.6
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	0.5	2	0	2	0.7
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.1
Deferred tax assets	15	0	15	5.0	16	0	16	6.2
Other assets	2	2	4	1.4	1	2	3	1.2
Total Assets	135	157	292	100.0	79	179	259	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	79	7	87	29.7	37	5	42	16.2
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	19	0	19	6.4	4	0	4	1.7
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	14	18	32	10.8	14	19	33	12.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.1	0	0	0	0.1
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	0.8	2	0	2	0.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	18	29	9.9	12	19	30	11.7
Current tax liabilities	1	0	1	0.4	1	0	1	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	127	127	43.3	0	152	152	58.7
Loans	0	127	127	43.3	0	152	152	58.7
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	5	3	8	2.8	1	4	5	2.0
Shareholders' equity	19	0	19	6.4	22	0	22	8.6
Paid-in capital	11	0	11	3.7	13	0	13	5.0
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	-1	0	-1	-0.4	-1	0	-1	-0.4
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	392	0	392	134.3	480	0	480	185.8
Legal reserves	1	0	1	0.2	1	0	1	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	391	0	391	134.0	480	0	480	185.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-383	0	-383	-131.1	-470	0	-470	-181.9
Prior years' profits or losses	-387	0	-387	-132.6	-477	0	-477	-184.5
Current period net profit or loss	4	0	4	1.4	7	0	7	2.7
Total Liabilities	137	156	292	100.0	80	179	259	100.0

Banks Under the Deposit Insurance Fund

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	12	14	26	14	15	29
Letters of guarantee	12	14	26	14	15	29
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	67	39	106	131	36	167
Items held in custody	1	1	2	3	1	4
Pledged items	67	37	104	128	35	163
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	79	53	132	145	51	196

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	48	60
Interest on loans	16	29
Interest received from reserve deposits	0	0
Interest received from banks	28	25
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	6
Other interest income	0	0
Interest expenses (-)	31	42
Interest on deposits	20	22
Interest on funds borrowed	10	19
Interest on money market transactions	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	17	18
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	1	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	2	3
Gross profit from operating activities	19	21
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	1	4
Personnel expenses (-)	9	9
Other operating expenses (-)	3	3
Net operating profit/loss	5	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5	5
Provisions for taxes on income from continuing operations (±)	-1	1
Net profit/loss from continuing operations	4	7
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	4	7

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	51.9	83.8
Shareholders' Equity / Total Assets	6.4	8.6
(Shareholders' Equity - Permanent Assets) / Total Assets	5.9	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	9.3	1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.3	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	46.2	30.7
TC Liabilities / Total Liabilities	46.7	30.8
FC Assets / FC Liabilities	101.1	100.1
TC Deposits / Total Deposits	91.4	88.1
TC Loans / Total Loans	7.2	5.4
Total Deposits / Total Assets	29.7	16.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.0	20.6
Total Loans / Total Assets	46.9	62.3
Total Loans / Total Deposits	157.8	383.4
Permanent Assets / Total Assets	0.6	0.8
Loans under follow-up (gross) / Total Loans	1.0	1.1
Consumer Loans / Total Loans	0.4	0.9
Liquidity		
Liquid Assets / Total Assets	37.7	18.9
Liquid Assets / Short-term Liabilities	189.9	139.2
TC Liquid Assets / Total Assets	35.4	16.6
Profitability		
Average Return on Assets	1.5	2.4
Average Return on Shareholders' Equity	22.0	35.7
Net Profit/Loss From Continuing Operations / Total Assets	1.4	2.7
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.2	5.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	79.0	69.3
Non-interest Income (net) / Total Assets	0.9	1.0
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	268.8	328.9
Non-interest Income (net) / Other Operating Expenses	76.9	97.3

Foreign Banks

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	32,385	30,925	63,310	30.2	30,065	24,848	54,913	30.0
Cash and cash equivalents	21,425	25,173	46,598	22.2	20,854	19,306	40,160	21.9
Cash and cash balances at Central Bank	18,588	17,977	36,565	17.4	16,221	13,786	30,007	16.4
Banks	455	6,168	6,623	3.2	366	4,355	4,722	2.6
Receivables from Money Markets	2,395	1,038	3,433	1.6	4,278	1,173	5,451	3.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	-13	-10	-23	0.0	-11	-8	-19	0.0
Financial assets at fair value through profit/loss	1,103	423	1,527	0.7	929	370	1,299	0.7
Public debt securities	815	279	1,094	0.5	776	243	1,019	0.6
Equity instruments	18	52	69	0.0	17	48	64	0.0
Other financial assets	270	93	364	0.2	137	79	216	0.1
Fin.ass. at fair value through other comp. income	9,425	4,141	13,566	6.5	7,856	4,303	12,159	6.6
Public debt securities	9,412	3,637	13,048	6.2	7,826	3,506	11,332	6.2
Equity instruments	10	99	108	0.1	14	80	94	0.1
Other financial assets	3	406	409	0.2	17	717	734	0.4
Derivative financial assets	431	1,188	1,619	0.8	426	868	1,294	0.7
Derivative fin.ass. at fair value through profit or loss	306	1,141	1,447	0.7	358	786	1,144	0.6
Derivative fin. ass.at fair value thr.other comp.income	125	47	172	0.1	68	82	150	0.1
Financial assets measured at amortised cost (net)	87,508	41,112	128,621	61.3	77,224	35,869	113,093	61.7
Loans	80,904	38,677	119,582	57.0	68,378	33,660	102,038	55.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	67	5	72	0.0	18	5	22	0.0
Other financial assets measured at amortised cost	10,670	3,248	13,918	6.6	11,721	3,313	15,034	8.2
Public debt securities	10,561	3,022	13,582	6.5	11,430	3,141	14,571	8.0
Other financial assets	110	226	336	0.2	291	172	463	0.3
Allow.for expec. credit losses (-) (TFRS 9 applied)	4,133	818	4,951	2.4	2,893	1,109	4,002	2.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	194	0	194	0.1	186	0	186	0.1
Held for sale	194	0	194	0.1	186	0	186	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	3,298	3,866	7,164	3.4	2,733	2,807	5,540	3.0
Investments in associates (net)	7	0	7	0.0	7	0	7	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	7	0	7	0.0	7	0	7	0.0
Investments in subsidiaries (net)	3,291	3,866	7,157	3.4	2,726	2,807	5,533	3.0
Non-consolidated financial subsidiaries	3,106	3,866	6,971	3.3	2,325	2,807	5,132	2.8
Non-consolidated non-financial subsidiaries	185	0	185	0.1	401	0	401	0.2
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	2,649	0	2,649	1.3	2,339	0	2,339	1.3
Intangible assets and goodwill (net)	623	0	623	0.3	482	0	482	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	623	0	623	0.3	482	0	482	0.3
Investment properties (net)	135	0	135	0.1	130	0	130	0.1
Current tax assets	124	0	124	0.1	10	0	10	0.0
Deferred tax assets	422	0	422	0.2	1,045	0	1,045	0.6
Other assets	6,093	515	6,608	3.1	4,984	559	5,542	3.0
Total Assets	133,432	76,418	209,850	100.0	119,198	64,083	183,281	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	79,771	48,936	128,707	61.3	77,500	36,398	113,899	62.1
Loans received	418	19,714	20,132	9.6	244	16,755	16,999	9.3
Money market funds	2,315	2,518	4,833	2.3	3,250	4,168	7,418	4.0
Marketable securities (net)	500	8,083	8,583	4.1	78	4,062	4,139	2.3
Bills	500	0	500	0.2	78	1,148	1,225	0.7
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	8,083	8,083	3.9	0	2,914	2,914	1.6
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	1,614	1,614	0.8	0	1,606	1,606	0.9
Derivative financial liabilities	511	563	1,075	0.5	606	610	1,216	0.7
Derivative financial liabilities at fair value through profit or loss	480	546	1,026	0.5	522	579	1,101	0.6
Derivative fin. liab.at fair value through other compre. income	32	17	49	0.0	84	31	115	0.1
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	291	33	324	0.2	192	18	210	0.1
Provisions	1,352	240	1,592	0.8	1,336	286	1,622	0.9
General loan loss provisions (TFRS 9 not applied)	0	0	1	0.0	0	0	1	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	533	22	556	0.3	447	18	465	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	818	217	1,035	0.5	888	268	1,156	0.6
Current tax liabilities	1,071	13	1,084	0.5	914	2	916	0.5
Deferred tax liabilities	9	0	9	0.0	3	0	3	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	5,752	5,752	2.7	23	4,459	4,482	2.4
Loans	0	1,533	1,533	0.7	0	1,671	1,671	0.9
Other debt instruments	0	4,219	4,219	2.0	23	2,788	2,811	1.5
Other liabilities	10,629	2,035	12,664	6.0	8,709	1,655	10,364	5.7
Shareholders' equity	23,310	172	23,482	11.2	20,352	56	20,408	11.1
Paid-in capital	1,527	0	1,527	0.7	1,306	0	1,306	0.7
Capital reserves	41	0	41	0.0	41	0	41	0.0
Equity share premiums	7	0	7	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	34	0	34	0.0	41	0	41	0.0
Other accum.comp. income not reclass. in profit or loss	1,329	49	1,377	0.7	1,406	33	1,438	0.8
Other accum.comp.income reclassified in profit or loss	1,329	123	1,452	0.7	819	23	842	0.5
Profit reserves	12,551	0	12,551	6.0	10,573	0	10,573	5.8
Legal reserves	292	0	292	0.1	220	0	220	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	12,251	0	12,251	5.8	10,344	0	10,344	5.6
Other profit reserves	8	0	8	0.0	9	0	9	0.0
Profit or loss	6,533	0	6,533	3.1	6,207	0	6,207	3.4
Prior years' profits or losses	375	0	375	0.2	288	0	288	0.2
Current period net profit or loss	6,158	0	6,158	2.9	5,920	0	5,920	3.2
Total Liabilities	120,177	89,673	209,850	100.0	113,205	70,076	183,281	100.0

Foreign Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	20,258	18,984	39,242	16,658	14,828	31,486
Letters of guarantee	17,694	11,427	29,121	14,712	9,495	24,206
Bank acceptances	334	896	1,231	201	615	816
Letters of credit	153	4,512	4,664	106	3,589	3,696
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	955	0	955	609	0	609
Other guarantees and warranties	1,121	2,149	3,271	1,030	1,129	2,159
Commitments	125,787	8,585	134,371	83,222	6,127	89,348
Irrevocable commitments	122,754	8,368	131,121	79,472	5,874	85,346
Revocable commitments	3,033	217	3,250	3,749	253	4,002
Derivative financial instruments	48,901	139,874	188,775	37,204	101,212	138,416
Derivative financial instruments held for hedging	3,024	10,256	13,280	2,867	8,970	11,838
Trading transactions	45,877	129,619	175,496	34,336	92,242	126,578
Custody and pledged securities	531,327	380,489	911,815	448,189	321,420	769,609
Items held in custody	54,729	65,084	119,813	52,343	40,336	92,679
Pledged items	406,049	284,036	690,084	338,360	254,432	592,792
Accepted guarantees and warranties	70,550	31,368	101,918	57,486	26,651	84,137
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	726,272	547,932	1,274,204	585,273	443,587	1,028,859

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	41,411	35,798
Interest on loans	27,289	23,726
Interest received from reserve deposits	3,792	2,414
Interest received from banks	3,145	1,982
Interest received from money market transactions	596	991
Interest received from marketable securities portfolio	6,101	6,272
Other interest income	488	414
Interest expenses (-)	30,734	27,958
Interest on deposits	25,866	24,038
Interest on funds borrowed	1,430	1,481
Interest on money market transactions	2,339	1,584
Interest on securities issued	674	434
Other interest expenses	425	420
Net interest income/expenses	10,677	7,840
Net fees and commissions income/expenses	6,226	5,092
Fees and commissions received	8,884	7,362
Fees and commissions paid (-)	2,658	2,271
Dividend income	15	10
Trading income or loss (net)	-1,226	-448
Profit/loss on capital market transactions	239	187
Profit/losses on derivative financial transactions	-80	-1,095
Foreign exchange profit/loss	-1,385	459
Other operating income	1,542	1,644
Gross profit from operating activities	17,235	14,137
Allowances for expected credit losses (-) (TFRS 9 applied)	3,346	2,150
Other provision expenses (-) (TFRS 9 applied)	85	92
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	2,962	2,460
Other operating expenses (-)	4,459	3,296
Net operating profit/loss	6,383	6,140
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	1,458	1,225
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	7,840	7,365
Provisions for taxes on income from continuing operations (±)	-1,682	-1,445
Net profit/loss from continuing operations	6,158	5,920
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	6,158	5,920

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	21.3	21.4
Shareholders' Equity / Total Assets	11.2	11.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.1	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-57.3	-29.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.4	2.5
Balance-Sheet Ratios		
TC Assets / Total Assets	63.6	65.0
TC Liabilities / Total Liabilities	57.3	61.8
FC Assets / FC Liabilities	85.2	91.4
TC Deposits / Total Deposits	62.0	68.0
TC Loans / Total Loans	67.7	67.0
Total Deposits / Total Assets	61.3	62.1
Funds Borrowed / Total Assets	9.6	9.3
Assets Quality		
Financial Assets (net) / Total Assets	30.2	30.0
Total Loans / Total Assets	57.0	55.7
Total Loans / Total Deposits	92.9	89.6
Permanent Assets / Total Assets	5.1	4.7
Loans under follow-up (gross) / Total Loans	3.7	2.5
Consumer Loans / Total Loans	36.1	35.0
Liquidity		
Liquid Assets / Total Assets	22.2	21.9
Liquid Assets / Short-term Liabilities	36.9	37.0
TC Liquid Assets / Total Assets	10.2	11.4
Profitability		
Average Return on Assets	3.2	3.6
Average Return on Shareholders' Equity	29.8	33.1
Net Profit/Loss From Continuing Operations / Total Assets	2.9	3.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.5	3.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	42.0	39.6
Non-interest Income (net) / Total Assets	3.1	3.4
Other Operating Expenses / Total Assets	2.1	1.8
Personnel Expenses / Other Operating Expenses	66.4	74.6
Non-interest Income (net) / Other Operating Expenses	147.1	191.1

Development and Investment Banks

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	15,094	4,759	19,853	29.5	11,031	4,423	15,454	29.0
Cash and cash equivalents	12,200	2,841	15,041	22.3	9,278	2,458	11,736	22.1
Cash and cash balances at Central Bank	3,139	849	3,988	5.9	861	545	1,406	2.6
Banks	7,701	1,993	9,694	14.4	7,598	1,914	9,512	17.9
Receivables from Money Markets	1,364	0	1,364	2.0	823	0	823	1.5
Allow. for exp.credit losses (-) (TFRS 9 applied)	-5	0	-5	0.0	-5	0	-5	0.0
Financial assets at fair value through profit/loss	773	57	830	1.2	477	82	559	1.0
Public debt securities	7	1	8	0.0	6	11	17	0.0
Equity instruments	111	14	124	0.2	12	10	22	0.0
Other financial assets	656	42	697	1.0	459	60	519	1.0
Fin.ass. at fair value through other comp. income	2,083	1,801	3,884	5.8	1,227	1,737	2,963	5.6
Public debt securities	1,872	976	2,848	4.2	981	904	1,885	3.5
Equity instruments	32	157	189	0.3	29	137	166	0.3
Other financial assets	179	668	847	1.3	217	695	912	1.7
Derivative financial assets	38	59	97	0.1	50	146	196	0.4
Derivative fin.ass. at fair value through profit or loss	38	55	93	0.1	50	126	176	0.3
Derivative fin. ass.at fair value thr.other comp.income	0	4	4	0.0	0	20	20	0.0
Financial assets measured at amortised cost (net)	16,206	27,320	43,526	64.6	12,131	23,409	35,540	66.8
Loans	15,630	26,413	42,043	62.4	11,465	22,560	34,025	63.9
Receivables from leasing transactions	20	46	66	0.1	16	33	50	0.1
Factoring receivables	0	3	3	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	755	1,010	1,765	2.6	850	948	1,798	3.4
Public debt securities	742	678	1,420	2.1	830	703	1,532	2.9
Other financial assets	14	331	345	0.5	20	245	265	0.5
Allow.for expec. credit losses (-) (TFRS 9 applied)	207	150	358	0.5	201	132	332	0.6
Non-performing loans	17	0	17	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	10	0	10	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	6	0	6	0.0	3	0	3	0.0
Held for sale	6	0	6	0.0	3	0	3	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	395	0	395	0.6	324	0	324	0.6
Investments in associates (net)	137	0	138	0.2	128	0	128	0.2
Associates accounted by using equity method	129	0	129	0.2	119	0	119	0.2
Non-consolidated associates	9	0	9	0.0	8	0	9	0.0
Investments in subsidiaries (net)	258	0	258	0.4	196	0	196	0.4
Non-consolidated financial subsidiaries	223	0	223	0.3	172	0	172	0.3
Non-consolidated non-financial subsidiaries	34	0	34	0.1	24	0	24	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	145	0	145	0.2	125	0	125	0.2
Intangible assets and goodwill (net)	92	0	92	0.1	78	0	78	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	92	0	92	0.1	78	0	78	0.1
Investment properties (net)	813	0	813	1.2	142	0	142	0.3
Current tax assets	18	0	18	0.0	3	0	3	0.0
Deferred tax assets	106	0	106	0.2	133	0	133	0.2
Other assets	2,279	112	2,391	3.6	1,320	89	1,409	2.6
Total Assets	35,154	32,192	67,346	100.0	25,290	27,921	53,211	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	10,548	20,983	31,531	46.8	8,188	17,551	25,739	48.4
Money market funds	666	1,030	1,696	2.5	520	901	1,421	2.7
Marketable securities (net)	1,144	7,445	8,588	12.8	759	6,291	7,051	13.3
Bills	953	871	1,824	2.7	617	1,248	1,865	3.5
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	191	6,573	6,764	10.0	142	5,044	5,185	9.7
Funds	9,474	1,884	11,357	16.9	6,554	1,614	8,168	15.4
Borrower funds	342	321	663	1.0	187	284	471	0.9
Other	9,132	1,563	10,694	15.9	6,367	1,331	7,697	14.5
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	21	150	170	0.3	16	65	80	0.2
Derivative financial liabilities at fair value through profit or loss	21	145	165	0.2	16	63	78	0.1
Derivative fin. liab.at fair value through other compre. income	0	5	5	0.0	0	2	2	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	25	6	31	0.0	23	0	23	0.0
Provisions	257	21	278	0.4	258	16	273	0.5
General loan loss provisions (TFRS 9 not applied)	34	5	39	0.1	10	4	13	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	98	4	103	0.2	93	4	96	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	124	12	136	0.2	155	8	164	0.3
Current tax liabilities	270	0	270	0.4	185	0	185	0.3
Deferred tax liabilities	0	0	0	0.0	2	0	2	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	241	484	725	1.1	241	424	666	1.3
Loans	171	105	276	0.4	156	98	254	0.5
Other debt instruments	70	378	448	0.7	85	327	412	0.8
Other liabilities	351	1,956	2,307	3.4	288	1,408	1,696	3.2
Shareholders' equity	10,329	62	10,391	15.4	7,891	16	7,907	14.9
Paid-in capital	4,999	0	4,999	7.4	3,697	0	3,697	6.9
Capital reserves	50	0	50	0.1	56	0	56	0.1
Equity share premiums	1	0	1	0.0	2	0	2	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	48	0	48	0.1	54	0	54	0.1
Other accum.comp. income not reclass. in profit or loss	157	25	182	0.3	136	7	143	0.3
Other accum.comp.income reclassified in profit or loss	-28	36	9	0.0	-2	8	6	0.0
Profit reserves	2,080	0	2,080	3.1	1,408	0	1,408	2.6
Legal reserves	226	0	226	0.3	148	0	148	0.3
Statutory reserves	391	0	391	0.6	172	0	172	0.3
Extraordinary reserves	1,445	0	1,445	2.1	1,059	0	1,059	2.0
Other profit reserves	19	0	19	0.0	28	0	28	0.1
Profit or loss	3,070	0	3,070	4.6	2,597	0	2,597	4.9
Prior years' profits or losses	80	0	80	0.1	47	0	47	0.1
Current period net profit or loss	2,991	0	2,991	4.4	2,550	0	2,550	4.8
Total Liabilities	33,326	34,020	67,346	100.0	24,925	28,287	53,211	100.0

Development and Investment Banks

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	5,866	4,006	9,872	5,914	3,263	9,176
Letters of guarantee	2,405	764	3,169	2,778	525	3,304
Bank acceptances	0	13	13	0	4	4
Letters of credit	0	537	537	18	417	436
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	3,461	2,692	6,153	3,117	2,316	5,433
Commitments	13,003	7,809	20,812	4,642	6,022	10,664
Irrevocable commitments	1,573	2,840	4,414	670	1,773	2,443
Revocable commitments	11,429	4,969	16,398	3,972	4,249	8,221
Derivative financial instruments	3,818	20,475	24,294	2,897	14,985	17,883
Derivative financial instruments held for hedging	0	9,814	9,814	0	5,678	5,678
Trading transactions	3,818	10,661	14,480	2,897	9,308	12,205
Custody and pledged securities	425,314	255,478	680,792	352,213	165,423	517,636
Items held in custody	346,029	2,006	348,035	292,837	1,456	294,293
Pledged items	53,141	96,572	149,713	37,994	85,580	123,574
Accepted guarantees and warranties	26,144	156,901	183,044	21,382	78,388	99,770
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	448,001	287,768	735,769	365,666	189,693	555,360

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	8,609	7,500
Interest on loans	5,335	4,763
Interest received from reserve deposits	0	21
Interest received from banks	1,675	1,380
Interest received from money market transactions	518	493
Interest received from marketable securities portfolio	987	763
Other interest income	94	80
Interest expenses (-)	4,551	4,109
Interest on deposits	0	0
Interest on funds borrowed	2,904	2,950
Interest on money market transactions	256	184
Interest on securities issued	843	703
Other interest expenses	549	272
Net interest income/expenses	4,058	3,392
Net fees and commissions income/expenses	411	382
Fees and commissions received	560	532
Fees and commissions paid (-)	148	150
Dividend income	24	13
Trading income or loss (net)	167	1
Profit/loss on capital market transactions	376	163
Profit/losses on derivative financial transactions	-714	-77
Foreign exchange profit/loss	505	-84
Other operating income	355	170
Gross profit from operating activities	5,016	3,957
Allowances for expected credit losses (-) (TFRS 9 applied)	172	73
Other provision expenses (-) (TFRS 9 applied)	71	74
Provision for loan losses (-) (TFRS 9 not applied)	40	9
Personnel expenses (-)	518	410
Other operating expenses (-)	606	364
Net operating profit/loss	3,608	3,027
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	58	65
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	3,666	3,091
Provisions for taxes on income from continuing operations (±)	-676	-541
Net profit/loss from continuing operations	2,991	2,550
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	2,991	2,550

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	26.6	24.8
Shareholders' Equity / Total Assets	15.4	14.9
(Shareholders' Equity - Permanent Assets) / Total Assets	13.3	13.6
Net On Balance Sheet Position / Total Shareholders' Equity	-15.9	-5.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.6	0.9
Balance-Sheet Ratios		
TC Assets / Total Assets	52.2	47.5
TC Liabilities / Total Liabilities	49.5	46.8
FC Assets / FC Liabilities	94.6	98.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	37.2	33.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	46.8	48.4
Assets Quality		
Financial Assets (net) / Total Assets	29.5	29.0
Total Loans / Total Assets	62.4	63.9
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	2.2	1.3
Loans under follow-up (gross) / Total Loans	0.5	0.5
Consumer Loans / Total Loans	1.3	1.1
Liquidity		
Liquid Assets / Total Assets	22.3	22.1
Liquid Assets / Short-term Liabilities	87.8	94.4
TC Liquid Assets / Total Assets	18.1	17.4
Profitability		
Average Return on Assets	5.1	5.3
Average Return on Shareholders' Equity	34.3	38.6
Net Profit/Loss From Continuing Operations / Total Assets	4.4	4.8
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.6	6.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	75.3	81.8
Non-interest Income (net) / Total Assets	1.4	1.1
Other Operating Expenses / Total Assets	0.9	0.7
Personnel Expenses / Other Operating Expenses	85.5	112.7
Non-interest Income (net) / Other Operating Expenses	158.1	155.4

Balance Sheets of the Banks

Deposit Banks

- **State-owned Banks**
- **Privately-owned Banks**
- **Banks Under the Deposit Insurance Fund**
- **Foreign Banks**

State-owned Banks

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	37,642	42,448	80,090	40.5	26,571	28,290	54,861	35.9
Cash and cash equivalents	18,196	22,991	41,186	20.8	12,837	14,295	27,132	17.8
Cash and cash balances at Central Bank	11,020	16,385	27,405	13.9	11,778	12,574	24,352	16.0
Banks	680	6,606	7,286	3.7	322	1,722	2,044	1.3
Receivables from Money Markets	6,496	0	6,496	3.3	737	0	737	0.5
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	-1	-1	0.0
Financial assets at fair value through profit/loss	650	5,142	5,792	2.9	418	2,306	2,724	1.8
Public debt securities	18	5,032	5,051	2.6	13	2,184	2,197	1.4
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	632	110	742	0.4	406	122	528	0.3
Fin.ass. at fair value through other comp. income	18,260	14,079	32,339	16.4	13,009	11,606	24,615	16.1
Public debt securities	18,173	13,758	31,931	16.1	12,911	11,559	24,471	16.0
Equity instruments	87	6	94	0.0	97	6	103	0.1
Other financial assets	0	315	315	0.2	0	41	41	0.0
Derivative financial assets	536	236	772	0.4	307	83	390	0.3
Derivative fin.ass. at fair value through profit or loss	536	236	772	0.4	307	83	390	0.3
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	71,966	34,692	106,658	53.9	60,511	28,566	89,077	58.4
Loans	64,080	34,874	98,954	50.0	52,393	28,848	81,240	53.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	9,408	832	10,240	5.2	9,413	890	10,303	6.7
Public debt securities	9,404	463	9,867	5.0	9,323	541	9,864	6.5
Other financial assets	3	369	372	0.2	90	348	439	0.3
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,522	1,014	2,536	1.3	1,294	1,172	2,466	1.6
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	307	0	307	0.2	170	0	170	0.1
Held for sale	307	0	307	0.2	170	0	170	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	3,464	844	4,308	2.2	2,775	614	3,388	2.2
Investments in associates (net)	18	0	18	0.0	10	0	10	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	18	0	18	0.0	10	0	10	0.0
Investments in subsidiaries (net)	3,446	816	4,262	2.2	2,765	591	3,357	2.2
Non-consolidated financial subsidiaries	3,205	816	4,021	2.0	2,745	591	3,336	2.2
Non-consolidated non-financial subsidiaries	242	0	242	0.1	21	0	21	0.0
Jointly contr. partnerships (joint ventures) (net)	0	28	28	0.0	0	22	22	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	28	28	0.0	0	22	22	0.0
Tangible assets (Net)	1,536	8	1,544	0.8	1,121	6	1,127	0.7
Intangible assets and goodwill (net)	260	3	263	0.1	181	3	184	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	260	3	263	0.1	181	3	184	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	5	5	0.0	0	1	1	0.0
Deferred tax assets	830	0	830	0.4	1,144	0	1,144	0.7
Other assets	3,683	91	3,773	1.9	2,423	255	2,678	1.8
Total Assets	119,689	78,090	197,779	100.0	94,897	57,734	152,631	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	77,518	48,642	126,160	63.8	68,592	37,973	106,565	69.8
Loans received	3,231	15,441	18,672	9.4	3,364	10,493	13,857	9.1
Money market funds	8,699	6,289	14,988	7.6	2,069	3,213	5,282	3.5
Marketable securities (net)	0	8,011	8,011	4.1	0	4,903	4,903	3.2
Bills	0	0	0	0.0	0	2,746	2,746	1.8
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	8,011	8,011	4.1	0	2,158	2,158	1.4
Funds	1	0	1	0.0	1	0	1	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	141	336	477	0.2	35	322	357	0.2
Derivative financial liabilities at fair value through profit or loss	141	336	477	0.2	35	322	357	0.2
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	198	2	200	0.1	165	2	168	0.1
Provisions	551	82	633	0.3	765	101	866	0.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	315	0	315	0.2	296	0	296	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	236	82	318	0.2	469	101	570	0.4
Current tax liabilities	1,222	6	1,228	0.6	500	3	504	0.3
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	94	2,838	2,931	1.5	114	2,032	2,145	1.4
Loans	94	0	94	0.0	114	0	114	0.1
Other debt instruments	0	2,838	2,838	1.4	0	2,032	2,032	1.3
Other liabilities	4,901	2,514	7,415	3.7	3,945	666	4,611	3.0
Shareholders' equity	17,038	25	17,063	8.6	13,966	-596	13,370	8.8
Paid-in capital	1,975	0	1,975	1.0	2,398	0	2,398	1.6
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	4,368	43	4,411	2.2	3,309	-111	3,198	2.1
Other accum.comp.income reclassified in profit or loss	-217	-18	-235	-0.1	-408	-486	-894	-0.6
Profit reserves	7,138	0	7,138	3.6	5,816	0	5,816	3.8
Legal reserves	406	0	406	0.2	351	0	351	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	6,731	0	6,731	3.4	5,465	0	5,465	3.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3,774	0	3,774	1.9	2,853	0	2,853	1.9
Prior years' profits or losses	6	0	6	0.0	0	0	0	0.0
Current period net profit or loss	3,769	0	3,769	1.9	2,852	0	2,852	1.9
Total Liabilities	113,593	84,186	197,779	100.0	93,518	59,113	152,631	100.0

Türkiye Cumhuriyeti Ziraat Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	14,458	23,933	38,391	12,675	18,295	30,971
Letters of guarantee	14,450	18,608	33,059	11,401	14,973	26,373
Bank acceptances	2	228	230	6	168	174
Letters of credit	5	5,097	5,102	12	3,143	3,155
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	1,256	12	1,268
Other guarantees and warranties	0	0	0	0	0	0
Commitments	54,936	7,077	62,013	35,568	2,795	38,363
Irrevocable commitments	54,936	7,077	62,013	35,568	2,795	38,363
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	6,373	32,740	39,114	2,595	29,329	31,924
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	6,373	32,740	39,114	2,595	29,329	31,924
Custody and pledged securities	341,110	84,331	425,441	256,825	67,654	324,478
Items held in custody	50,022	16,599	66,622	44,960	12,561	57,522
Pledged items	291,021	66,575	357,596	211,787	54,300	266,087
Accepted guarantees and warranties	66	1,157	1,224	77	792	869
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	416,877	148,082	564,959	307,662	118,073	425,735

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	33,675	26,830
Interest on loans	21,397	17,489
Interest received from reserve deposits	2,997	1,744
Interest received from banks	244	201
Interest received from money market transactions	801	145
Interest received from marketable securities portfolio	8,190	7,218
Other interest income	46	32
Interest expenses (-)	26,049	22,135
Interest on deposits	20,917	19,335
Interest on funds borrowed	1,376	1,006
Interest on money market transactions	3,045	1,336
Interest on securities issued	549	358
Other interest expenses	162	101
Net interest income/expenses	7,625	4,695
Net fees and commissions income/expenses	2,056	1,956
Fees and commissions received	3,708	3,208
Fees and commissions paid (-)	1,652	1,251
Dividend income	31	31
Trading income or loss (net)	-977	-699
Profit/loss on capital market transactions	198	252
Profit/losses on derivative financial transactions	-1,620	-1,665
Foreign exchange profit/loss	446	714
Other operating income	1,667	962
Gross profit from operating activities	10,402	6,945
Allowances for expected credit losses (-) (TFRS 9 applied)	1,584	787
Other provision expenses (-) (TFRS 9 applied)	5	6
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1,352	1,077
Other operating expenses (-)	2,191	1,743
Net operating profit/loss	5,271	3,332
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5,271	3,332
Provisions for taxes on income from continuing operations (±)	-1,503	-480
Net profit/loss from continuing operations	3,769	2,852
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	3,769	2,852

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.6	18.6
Shareholders' Equity / Total Assets	8.6	8.8
(Shareholders' Equity - Permanent Assets) / Total Assets	5.4	5.6
Net On Balance Sheet Position / Total Shareholders' Equity	-35.6	-14.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	2.2
Balance-Sheet Ratios		
TC Assets / Total Assets	60.5	62.2
TC Liabilities / Total Liabilities	57.4	61.3
FC Assets / FC Liabilities	92.8	97.7
TC Deposits / Total Deposits	61.4	64.4
TC Loans / Total Loans	64.8	64.5
Total Deposits / Total Assets	63.8	69.8
Funds Borrowed / Total Assets	9.4	9.1
Assets Quality		
Financial Assets (net) / Total Assets	40.5	35.9
Total Loans / Total Assets	50.0	53.2
Total Loans / Total Deposits	78.4	76.2
Permanent Assets / Total Assets	3.2	3.2
Loans under follow-up (gross) / Total Loans	1.7	1.3
Consumer Loans / Total Loans	14.7	14.2
Liquidity		
Liquid Assets / Total Assets	20.8	17.8
Liquid Assets / Short-term Liabilities	31.6	28.6
TC Liquid Assets / Total Assets	9.2	8.4
Profitability		
Average Return on Assets	2.2	2.1
Average Return on Shareholders' Equity	26.3	24.9
Net Profit/Loss From Continuing Operations / Total Assets	1.9	1.9
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.1	2.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	58.0	56.2
Non-interest Income (net) / Total Assets	1.4	1.5
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	61.7	61.8
Non-interest Income (net) / Other Operating Expenses	126.7	129.1

Türkiye Halk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	13,075	16,979	30,054	30.0	13,570	11,178	24,748	29.0
Cash and cash equivalents	9,752	11,058	20,810	20.8	10,457	7,965	18,422	21.6
Cash and cash balances at Central Bank	9,288	10,495	19,783	19.7	10,118	7,544	17,662	20.7
Banks	470	563	1,033	1.0	344	420	764	0.9
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	-5	0	-5	0.0	-5	0	-5	0.0
Financial assets at fair value through profit/loss	224	2,408	2,632	2.6	31	1,601	1,632	1.9
Public debt securities	0	2,395	2,395	2.4	0	1,594	1,594	1.9
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	224	13	237	0.2	31	8	39	0.0
Fin.ass. at fair value through other comp. income	3,099	3,440	6,539	6.5	3,082	1,572	4,653	5.5
Public debt securities	3,095	3,400	6,495	6.5	3,058	1,536	4,594	5.4
Equity instruments	4	40	44	0.0	24	36	59	0.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	74	74	0.1	0	41	41	0.0
Derivative fin.ass. at fair value through profit or loss	0	74	74	0.1	0	41	41	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	47,692	15,858	63,550	63.4	43,378	12,751	56,129	65.8
Loans	32,995	13,545	46,540	46.5	31,154	10,277	41,431	48.6
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	16,217	2,313	18,530	18.5	13,437	2,475	15,912	18.7
Public debt securities	16,217	2,313	18,530	18.5	13,369	2,475	15,844	18.6
Other financial assets	0	0	0	0.0	68	0	68	0.1
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,520	0	1,520	1.5	1,214	0	1,214	1.4
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1,672	805	2,476	2.5	501	725	1,226	1.4
Investments in associates (net)	15	97	112	0.1	9	94	103	0.1
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	15	97	112	0.1	9	94	103	0.1
Investments in subsidiaries (net)	1,656	708	2,364	2.4	492	631	1,123	1.3
Non-consolidated financial subsidiaries	1,653	708	2,361	2.4	492	631	1,123	1.3
Non-consolidated non-financial subsidiaries	3	0	3	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1,061	2	1,063	1.1	801	2	803	0.9
Intangible assets and goodwill (net)	105	0	105	0.1	73	0	73	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	105	0	105	0.1	73	0	73	0.1
Investment properties (net)	636	0	636	0.6	144	0	144	0.2
Current tax assets	0	2	2	0.0	0	0	0	0.0
Deferred tax assets	444	0	444	0.4	669	0	669	0.8
Other assets	1,763	97	1,860	1.9	1,382	93	1,475	1.7
Total Assets	66,449	33,743	100,192	100.0	60,517	24,750	85,267	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	51,724	29,664	81,388	81.2	45,644	21,866	67,509	79.2
Loans received	16	2,195	2,211	2.2	557	946	1,503	1.8
Money market funds	2,742	2,544	5,286	5.3	4,569	2,432	7,001	8.2
Marketable securities (net)	0	0	0	0.0	132	0	132	0.2
Bills	0	0	0	0.0	132	0	132	0.2
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	10	0	10	0.0	26	0	26	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	10	0	10	0.0	26	0	26	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	65	65	0.1	0	71	71	0.1
Derivative financial liabilities at fair value through profit or loss	0	65	65	0.1	0	71	71	0.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	194	2	196	0.2	123	2	125	0.1
Provisions	322	0	322	0.3	275	0	275	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	217	0	217	0.2	189	0	189	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	105	0	105	0.1	87	0	87	0.1
Current tax liabilities	402	0	402	0.4	255	0	255	0.3
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	1,176	1,003	2,179	2.2	1,422	0	1,422	1.7
Loans	399	0	399	0.4	470	0	470	0.6
Other debt instruments	777	1,003	1,780	1.8	953	0	953	1.1
Other liabilities	2,746	290	3,036	3.0	2,462	160	2,623	3.1
Shareholders' equity	4,835	260	5,096	5.1	4,004	320	4,324	5.1
Paid-in capital	168	0	168	0.2	204	0	204	0.2
Capital reserves	1,037	0	1,037	1.0	1,301	30	1,331	1.6
Equity share premiums	1,038	0	1,038	1.0	1,260	0	1,260	1.5
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	41	30	71	0.1
Other accum.comp. income not reclass. in profit or loss	1,060	24	1,084	1.1	672	286	958	1.1
Other accum.comp.income reclassified in profit or loss	-124	236	112	0.1	-166	4	-162	-0.2
Profit reserves	1,641	0	1,641	1.6	1,542	0	1,542	1.8
Legal reserves	129	0	129	0.1	133	0	133	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	1,511	0	1,511	1.5	1,408	0	1,408	1.7
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	1,054	0	1,054	1.1	451	0	451	0.5
Prior years' profits or losses	420	0	420	0.4	23	0	23	0.0
Current period net profit or loss	633	0	633	0.6	428	0	428	0.5
Total Liabilities	64,168	36,023	100,192	100.0	59,470	25,797	85,267	100.0

Türkiye Halk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	18,333	9,079	27,412	15,650	7,038	22,689
Letters of guarantee	15,308	7,835	23,143	13,080	6,490	19,570
Bank acceptances	1,715	119	1,833	1,532	32	1,565
Letters of credit	14	1,126	1,139	6	517	522
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	1,296	0	1,296	1,032	0	1,032
Commitments	13,086	1,447	14,533	8,647	619	9,266
Irrevocable commitments	12,503	893	13,396	8,346	138	8,484
Revocable commitments	583	554	1,137	301	482	782
Derivative financial instruments	3,274	9,251	12,525	2,289	6,792	9,081
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	3,274	9,251	12,525	2,289	6,792	9,081
Custody and pledged securities	347,213	79,166	426,379	289,681	59,864	349,545
Items held in custody	169,525	24,751	194,276	131,196	12,832	144,028
Pledged items	177,688	54,415	232,103	158,485	47,032	205,517
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	381,906	98,943	480,849	316,268	74,314	390,582

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	21,051	18,849
Interest on loans	12,724	12,343
Interest received from reserve deposits	1,898	1,280
Interest received from banks	202	157
Interest received from money market transactions	46	0
Interest received from marketable securities portfolio	6,174	5,055
Other interest income	8	15
Interest expenses (-)	18,956	17,761
Interest on deposits	16,316	15,825
Interest on funds borrowed	383	198
Interest on money market transactions	1,649	1,469
Interest on securities issued	417	168
Other interest expenses	190	102
Net interest income/expenses	2,095	1,088
Net fees and commissions income/expenses	1,408	1,116
Fees and commissions received	1,998	1,633
Fees and commissions paid (-)	591	517
Dividend income	1	30
Trading income or loss (net)	-305	-626
Profit/loss on capital market transactions	14	218
Profit/losses on derivative financial transactions	243	-573
Foreign exchange profit/loss	-561	-271
Other operating income	505	525
Gross profit from operating activities	3,705	2,134
Allowances for expected credit losses (-) (TFRS 9 applied)	820	205
Other provision expenses (-) (TFRS 9 applied)	5	1
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1,135	838
Other operating expenses (-)	1,308	848
Net operating profit/loss	437	241
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	260	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	697	241
Provisions for taxes on income from continuing operations (±)	-64	187
Net profit/loss from continuing operations	633	428
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	633	428

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	16.2	14.8
Shareholders' Equity / Total Assets	5.1	5.1
(Shareholders' Equity - Permanent Assets) / Total Assets	0.8	2.4
Net On Balance Sheet Position / Total Shareholders' Equity	-39.7	-16.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	10.2	9.9
Balance-Sheet Ratios		
TC Assets / Total Assets	66.3	71.0
TC Liabilities / Total Liabilities	64.0	69.7
FC Assets / FC Liabilities	93.7	95.9
TC Deposits / Total Deposits	63.6	67.6
TC Loans / Total Loans	70.9	75.2
Total Deposits / Total Assets	81.2	79.2
Funds Borrowed / Total Assets	2.2	1.8
Assets Quality		
Financial Assets (net) / Total Assets	30.0	29.0
Total Loans / Total Assets	46.5	48.6
Total Loans / Total Deposits	57.2	61.4
Permanent Assets / Total Assets	4.3	2.6
Loans under follow-up (gross) / Total Loans	4.0	2.1
Consumer Loans / Total Loans	11.1	12.0
Liquidity		
Liquid Assets / Total Assets	20.8	21.6
Liquid Assets / Short-term Liabilities	28.6	30.9
TC Liquid Assets / Total Assets	9.7	12.3
Profitability		
Average Return on Assets	0.7	0.6
Average Return on Shareholders' Equity	14.6	10.8
Net Profit/Loss From Continuing Operations / Total Assets	0.6	0.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	1.3	1.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	34.3	41.3
Non-interest Income (net) / Total Assets	1.6	1.2
Other Operating Expenses / Total Assets	1.3	1.0
Personnel Expenses / Other Operating Expenses	86.8	98.9
Non-interest Income (net) / Other Operating Expenses	123.1	123.3

Türkiye Vakıflar Bankası T.A.O.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	17,755	18,841	36,596	29.1	24,185	19,112	43,298	38.0
Cash and cash equivalents	9,008	13,870	22,878	18.2	16,039	11,407	27,446	24.1
Cash and cash balances at Central Bank	9,008	11,932	20,939	16.7	12,384	9,398	21,781	19.1
Banks	0	1,941	1,941	1.5	0	2,019	2,019	1.8
Receivables from Money Markets	0	0	0	0.0	3,656	0	3,656	3.2
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	-2	-2	0.0	0	-10	-10	0.0
Financial assets at fair value through profit/loss	188	34	222	0.2	38	31	69	0.1
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	20	34	54	0.0	7	31	38	0.0
Other financial assets	168	0	168	0.1	31	0	31	0.0
Fin.ass. at fair value through other comp. income	7,932	4,510	12,442	9.9	7,453	7,580	15,033	13.2
Public debt securities	7,923	4,508	12,431	9.9	7,400	7,578	14,977	13.1
Equity instruments	9	1	10	0.0	7	1	8	0.0
Other financial assets	0	1	1	0.0	47	1	47	0.0
Derivative financial assets	628	426	1,054	0.8	655	94	750	0.7
Derivative fin.ass. at fair value through profit or loss	628	426	1,054	0.8	655	94	750	0.7
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	55,046	28,269	83,315	66.2	45,796	21,116	66,912	58.7
Loans	44,459	25,850	70,309	55.9	37,292	20,703	57,995	50.9
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	12,435	2,901	15,336	12.2	9,984	860	10,844	9.5
Public debt securities	12,435	2,890	15,325	12.2	9,984	840	10,824	9.5
Other financial assets	0	11	11	0.0	0	20	20	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,848	482	2,330	1.9	1,481	447	1,927	1.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	74	0	74	0.1	30	0	30	0.0
Held for sale	74	0	74	0.1	30	0	30	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1,253	126	1,379	1.1	769	83	852	0.7
Investments in associates (net)	562	0	562	0.4	237	0	237	0.2
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	562	0	562	0.4	237	0	237	0.2
Investments in subsidiaries (net)	691	126	818	0.7	533	83	615	0.5
Non-consolidated financial subsidiaries	589	126	715	0.6	454	83	537	0.5
Non-consolidated non-financial subsidiaries	103	0	103	0.1	78	0	78	0.1
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1,382	4	1,386	1.1	1,100	4	1,103	1.0
Intangible assets and goodwill (net)	34	0	34	0.0	37	0	37	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	34	0	34	0.0	37	0	37	0.0
Investment properties (net)	124	0	124	0.1	109	0	109	0.1
Current tax assets	82	0	82	0.1	25	0	25	0.0
Deferred tax assets	0	0	0	0.0	134	0	134	0.1
Other assets	1,933	836	2,768	2.2	1,340	146	1,486	1.3
Total Assets	77,684	48,076	125,760	100.0	73,525	40,461	113,987	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	56,930	23,573	80,503	64.0	52,842	19,091	71,932	63.1
Loans received	1,429	9,399	10,828	8.6	1,339	6,429	7,769	6.8
Money market funds	4,968	4,971	9,938	7.9	7,887	6,499	14,386	12.6
Marketable securities (net)	21	7,257	7,278	5.8	164	5,893	6,057	5.3
Bills	21	0	21	0.0	164	172	336	0.3
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	7,257	7,257	5.8	0	5,721	5,721	5.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	47	119	166	0.1	54	139	192	0.2
Derivative financial liabilities at fair value through profit or loss	47	119	166	0.1	54	139	192	0.2
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	174	0	174	0.1	153	0	153	0.1
Provisions	569	6	574	0.5	785	10	795	0.7
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	345	0	345	0.3	303	0	303	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	224	6	229	0.2	481	10	491	0.4
Current tax liabilities	649	1	650	0.5	288	1	289	0.3
Deferred tax liabilities	0	6	6	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	320	2,675	2,994	2.4	346	2,061	2,407	2.1
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	320	2,675	2,994	2.4	346	2,061	2,407	2.1
Other liabilities	3,739	1,385	5,125	4.1	3,093	700	3,793	3.3
Shareholders' equity	7,334	190	7,524	6.0	6,048	165	6,213	5.5
Paid-in capital	231	0	231	0.2	281	0	281	0.2
Capital reserves	1,165	32	1,197	1.0	1,421	28	1,449	1.3
Equity share premiums	1,064	0	1,064	0.8	1,292	0	1,292	1.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	101	32	133	0.1	129	28	157	0.1
Other accum.comp. income not reclass. in profit or loss	1,408	5	1,413	1.1	921	-24	897	0.8
Other accum.comp.income reclassified in profit or loss	-117	153	37	0.0	-148	161	12	0.0
Profit reserves	2,943	0	2,943	2.3	2,429	0	2,429	2.1
Legal reserves	359	0	359	0.3	261	0	261	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,543	0	2,543	2.0	2,119	0	2,119	1.9
Other profit reserves	41	0	41	0.0	49	0	49	0.0
Profit or loss	1,703	0	1,703	1.4	1,144	0	1,144	1.0
Prior years' profits or losses	68	0	68	0.1	0	0	0	0.0
Current period net profit or loss	1,635	0	1,635	1.3	1,144	0	1,144	1.0
Total Liabilities	76,180	49,581	125,760	100.0	72,999	40,988	113,987	100.0

Türkiye Vakıflar Bankası T.A.O.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	10,868	10,184	21,052	9,889	9,302	19,191
Letters of guarantee	10,863	7,093	17,955	9,884	5,968	15,852
Bank acceptances	0	144	144	0	197	198
Letters of credit	5	2,857	2,862	5	3,047	3,052
Prefinancing given as guarantee	0	1	1	0	1	1
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	89	89	0	89	89
Commitments	35,740	15,484	51,225	25,085	12,005	37,090
Irrevocable commitments	34,648	6,182	40,830	23,921	4,964	28,885
Revocable commitments	1,092	9,302	10,395	1,164	7,041	8,205
Derivative financial instruments	5,989	37,052	43,041	4,022	28,658	32,680
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,989	37,052	43,041	4,022	28,658	32,680
Custody and pledged securities	1,267,463	1,045,132	2,312,594	1,121,655	830,190	1,951,845
Items held in custody	10,862	10,139	21,002	8,935	6,238	15,172
Pledged items	179,929	75,576	255,505	150,382	43,553	193,934
Accepted guarantees and warranties	1,076,671	959,416	2,036,088	962,339	780,400	1,742,739
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	1,320,060	1,107,852	2,427,911	1,160,652	880,155	2,040,806

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	24,003	20,782
Interest on loans	15,473	13,519
Interest received from reserve deposits	2,142	1,340
Interest received from banks	32	37
Interest received from money market transactions	367	534
Interest received from marketable securities portfolio	5,898	5,320
Other interest income	92	32
Interest expenses (-)	20,447	17,977
Interest on deposits	17,049	15,757
Interest on funds borrowed	603	597
Interest on money market transactions	2,093	1,025
Interest on securities issued	653	524
Other interest expenses	49	73
Net interest income/expenses	3,557	2,805
Net fees and commissions income/expenses	1,697	1,317
Fees and commissions received	2,388	1,844
Fees and commissions paid (-)	692	527
Dividend income	12	4
Trading income or loss (net)	141	-265
Profit/loss on capital market transactions	158	86
Profit/losses on derivative financial transactions	-279	-739
Foreign exchange profit/loss	262	388
Other operating income	1,462	1,305
Gross profit from operating activities	6,868	5,166
Allowances for expected credit losses (-) (TFRS 9 applied)	1,772	1,286
Other provision expenses (-) (TFRS 9 applied)	98	196
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1,053	849
Other operating expenses (-)	1,701	1,229
Net operating profit/loss	2,243	1,605
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	2,243	1,605
Provisions for taxes on income from continuing operations (±)	-608	-461
Net profit/loss from continuing operations	1,635	1,144
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,635	1,144

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	16.7	16.1
Shareholders' Equity / Total Assets	6.0	5.5
(Shareholders' Equity - Permanent Assets) / Total Assets	3.6	3.6
Net On Balance Sheet Position / Total Shareholders' Equity	-21.5	-5.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	1.5
Balance-Sheet Ratios		
TC Assets / Total Assets	61.8	64.5
TC Liabilities / Total Liabilities	60.6	64.0
FC Assets / FC Liabilities	97.0	98.7
TC Deposits / Total Deposits	70.7	73.5
TC Loans / Total Loans	63.2	64.3
Total Deposits / Total Assets	64.0	63.1
Funds Borrowed / Total Assets	8.6	6.8
Assets Quality		
Financial Assets (net) / Total Assets	29.1	38.0
Total Loans / Total Assets	55.9	50.9
Total Loans / Total Deposits	87.3	80.6
Permanent Assets / Total Assets	2.4	1.9
Loans under follow-up (gross) / Total Loans	2.9	1.8
Consumer Loans / Total Loans	19.2	19.7
Liquidity		
Liquid Assets / Total Assets	18.2	24.1
Liquid Assets / Short-term Liabilities	29.4	40.8
TC Liquid Assets / Total Assets	7.2	14.1
Profitability		
Average Return on Assets	1.5	1.2
Average Return on Shareholders' Equity	26.3	20.3
Net Profit/Loss From Continuing Operations / Total Assets	1.3	1.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	1.3	1.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	24.5	25.6
Non-interest Income (net) / Total Assets	2.6	2.1
Other Operating Expenses / Total Assets	1.4	1.1
Personnel Expenses / Other Operating Expenses	61.9	69.1
Non-interest Income (net) / Other Operating Expenses	194.6	192.1

Ziraat Dinamik Banka A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	67	0	67	68.1	0	0	0	-
Cash and cash equivalents	27	0	27	27.5	0	0	0	-
Cash and cash balances at Central Bank	0	0	0	0.4	0	0	0	-
Banks	26	0	26	27.1	0	0	0	-
Receivables from Money Markets	0	0	0	0.0	0	0	0	-
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Financial assets at fair value through profit/loss	40	0	40	40.6	0	0	0	-
Public debt securities	40	0	40	40.6	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Derivative financial assets	0	0	0	0.0	0	0	0	-
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	-
Financial assets measured at amortised cost (net)	12	0	12	12.4	0	0	0	-
Loans	7	0	7	7.4	0	0	0	-
Receivables from leasing transactions	0	0	0	0.0	0	0	0	-
Factoring receivables	0	0	0	0.0	0	0	0	-
Other financial assets measured at amortised cost	5	0	5	5.1	0	0	0	-
Public debt securities	5	0	5	5.1	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Non-performing loans	0	0	0	0.0	0	0	0	-
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Held from discontinued operations	0	0	0	0.0	0	0	0	-
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	-
Investments in associates (net)	0	0	0	0.0	0	0	0	-
Associates accounted by using equity method	0	0	0	0.0	0	0	0	-
Non-consolidated associates	0	0	0	0.0	0	0	0	-
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	-
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	-
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	-
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	-
Tangible assets (Net)	6	0	6	6.2	0	0	0	-
Intangible assets and goodwill (net)	9	0	9	9.1	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	9	0	9	9.1	0	0	0	-
Investment properties (net)	0	0	0	0.0	0	0	0	-
Current tax assets	0	0	0	0.0	0	0	0	-
Deferred tax assets	1	0	1	0.6	0	0	0	-
Other assets	3	0	3	3.5	0	0	0	-
Total Assets	98	0	98	100.0	0	0	0	-

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	0	5	4.6	0	0	0	-
Loans received	0	0	0	0.0	0	0	0	-
Money market funds	0	0	0	0.0	0	0	0	-
Marketable securities (net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset-backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	0	0	0	0.0	0	0	0	-
Borrower funds	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.0	0	0	0	-
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative financial liabilities	0	0	0	0.0	0	0	0	-
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	-
Factoring payables	0	0	0	0.0	0	0	0	-
Lease payables (net)	4	0	4	3.8	0	0	0	-
Provisions	20	0	20	20.0	0	0	0	-
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Provision for restructuring	0	0	0	0.0	0	0	0	-
Reserves for employee benefits	0	0	0	0.0	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	-
Other provisions	20	0	20	20.0	0	0	0	-
Current tax liabilities	1	0	1	0.7	0	0	0	-
Deferred tax liabilities	0	0	0	0.0	0	0	0	-
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Related to discontinued operations	0	0	0	0.0	0	0	0	-
Subordinated debt	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other debt instruments	0	0	0	0.0	0	0	0	-
Other liabilities	5	0	5	4.7	0	0	0	-
Shareholders' equity	65	0	65	66.1	0	0	0	-
Paid-in capital	58	0	58	59.6	0	0	0	-
Capital reserves	0	0	0	0.0	0	0	0	-
Equity share premiums	0	0	0	0.0	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Other capital reserves	0	0	0	0.0	0	0	0	-
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-
Other accum.comp.income reclassified in profit or loss	0	0	0	0.4	0	0	0	-
Profit reserves	1	0	1	1.3	0	0	0	-
Legal reserves	0	0	0	0.1	0	0	0	-
Statutory reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	1	0	1	1.2	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	5	0	5	4.8	0	0	0	-
Prior years' profits or losses	0	0	0	0.0	0	0	0	-
Current period net profit or loss	5	0	5	4.8	0	0	0	-
Total Liabilities	98	0	98	100.0	0	0	0	-

Ziraat Dinamik Banka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	41	0	41	0	0	0
Irrevocable commitments	41	0	41	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	1	0	1	0	0	0
Items held in custody	1	0	1	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	41	0	41	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	42	0
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	33	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	9	0
Other interest income	0	0
Interest expenses (-)	11	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	11	0
Net interest income/expenses	31	0
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	4	0
Profit/loss on capital market transactions	4	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	36	0
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	8	0
Personnel expenses (-)	6	0
Other operating expenses (-)	14	0
Net operating profit/loss	8	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	8	0
Provisions for taxes on income from continuing operations (±)	-4	0
Net profit/loss from continuing operations	5	0
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	5	0

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	120.4	-
Shareholders' Equity / Total Assets	66.1	-
(Shareholders' Equity - Permanent Assets) / Total Assets	50.8	-
Net On Balance Sheet Position / Total Shareholders' Equity	0.0	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.0	-
Balance-Sheet Ratios		
TC Assets / Total Assets	99.9	-
TC Liabilities / Total Liabilities	99.9	-
FC Assets / FC Liabilities	127.1	-
TC Deposits / Total Deposits	98.3	-
TC Loans / Total Loans	100.0	-
Total Deposits / Total Assets	4.6	-
Funds Borrowed / Total Assets	0.0	-
Assets Quality		
Financial Assets (net) / Total Assets	68.1	-
Total Loans / Total Assets	7.4	-
Total Loans / Total Deposits	159.0	-
Permanent Assets / Total Assets	15.3	-
Loans under follow-up (gross) / Total Loans	0.0	-
Consumer Loans / Total Loans	100.0	-
Liquidity		
Liquid Assets / Total Assets	27.5	-
Liquid Assets / Short-term Liabilities	692.1	-
TC Liquid Assets / Total Assets	27.4	-
Profitability		
Average Return on Assets	5.3	-
Average Return on Shareholders' Equity	9.2	-
Net Profit/Loss From Continuing Operations / Total Assets	4.8	-
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	23.8	-
Net Interest Income After Provisions / Gross Profit from Operating Activities	64.5	-
Non-interest Income (net) / Total Assets	4.8	-
Other Operating Expenses / Total Assets	13.8	-
Personnel Expenses / Other Operating Expenses	44.4	-
Non-interest Income (net) / Other Operating Expenses	34.6	-

Privately-owned Banks

Akbank T.A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	14,675	12,574	27,249	35.0	16,123	9,998	26,121	36.6
Cash and cash equivalents	6,884	6,967	13,851	17.8	8,138	5,811	13,949	19.6
Cash and cash balances at Central Bank	6,884	6,173	13,057	16.8	8,138	4,803	12,941	18.1
Banks	0	794	794	1.0	0	1,008	1,008	1.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	503	166	669	0.9	266	114	380	0.5
Public debt securities	273	83	356	0.5	50	38	87	0.1
Equity instruments	0	64	64	0.1	0	53	53	0.1
Other financial assets	229	19	249	0.3	217	23	240	0.3
Fin.ass. at fair value through other comp. income	6,157	4,771	10,928	14.0	6,500	3,646	10,146	14.2
Public debt securities	5,437	3,299	8,736	11.2	5,345	2,818	8,163	11.4
Equity instruments	4	0	4	0.0	4	0	4	0.0
Other financial assets	716	1,472	2,188	2.8	1,151	828	1,979	2.8
Derivative financial assets	1,131	670	1,802	2.3	1,218	427	1,646	2.3
Derivative fin.ass. at fair value through profit or loss	302	659	961	1.2	308	391	699	1.0
Derivative fin. ass.at fair value thr.other comp.income	830	11	841	1.1	910	37	947	1.3
Financial assets measured at amortised cost (net)	33,983	11,515	45,498	58.4	30,450	10,426	40,876	57.3
Loans	30,361	11,232	41,593	53.4	26,183	10,289	36,473	51.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	5,205	348	5,552	7.1	5,451	261	5,712	8.0
Public debt securities	5,205	143	5,348	6.9	5,451	242	5,693	8.0
Other financial assets	0	204	204	0.3	0	20	20	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,582	65	1,648	2.1	1,184	124	1,309	1.8
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	85	0	85	0.1	98	0	98	0.1
Held for sale	85	0	85	0.1	98	0	98	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	594	1,511	2,105	2.7	446	1,278	1,724	2.4
Investments in associates (net)	0	0	0	0.0	1	0	1	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	1	0	1	0.0
Investments in subsidiaries (net)	594	1,511	2,105	2.7	445	1,278	1,724	2.4
Non-consolidated financial subsidiaries	590	1,400	1,991	2.6	445	1,171	1,617	2.3
Non-consolidated non-financial subsidiaries	3	111	114	0.1	0	107	107	0.2
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1,166	3	1,169	1.5	1,035	2	1,037	1.5
Intangible assets and goodwill (net)	241	0	241	0.3	183	0	183	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	241	0	241	0.3	183	0	183	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	19	0	19	0.0
Deferred tax assets	0	10	10	0.0	0	39	39	0.1
Other assets	1,464	40	1,504	1.9	1,140	65	1,205	1.7
Total Assets	52,209	25,652	77,861	100.0	49,494	21,809	71,303	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	31,628	16,721	48,350	62.1	30,805	13,472	44,277	62.1
Loans received	11	3,361	3,373	4.3	5	2,698	2,704	3.8
Money market funds	3,411	4,280	7,691	9.9	6,017	3,177	9,194	12.9
Marketable securities (net)	92	4,561	4,653	6.0	0	2,699	2,699	3.8
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	92	4,561	4,653	6.0	0	2,699	2,699	3.8
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	382	193	575	0.7	325	148	473	0.7
Derivative financial liabilities at fair value through profit or loss	378	193	570	0.7	309	148	457	0.6
Derivative fin. liab.at fair value through other compre. income	4	0	4	0.0	16	0	16	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	81	0	81	0.1	74	0	74	0.1
Provisions	168	25	193	0.2	177	25	203	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	96	0	96	0.1	83	0	83	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	72	25	97	0.1	95	25	120	0.2
Current tax liabilities	325	0	325	0.4	235	5	239	0.3
Deferred tax liabilities	311	0	311	0.4	27	0	27	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	1,933	1,933	2.5	0	1,407	1,407	2.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	1,933	1,933	2.5	0	1,407	1,407	2.0
Other liabilities	2,160	977	3,138	4.0	2,186	1,008	3,194	4.5
Shareholders' equity	7,824	-585	7,239	9.3	7,281	-469	6,813	9.6
Paid-in capital	121	0	121	0.2	147	0	147	0.2
Capital reserves	126	0	126	0.2	153	0	153	0.2
Equity share premiums	82	0	82	0.1	99	0	99	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	44	0	44	0.1	54	0	54	0.1
Other accum.comp. income not reclass. in profit or loss	625	24	649	0.8	533	18	551	0.8
Other accum.comp.income reclassified in profit or loss	954	-608	345	0.4	608	-486	122	0.2
Profit reserves	4,661	0	4,661	6.0	4,639	0	4,639	6.5
Legal reserves	102	0	102	0.1	106	0	106	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,188	0	4,188	5.4	4,079	0	4,079	5.7
Other profit reserves	372	0	372	0.5	453	0	453	0.6
Profit or loss	1,336	0	1,336	1.7	1,201	0	1,201	1.7
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	1,336	0	1,336	1.7	1,201	0	1,201	1.7
Total Liabilities	46,394	31,467	77,861	100.0	47,132	24,171	71,303	100.0

Akbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	8,036	4,696	12,732	6,366	3,568	9,934
Letters of guarantee	5,799	3,366	9,165	4,612	2,486	7,098
Bank acceptances	0	20	20	0	20	20
Letters of credit	0	1,153	1,153	0	945	945
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	2,237	158	2,395	1,754	117	1,871
Commitments	40,214	2,541	42,755	28,686	1,675	30,361
Irrevocable commitments	39,598	2,541	42,139	28,113	1,675	29,788
Revocable commitments	615	0	615	572	0	572
Derivative financial instruments	13,697	47,572	61,269	10,083	37,673	47,755
Derivative financial instruments held for hedging	1,753	5,802	7,555	1,839	5,391	7,230
Trading transactions	11,944	41,770	53,714	8,244	32,281	40,525
Custody and pledged securities	133,126	61,228	194,354	111,649	62,108	173,756
Items held in custody	15,188	14,542	29,730	12,069	11,634	23,703
Pledged items	28,645	10,970	39,615	26,355	14,192	40,547
Accepted guarantees and warranties	89,293	35,716	125,009	73,225	36,281	109,506
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	195,072	116,037	311,110	156,784	105,023	261,806

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	14,661	13,607
Interest on loans	9,220	8,363
Interest received from reserve deposits	1,482	894
Interest received from banks	48	87
Interest received from money market transactions	39	59
Interest received from marketable securities portfolio	3,829	4,155
Other interest income	43	49
Interest expenses (-)	12,299	11,764
Interest on deposits	10,282	9,899
Interest on funds borrowed	171	213
Interest on money market transactions	1,494	1,384
Interest on securities issued	334	209
Other interest expenses	17	59
Net interest income/expenses	2,362	1,844
Net fees and commissions income/expenses	2,670	1,960
Fees and commissions received	3,270	2,506
Fees and commissions paid (-)	600	545
Dividend income	1	1
Trading income or loss (net)	-303	-38
Profit/loss on capital market transactions	211	250
Profit/losses on derivative financial transactions	-19	-980
Foreign exchange profit/loss	-495	691
Other operating income	149	316
Gross profit from operating activities	4,880	4,082
Allowances for expected credit losses (-) (TFRS 9 applied)	925	653
Other provision expenses (-) (TFRS 9 applied)	1	13
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	840	817
Other operating expenses (-)	1,650	1,459
Net operating profit/loss	1,463	1,141
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	267	273
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,730	1,414
Provisions for taxes on income from continuing operations (±)	-394	-213
Net profit/loss from continuing operations	1,336	1,201
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,336	1,201

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	20.0	21.1
Shareholders' Equity / Total Assets	9.3	9.6
(Shareholders' Equity - Permanent Assets) / Total Assets	4.7	5.3
Net On Balance Sheet Position / Total Shareholders' Equity	-93.8	-42.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.2	6.7
Balance-Sheet Ratios		
TC Assets / Total Assets	67.1	69.4
TC Liabilities / Total Liabilities	59.6	66.1
FC Assets / FC Liabilities	81.5	90.2
TC Deposits / Total Deposits	65.4	69.6
TC Loans / Total Loans	73.0	71.8
Total Deposits / Total Assets	62.1	62.1
Funds Borrowed / Total Assets	4.3	3.8
Assets Quality		
Financial Assets (net) / Total Assets	35.0	36.6
Total Loans / Total Assets	53.4	51.2
Total Loans / Total Deposits	86.0	82.4
Permanent Assets / Total Assets	4.6	4.3
Loans under follow-up (gross) / Total Loans	3.7	2.9
Consumer Loans / Total Loans	40.4	39.0
Liquidity		
Liquid Assets / Total Assets	17.8	19.6
Liquid Assets / Short-term Liabilities	29.1	34.0
TC Liquid Assets / Total Assets	8.8	11.4
Profitability		
Average Return on Assets	1.9	1.9
Average Return on Shareholders' Equity	21.0	18.7
Net Profit/Loss From Continuing Operations / Total Assets	1.7	1.7
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	1.8	1.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	29.4	28.9
Non-interest Income (net) / Total Assets	3.2	3.1
Other Operating Expenses / Total Assets	2.1	2.0
Personnel Expenses / Other Operating Expenses	50.9	56.0
Non-interest Income (net) / Other Operating Expenses	152.6	153.5

Anadolubank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	763	507	1,269	30.2	474	431	905	30.6
Cash and cash equivalents	238	430	668	15.9	375	359	735	24.9
Cash and cash balances at Central Bank	209	267	476	11.3	215	229	444	15.0
Banks	29	163	192	4.6	1	122	124	4.2
Receivables from Money Markets	0	0	0	0.0	159	8	167	5.7
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	9	9	0.2	2	10	11	0.4
Public debt securities	0	6	6	0.1	2	7	9	0.3
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	2	2	0.1	0	3	3	0.1
Fin.ass. at fair value through other comp. income	509	60	569	13.5	85	58	143	4.8
Public debt securities	503	56	559	13.3	81	54	136	4.6
Equity instruments	2	4	5	0.1	0	3	4	0.1
Other financial assets	4	0	4	0.1	3	0	3	0.1
Derivative financial assets	16	9	24	0.6	11	5	16	0.6
Derivative fin.ass. at fair value through profit or loss	16	9	24	0.6	11	5	16	0.6
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	1,699	582	2,282	54.3	1,239	418	1,657	56.1
Loans	1,750	324	2,074	49.3	1,262	245	1,507	51.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	1	0	1	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	261	261	6.2	0	175	175	5.9
Public debt securities	0	261	261	6.2	0	175	175	5.9
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	51	3	54	1.3	23	2	24	0.8
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	4	0	4	0.1	5	0	5	0.2
Held for sale	4	0	4	0.1	5	0	5	0.2
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	50	241	291	6.9	40	163	203	6.9
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	50	241	291	6.9	40	163	203	6.9
Non-consolidated financial subsidiaries	50	241	291	6.9	40	163	203	6.9
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	68	0	68	1.6	65	0	65	2.2
Intangible assets and goodwill (net)	5	0	5	0.1	4	0	4	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	4	0	4	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	7	0	7	0.2	15	0	15	0.5
Other assets	274	3	276	6.6	98	2	101	3.4
Total Assets	2,869	1,333	4,203	100.0	1,941	1,014	2,955	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,310	930	2,239	53.3	1,184	921	2,105	71.2
Loans received	5	290	295	7.0	4	204	208	7.0
Money market funds	339	0	339	8.1	3	0	3	0.1
Marketable securities (net)	0	252	252	6.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	252	252	6.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	12	18	29	0.7	13	6	20	0.7
Derivative financial liabilities at fair value through profit or loss	12	18	29	0.7	13	6	20	0.7
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	10	0	10	0.2	9	0	9	0.3
Provisions	10	0	10	0.2	10	0	11	0.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	7	0	7	0.2	6	0	6	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	3	0	3	0.1	4	0	4	0.1
Current tax liabilities	42	0	42	1.0	29	0	29	1.0
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	155	155	3.7	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	155	155	3.7	0	0	0	0.0
Other liabilities	156	8	164	3.9	82	4	86	2.9
Shareholders' equity	647	21	668	15.9	464	21	485	16.4
Paid-in capital	26	0	26	0.6	31	0	31	1.1
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	46	2	48	1.1	45	2	46	1.6
Other accum.comp.income reclassified in profit or loss	73	-1	72	1.7	43	-3	40	1.4
Profit reserves	303	0	303	7.2	217	0	217	7.4
Legal reserves	5	0	5	0.1	6	0	6	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	298	0	298	7.1	211	0	211	7.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	199	21	220	5.2	127	23	150	5.1
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	199	21	220	5.2	127	23	150	5.1
Total Liabilities	2,530	1,673	4,203	100.0	1,798	1,157	2,955	100.0

Anadolubank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	750	306	1,057	432	157	589
Letters of guarantee	475	102	577	334	81	415
Bank acceptances	0	9	9	0	4	4
Letters of credit	0	196	196	0	72	72
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	275	0	275	98	0	98
Commitments	298	723	1,021	293	196	490
Irrevocable commitments	298	723	1,021	293	196	490
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	1,360	3,338	4,698	1,217	1,936	3,153
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,360	3,338	4,698	1,217	1,936	3,153
Custody and pledged securities	23,768	2,519	26,287	16,169	1,870	18,039
Items held in custody	772	208	979	548	240	788
Pledged items	22,982	2,311	25,294	15,575	1,631	17,206
Accepted guarantees and warranties	14	0	14	45	0	45
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	26,177	6,886	33,063	18,112	4,160	22,272

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	895	579
Interest on loans	661	461
Interest received from reserve deposits	58	23
Interest received from banks	3	2
Interest received from money market transactions	23	71
Interest received from marketable securities portfolio	148	21
Other interest income	2	1
Interest expenses (-)	581	396
Interest on deposits	479	383
Interest on funds borrowed	9	7
Interest on money market transactions	77	0
Interest on securities issued	14	0
Other interest expenses	2	6
Net interest income/expenses	314	183
Net fees and commissions income/expenses	63	36
Fees and commissions received	93	66
Fees and commissions paid (-)	29	30
Dividend income	0	0
Trading income or loss (net)	-21	23
Profit/loss on capital market transactions	3	4
Profit/losses on derivative financial transactions	-17	2
Foreign exchange profit/loss	-7	17
Other operating income	36	14
Gross profit from operating activities	393	256
Allowances for expected credit losses (-) (TFRS 9 applied)	38	14
Other provision expenses (-) (TFRS 9 applied)	0	3
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	64	48
Other operating expenses (-)	38	31
Net operating profit/loss	253	160
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	38	38
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	291	198
Provisions for taxes on income from continuing operations (±)	-71	-47
Net profit/loss from continuing operations	220	150
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	220	150

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	25.0	22.1
Shareholders' Equity / Total Assets	15.9	16.4
(Shareholders' Equity - Permanent Assets) / Total Assets	7.1	7.0
Net On Balance Sheet Position / Total Shareholders' Equity	-46.5	-24.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.9	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	68.3	65.7
TC Liabilities / Total Liabilities	60.2	60.9
FC Assets / FC Liabilities	79.7	87.7
TC Deposits / Total Deposits	58.5	56.2
TC Loans / Total Loans	84.4	83.8
Total Deposits / Total Assets	53.3	71.2
Funds Borrowed / Total Assets	7.0	7.0
Assets Quality		
Financial Assets (net) / Total Assets	30.2	30.6
Total Loans / Total Assets	49.3	51.0
Total Loans / Total Deposits	92.6	71.6
Permanent Assets / Total Assets	8.8	9.4
Loans under follow-up (gross) / Total Loans	2.9	1.6
Consumer Loans / Total Loans	0.4	0.2
Liquidity		
Liquid Assets / Total Assets	15.9	24.9
Liquid Assets / Short-term Liabilities	33.9	52.0
TC Liquid Assets / Total Assets	5.7	12.7
Profitability		
Average Return on Assets	6.1	6.4
Average Return on Shareholders' Equity	39.5	36.2
Net Profit/Loss From Continuing Operations / Total Assets	5.2	5.1
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	6.6	5.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	70.4	64.6
Non-interest Income (net) / Total Assets	1.9	2.5
Other Operating Expenses / Total Assets	0.9	1.0
Personnel Expenses / Other Operating Expenses	170.4	154.9
Non-interest Income (net) / Other Operating Expenses	208.3	237.2

Colendi Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	47	4	50	52.3	0	0	0	-
Cash and cash equivalents	25	1	26	26.8	0	0	0	-
Cash and cash balances at Central Bank	1	1	1	1.4	0	0	0	-
Banks	8	0	8	8.8	0	0	0	-
Receivables from Money Markets	16	0	16	16.7	0	0	0	-
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Financial assets at fair value through profit/loss	12	0	13	13.1	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	12	0	13	13.1	0	0	0	-
Fin.ass. at fair value through other comp. income	9	3	12	12.5	0	0	0	-
Public debt securities	9	3	12	12.5	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Derivative financial assets	0	0	0	0.0	0	0	0	-
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	-
Financial assets measured at amortised cost (net)	14	0	14	14.9	0	0	0	-
Loans	14	0	14	14.9	0	0	0	-
Receivables from leasing transactions	0	0	0	0.0	0	0	0	-
Factoring receivables	0	0	0	0.0	0	0	0	-
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Non-performing loans	0	0	0	0.0	0	0	0	-
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Held from discontinued operations	0	0	0	0.0	0	0	0	-
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	-
Investments in associates (net)	0	0	0	0.0	0	0	0	-
Associates accounted by using equity method	0	0	0	0.0	0	0	0	-
Non-consolidated associates	0	0	0	0.0	0	0	0	-
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	-
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	-
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	-
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	-
Tangible assets (Net)	2	0	2	2.2	0	0	0	-
Intangible assets and goodwill (net)	6	0	6	5.8	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	6	0	6	5.8	0	0	0	-
Investment properties (net)	0	0	0	0.0	0	0	0	-
Current tax assets	0	0	0	0.0	0	0	0	-
Deferred tax assets	0	0	0	0.0	0	0	0	-
Other assets	23	1	24	24.7	0	0	0	-
Total Assets	91	5	96	100.0	0	0	0	-

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	24	4	27	28.2	0	0	0	-
Loans received	0	0	0	0.0	0	0	0	-
Money market funds	5	0	5	5.1	0	0	0	-
Marketable securities (net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset-backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	0	0	0	0.0	0	0	0	-
Borrower funds	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.0	0	0	0	-
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative financial liabilities	0	0	0	0.0	0	0	0	-
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	-
Factoring payables	0	0	0	0.0	0	0	0	-
Lease payables (net)	1	0	1	1.0	0	0	0	-
Provisions	1	0	1	0.6	0	0	0	-
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Provision for restructuring	0	0	0	0.4	0	0	0	-
Reserves for employee benefits	0	0	0	0.0	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.2	0	0	0	-
Other provisions	0	0	0	0.0	0	0	0	-
Current tax liabilities	0	0	0	0.5	0	0	0	-
Deferred tax liabilities	0	0	0	0.4	0	0	0	-
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Related to discontinued operations	0	0	0	0.0	0	0	0	-
Subordinated debt	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other debt instruments	0	0	0	0.0	0	0	0	-
Other liabilities	14	0	14	14.5	0	0	0	-
Shareholders' equity	48	0	48	49.6	0	0	0	-
Paid-in capital	47	0	47	48.7	0	0	0	-
Capital reserves	1	0	1	0.7	0	0	0	-
Equity share premiums	0	0	0	0.0	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Other capital reserves	1	0	1	0.7	0	0	0	-
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-
Other accum.comp.income reclassified in profit or loss	0	0	0	0.2	0	0	0	-
Profit reserves	0	0	0	0.0	0	0	0	-
Legal reserves	0	0	0	0.0	0	0	0	-
Statutory reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	0	0	0	0.0	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	0	0	0	0.1	0	0	0	-
Prior years' profits or losses	0	0	0	0.0	0	0	0	-
Current period net profit or loss	0	0	0	0.1	0	0	0	-
Total Liabilities	92	4	96	100.0	0	0	0	-

Colendi Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	45	0	45	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	45	0	45	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	45	0	45	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	8	0
Interest on loans	1	0
Interest received from reserve deposits	0	0
Interest received from banks	2	0
Interest received from money market transactions	3	0
Interest received from marketable securities portfolio	1	0
Other interest income	0	0
Interest expenses (-)	3	0
Interest on deposits	2	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	5	0
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	8	0
Profit/loss on capital market transactions	8	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	13	0
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	6	0
Other operating expenses (-)	7	0
Net operating profit/loss	0	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	0	0
Provisions for taxes on income from continuing operations (±)	0	0
Net profit/loss from continuing operations	0	0
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	0	0

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	61.7	-
Shareholders' Equity / Total Assets	49.6	-
(Shareholders' Equity - Permanent Assets) / Total Assets	41.6	-
Net On Balance Sheet Position / Total Shareholders' Equity	2.2	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	-
Balance-Sheet Ratios		
TC Assets / Total Assets	95.2	-
TC Liabilities / Total Liabilities	96.3	-
FC Assets / FC Liabilities	131.1	-
TC Deposits / Total Deposits	86.9	-
TC Loans / Total Loans	100.0	-
Total Deposits / Total Assets	28.2	-
Funds Borrowed / Total Assets	0.0	-
Assets Quality		
Financial Assets (net) / Total Assets	52.3	-
Total Loans / Total Assets	14.9	-
Total Loans / Total Deposits	52.8	-
Permanent Assets / Total Assets	8.0	-
Loans under follow-up (gross) / Total Loans	0.0	-
Consumer Loans / Total Loans	24.8	-
Liquidity		
Liquid Assets / Total Assets	26.8	-
Liquid Assets / Short-term Liabilities	92.3	-
TC Liquid Assets / Total Assets	25.9	-
Profitability		
Average Return on Assets	0.1	-
Average Return on Shareholders' Equity	0.2	-
Net Profit/Loss From Continuing Operations / Total Assets	0.1	-
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.8	-
Net Interest Income After Provisions / Gross Profit from Operating Activities	35.4	-
Non-interest Income (net) / Total Assets	8.6	-
Other Operating Expenses / Total Assets	7.3	-
Personnel Expenses / Other Operating Expenses	80.9	-
Non-interest Income (net) / Other Operating Expenses	117.1	-

Fibabanka A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	1,326	750	2,076	46.5	1,093	609	1,702	46.3
Cash and cash equivalents	423	537	961	21.5	364	408	772	21.0
Cash and cash balances at Central Bank	392	439	832	18.6	348	311	659	18.0
Banks	21	53	74	1.6	16	79	95	2.6
Receivables from Money Markets	10	45	55	1.2	0	18	18	0.5
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	34	8	43	1.0	31	6	37	1.0
Public debt securities	6	0	6	0.1	1	0	1	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	28	8	36	0.8	29	6	35	1.0
Fin.ass. at fair value through other comp. income	793	175	968	21.7	681	187	868	23.6
Public debt securities	218	161	379	8.5	229	176	405	11.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	575	14	589	13.2	451	11	463	12.6
Derivative financial assets	76	29	105	2.3	17	8	25	0.7
Derivative fin.ass. at fair value through profit or loss	76	29	105	2.3	17	8	25	0.7
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	1,592	531	2,123	47.6	1,259	443	1,702	46.4
Loans	1,567	400	1,967	44.1	1,219	316	1,535	41.8
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	2	0	2	0.1	15	0	15	0.4
Other financial assets measured at amortised cost	104	131	235	5.3	68	127	195	5.3
Public debt securities	42	99	141	3.2	43	127	170	4.6
Other financial assets	62	31	94	2.1	25	0	25	0.7
Allow.for expec. credit losses (-) (TFRS 9 applied)	81	0	81	1.8	42	0	42	1.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	1	0	1	0.0	0	0	0	0.0
Held for sale	1	0	1	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	38	0	38	0.9	28	0	28	0.8
Investments in associates (net)	20	0	20	0.4	24	0	24	0.7
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	20	0	20	0.4	24	0	24	0.7
Investments in subsidiaries (net)	18	0	18	0.4	4	0	4	0.1
Non-consolidated financial subsidiaries	15	0	15	0.3	1	0	1	0.0
Non-consolidated non-financial subsidiaries	4	0	4	0.1	3	0	3	0.1
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	43	0	43	1.0	46	0	46	1.2
Intangible assets and goodwill (net)	28	0	28	0.6	26	0	26	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	28	0	28	0.6	26	0	26	0.7
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	30	0	30	0.7	53	0	53	1.5
Other assets	122	3	124	2.8	113	3	116	3.2
Total Assets	3,180	1,283	4,463	100.0	2,618	1,055	3,673	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,678	1,233	2,911	65.2	1,671	756	2,427	66.1
Loans received	0	36	36	0.8	0	16	16	0.4
Money market funds	0	291	291	6.5	0	170	170	4.6
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	20	28	48	1.1	33	8	41	1.1
Derivative financial liabilities at fair value through profit or loss	20	28	48	1.1	33	8	41	1.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	16	0	16	0.4	14	0	14	0.4
Provisions	47	0	47	1.1	43	0	43	1.2
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	17	0	17	0.4	14	0	14	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	30	0	30	0.7	28	0	28	0.8
Current tax liabilities	43	0	43	1.0	26	0	26	0.7
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	361	361	8.1	0	362	362	9.9
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	361	361	8.1	0	362	362	9.9
Other liabilities	163	78	241	5.4	139	5	144	3.9
Shareholders' equity	462	6	468	10.5	431	0	431	11.7
Paid-in capital	32	0	32	0.7	38	0	38	1.0
Capital reserves	5	0	5	0.1	6	0	6	0.2
Equity share premiums	3	0	3	0.1	4	0	4	0.1
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	2	0	2	0.1	3	0	3	0.1
Other accum.comp. income not reclass. in profit or loss	-8	0	-8	-0.2	5	0	5	0.1
Other accum.comp.income reclassified in profit or loss	-6	6	0	0.0	-8	0	-7	-0.2
Profit reserves	299	0	299	6.7	218	0	218	5.9
Legal reserves	8	0	8	0.2	8	0	8	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	257	0	257	5.7	179	0	179	4.9
Other profit reserves	34	0	34	0.8	32	0	32	0.9
Profit or loss	139	0	139	3.1	171	0	171	4.6
Prior years' profits or losses	6	0	6	0.1	-1	0	-1	0.0
Current period net profit or loss	133	0	133	3.0	172	0	172	4.7
Total Liabilities	2,429	2,034	4,463	100.0	2,355	1,318	3,673	100.0

Fibabanka A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	12	9	22	32	17	48
Letters of guarantee	12	9	22	25	11	36
Bank acceptances	0	0	0	0	2	2
Letters of credit	0	0	0	0	3	3
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	7	0	7
Commitments	1,115	1,376	2,491	397	282	679
Irrevocable commitments	1,115	1,376	2,491	397	282	679
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	625	6,061	6,686	757	3,881	4,638
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	625	6,061	6,686	757	3,881	4,638
Custody and pledged securities	15,080	4,317	19,397	23,486	10,382	33,868
Items held in custody	1,318	622	1,940	875	4,698	5,573
Pledged items	13,762	3,695	17,457	22,611	5,684	28,295
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,832	11,764	28,596	24,672	14,561	39,233

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	991	949
Interest on loans	727	717
Interest received from reserve deposits	93	57
Interest received from banks	25	24
Interest received from money market transactions	10	10
Interest received from marketable securities portfolio	136	140
Other interest income	0	1
Interest expenses (-)	695	746
Interest on deposits	636	692
Interest on funds borrowed	1	25
Interest on money market transactions	19	22
Interest on securities issued	34	4
Other interest expenses	4	3
Net interest income/expenses	297	203
Net fees and commissions income/expenses	77	83
Fees and commissions received	96	100
Fees and commissions paid (-)	20	16
Dividend income	12	18
Trading income or loss (net)	12	44
Profit/loss on capital market transactions	23	16
Profit/losses on derivative financial transactions	189	-33
Foreign exchange profit/loss	-200	62
Other operating income	86	85
Gross profit from operating activities	483	433
Allowances for expected credit losses (-) (TFRS 9 applied)	95	69
Other provision expenses (-) (TFRS 9 applied)	7	1
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	114	103
Other operating expenses (-)	92	78
Net operating profit/loss	176	182
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	176	182
Provisions for taxes on income from continuing operations (±)	-43	-10
Net profit/loss from continuing operations	133	172
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	133	172

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	21.0	24.6
Shareholders' Equity / Total Assets	10.5	11.7
(Shareholders' Equity - Permanent Assets) / Total Assets	8.0	9.0
Net On Balance Sheet Position / Total Shareholders' Equity	-159.9	-61.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	8.2	-10.1
Balance-Sheet Ratios		
TC Assets / Total Assets	71.3	71.3
TC Liabilities / Total Liabilities	54.4	64.1
FC Assets / FC Liabilities	63.1	80.1
TC Deposits / Total Deposits	57.6	68.9
TC Loans / Total Loans	79.7	79.4
Total Deposits / Total Assets	65.2	66.1
Funds Borrowed / Total Assets	0.8	0.4
Assets Quality		
Financial Assets (net) / Total Assets	46.5	46.3
Total Loans / Total Assets	44.1	41.8
Total Loans / Total Deposits	67.6	63.3
Permanent Assets / Total Assets	2.5	2.7
Loans under follow-up (gross) / Total Loans	4.4	1.7
Consumer Loans / Total Loans	18.7	14.0
Liquidity		
Liquid Assets / Total Assets	21.5	21.0
Liquid Assets / Short-term Liabilities	31.8	33.4
TC Liquid Assets / Total Assets	9.5	9.9
Profitability		
Average Return on Assets	3.5	5.0
Average Return on Shareholders' Equity	32.3	43.4
Net Profit/Loss From Continuing Operations / Total Assets	3.0	4.7
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.4	3.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	40.3	30.7
Non-interest Income (net) / Total Assets	4.2	6.3
Other Operating Expenses / Total Assets	2.1	2.1
Personnel Expenses / Other Operating Expenses	123.7	131.6
Non-interest Income (net) / Other Operating Expenses	203.5	295.0

Şekerbank T.A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	753	469	1,222	25.6	565	308	873	26.3
Cash and cash equivalents	719	439	1,158	24.3	547	260	806	24.3
Cash and cash balances at Central Bank	322	400	722	15.1	149	227	376	11.3
Banks	0	39	39	0.8	1	32	33	1.0
Receivables from Money Markets	397	0	397	8.3	397	0	397	12.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	3	19	22	0.5	0	14	14	0.4
Public debt securities	3	12	15	0.3	0	7	7	0.2
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	7	7	0.2	0	7	7	0.2
Fin.ass. at fair value through other comp. income	19	6	25	0.5	17	33	51	1.5
Public debt securities	18	3	21	0.4	17	33	50	1.5
Equity instruments	1	0	1	0.0	1	0	1	0.0
Other financial assets	0	3	3	0.1	0	0	0	0.0
Derivative financial assets	12	5	17	0.4	1	1	2	0.1
Derivative fin.ass. at fair value through profit or loss	12	5	17	0.4	1	1	2	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	2,150	1,073	3,223	67.6	1,365	751	2,117	63.8
Loans	1,931	771	2,702	56.7	1,142	556	1,697	51.1
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	249	307	557	11.7	256	203	459	13.8
Public debt securities	249	228	478	10.0	253	140	393	11.8
Other financial assets	0	79	79	1.7	3	63	66	2.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	31	5	36	0.8	33	7	40	1.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	33	0	33	0.7	41	0	41	1.2
Held for sale	33	0	33	0.7	41	0	41	1.2
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	30	0	30	0.6	36	0	36	1.1
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	30	0	30	0.6	36	0	36	1.1
Non-consolidated financial subsidiaries	30	0	30	0.6	36	0	36	1.1
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	113	0	113	2.4	106	0	106	3.2
Intangible assets and goodwill (net)	17	0	17	0.4	8	0	8	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	17	0	17	0.4	8	0	8	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	8	0	8	0.3
Deferred tax assets	5	0	5	0.1	28	0	28	0.8
Other assets	120	6	126	2.6	97	5	102	3.1
Total Assets	3,221	1,549	4,770	100.0	2,255	1,064	3,319	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,009	1,256	3,265	68.5	1,295	805	2,100	63.3
Loans received	18	554	572	12.0	133	351	484	14.6
Money market funds	111	0	111	2.3	149	0	149	4.5
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	15	15	30	0.6	3	2	6	0.2
Derivative financial liabilities at fair value through profit or loss	15	15	30	0.6	3	2	6	0.2
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	21	0	21	0.4	19	0	19	0.6
Provisions	45	0	46	1.0	61	0	62	1.9
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	9	0	9	0.3
Reserves for employee benefits	10	0	10	0.2	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	35	0	36	0.7	52	0	52	1.6
Current tax liabilities	20	0	20	0.4	11	0	11	0.3
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	11	289	299	6.3	13	86	98	3.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	11	289	299	6.3	13	86	98	3.0
Other liabilities	91	5	95	2.0	82	4	87	2.6
Shareholders' equity	310	0	310	6.5	304	0	303	9.1
Paid-in capital	58	0	58	1.2	71	0	71	2.1
Capital reserves	1	0	1	0.0	1	0	1	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	1	0	1	0.0
Other accum.comp. income not reclass. in profit or loss	50	0	50	1.0	42	0	42	1.3
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	153	0	153	3.2	133	0	133	4.0
Legal reserves	11	0	11	0.2	10	0	10	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	137	0	137	2.9	116	0	116	3.5
Other profit reserves	6	0	6	0.1	7	0	7	0.2
Profit or loss	48	0	48	1.0	57	0	57	1.7
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	49	0	49	1.0	57	0	57	1.7
Total Liabilities	2,651	2,118	4,770	100.0	2,071	1,248	3,319	100.0

Şekerbank T.A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	309	86	395	196	80	276
Letters of guarantee	227	61	287	176	65	242
Bank acceptances	0	3	3	0	1	1
Letters of credit	0	17	17	0	6	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	80	0	80	18	0	18
Other guarantees and warranties	2	5	7	1	8	10
Commitments	212	10	223	208	94	302
Irrevocable commitments	189	10	200	183	94	277
Revocable commitments	23	0	23	25	0	25
Derivative financial instruments	964	2,742	3,706	148	927	1,075
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	964	2,742	3,706	148	927	1,075
Custody and pledged securities	58,678	34,764	93,442	38,170	34,329	72,499
Items held in custody	605	429	1,034	381	324	706
Pledged items	57,986	34,313	92,299	37,719	33,988	71,707
Accepted guarantees and warranties	87	22	109	70	16	86
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	60,163	37,602	97,765	38,722	35,430	74,152

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	858	647
Interest on loans	652	453
Interest received from reserve deposits	65	34
Interest received from banks	1	2
Interest received from money market transactions	46	49
Interest received from marketable securities portfolio	94	108
Other interest income	0	0
Interest expenses (-)	584	443
Interest on deposits	459	327
Interest on funds borrowed	42	28
Interest on money market transactions	53	66
Interest on securities issued	23	14
Other interest expenses	8	7
Net interest income/expenses	274	204
Net fees and commissions income/expenses	68	15
Fees and commissions received	137	107
Fees and commissions paid (-)	69	91
Divident income	0	1
Trading income or loss (net)	-43	-10
Profit/loss on capital market transactions	14	4
Profit/losses on derivative financial transactions	53	21
Foreign exchange profit/loss	-109	-35
Other operating income	26	65
Gross profit from operating activities	326	276
Allowances for expected credit losses (-) (TFRS 9 applied)	13	2
Other provision expenses (-) (TFRS 9 applied)	1	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	154	129
Other operating expenses (-)	90	83
Net operating profit/loss	67	62
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	67	62
Provisions for taxes on income from continuing operations (±)	-19	-5
Net profit/loss from continuing operations	49	57
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	49	57

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	22.5	23.2
Shareholders' Equity / Total Assets	6.5	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	2.5	3.4
Net On Balance Sheet Position / Total Shareholders' Equity	-149.1	-31.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.2	-5.2
Balance-Sheet Ratios		
TC Assets / Total Assets	67.5	67.9
TC Liabilities / Total Liabilities	55.6	62.4
FC Assets / FC Liabilities	73.1	85.2
TC Deposits / Total Deposits	61.5	61.7
TC Loans / Total Loans	71.5	67.3
Total Deposits / Total Assets	68.5	63.3
Funds Borrowed / Total Assets	12.0	14.6
Assets Quality		
Financial Assets (net) / Total Assets	25.6	26.3
Total Loans / Total Assets	56.7	51.1
Total Loans / Total Deposits	82.8	80.8
Permanent Assets / Total Assets	4.0	5.8
Loans under follow-up (gross) / Total Loans	1.3	1.5
Consumer Loans / Total Loans	1.3	0.8
Liquidity		
Liquid Assets / Total Assets	24.3	24.3
Liquid Assets / Short-term Liabilities	35.6	37.3
TC Liquid Assets / Total Assets	15.1	16.5
Profitability		
Average Return on Assets	1.2	1.9
Average Return on Shareholders' Equity	17.2	21.5
Net Profit/Loss From Continuing Operations / Total Assets	1.0	1.7
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.4	6.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	79.7	73.5
Non-interest Income (net) / Total Assets	1.1	2.1
Other Operating Expenses / Total Assets	1.9	2.5
Personnel Expenses / Other Operating Expenses	170.9	155.6
Non-interest Income (net) / Other Operating Expenses	58.0	86.0

Turkish Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	45	88	133	66.1	41	59	100	56.5
Cash and cash equivalents	42	81	123	61.0	39	52	91	51.1
Cash and cash balances at Central Bank	27	68	95	46.9	4	40	44	24.6
Banks	1	14	14	7.1	2	12	14	7.8
Receivables from Money Markets	14	0	14	7.0	33	0	33	18.7
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	1	2	3	1.5	0	1	2	1.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	2	2	0.8	0	1	1	0.8
Other financial assets	1	0	1	0.7	0	0	0	0.2
Fin.ass. at fair value through other comp. income	2	5	7	3.5	2	5	8	4.3
Public debt securities	0	0	0	0.2	0	0	0	0.2
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	2	5	7	3.3	2	5	7	4.1
Derivative financial assets	0	0	0	0.1	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.1	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	23	38	61	30.2	36	31	67	37.5
Loans	24	38	61	30.5	37	31	68	38.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.2	1	0	1	0.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	2	0	2	1.2	3	0	3	1.6
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	2	0	2	1.2	3	0	3	1.6
Non-consolidated financial subsidiaries	2	0	2	1.1	3	0	3	1.5
Non-consolidated non-financial subsidiaries	0	0	0	0.1	0	0	0	0.2
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	0.2	1	0	1	0.3
Intangible assets and goodwill (net)	0	0	0	0.2	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.3	1	0	1	0.8
Other assets	3	1	4	1.8	4	1	5	3.1
Total Assets	75	127	202	100.0	87	91	178	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	47	108	155	77.0	66	85	151	84.8
Loans received	3	16	19	9.2	0	5	5	2.8
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	3	0	3	2.0
Bills	0	0	0	0.0	3	0	3	2.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.1
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.1
Provisions	1	0	1	0.4	1	0	1	0.5
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.3
Current tax liabilities	0	0	0	0.2	1	0	1	0.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	2	1	3	1.6	4	1	5	3.0
Shareholders' equity	23	0	23	11.5	12	0	11	6.5
Paid-in capital	14	0	14	6.9	5	0	5	2.8
Capital reserves	5	0	5	2.6	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	5	0	5	2.6	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.2	1	0	1	0.4
Legal reserves	0	0	0	0.2	0	0	0	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	4	0	4	1.8	6	0	6	3.4
Prior years' profits or losses	-5	0	-5	-2.6	4	0	4	2.0
Current period net profit or loss	9	0	9	4.4	2	0	2	1.4
Total Liabilities	76	125	202	100.0	87	90	178	100.0

Turkish Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	6	2	8	9	6	15
Letters of guarantee	6	1	7	9	5	13
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	1	1	1	3	4
Irrevocable commitments	0	1	1	1	3	4
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	2	59	61	4	32	36
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	59	61	4	32	36
Custody and pledged securities	390	1,807	2,197	479	1,806	2,285
Items held in custody	26	36	62	28	53	81
Pledged items	50	162	212	65	200	265
Accepted guarantees and warranties	314	1,609	1,923	386	1,554	1,940
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	399	1,869	2,268	492	1,848	2,340

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	26	28
Interest on loans	12	14
Interest received from reserve deposits	0	0
Interest received from banks	2	3
Interest received from money market transactions	10	10
Interest received from marketable securities portfolio	1	1
Other interest income	0	1
Interest expenses (-)	20	19
Interest on deposits	17	18
Interest on funds borrowed	1	0
Interest on money market transactions	0	0
Interest on securities issued	1	1
Other interest expenses	1	0
Net interest income/expenses	7	9
Net fees and commissions income/expenses	-1	0
Fees and commissions received	1	1
Fees and commissions paid (-)	2	2
Divident income	0	0
Trading income or loss (net)	2	2
Profit/loss on capital market transactions	1	2
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	12	1
Gross profit from operating activities	20	13
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	3	3
Other operating expenses (-)	7	6
Net operating profit/loss	9	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	9	3
Provisions for taxes on income from continuing operations (±)	-1	0
Net profit/loss from continuing operations	9	2
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	9	2

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	40.0	14.5
Shareholders' Equity / Total Assets	11.5	6.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.9	4.3
Net On Balance Sheet Position / Total Shareholders' Equity	6.0	4.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	13.0
Balance-Sheet Ratios		
TC Assets / Total Assets	37.2	48.9
TC Liabilities / Total Liabilities	37.9	49.1
FC Assets / FC Liabilities	101.1	100.5
TC Deposits / Total Deposits	30.3	43.7
TC Loans / Total Loans	38.4	54.9
Total Deposits / Total Assets	77.0	84.8
Funds Borrowed / Total Assets	9.2	2.8
Assets Quality		
Financial Assets (net) / Total Assets	66.1	56.5
Total Loans / Total Assets	30.5	38.2
Total Loans / Total Deposits	39.5	45.1
Permanent Assets / Total Assets	1.6	2.2
Loans under follow-up (gross) / Total Loans	1.1	2.0
Consumer Loans / Total Loans	0.1	0.2
Liquidity		
Liquid Assets / Total Assets	61.0	51.1
Liquid Assets / Short-term Liabilities	90.3	83.1
TC Liquid Assets / Total Assets	20.7	21.8
Profitability		
Average Return on Assets	5.7	1.8
Average Return on Shareholders' Equity	68.7	23.2
Net Profit/Loss From Continuing Operations / Total Assets	4.4	1.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.2	5.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	32.3	70.7
Non-interest Income (net) / Total Assets	6.5	1.8
Other Operating Expenses / Total Assets	3.4	3.6
Personnel Expenses / Other Operating Expenses	47.6	43.9
Non-interest Income (net) / Other Operating Expenses	191.5	49.5

Türk Ekonomi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	2,739	2,706	5,446	30.4	2,867	2,440	5,307	30.6
Cash and cash equivalents	1,939	2,369	4,307	24.0	2,106	1,957	4,064	23.4
Cash and cash balances at Central Bank	1,905	1,537	3,442	19.2	1,889	1,528	3,417	19.7
Banks	34	832	867	4.8	218	431	649	3.7
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	-1	-1	-2	0.0	-1	-1	-2	0.0
Financial assets at fair value through profit/loss	160	31	191	1.1	76	27	103	0.6
Public debt securities	154	15	169	0.9	71	13	84	0.5
Equity instruments	6	14	20	0.1	5	11	16	0.1
Other financial assets	0	1	1	0.0	0	3	3	0.0
Fin.ass. at fair value through other comp. income	483	248	731	4.1	598	406	1,004	5.8
Public debt securities	479	248	727	4.1	595	406	1,001	5.8
Equity instruments	4	0	4	0.0	3	0	3	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	157	59	216	1.2	86	50	136	0.8
Derivative fin.ass. at fair value through profit or loss	155	59	214	1.2	83	49	132	0.8
Derivative fin. ass.at fair value thr.other comp.income	2	0	2	0.0	3	1	5	0.0
Financial assets measured at amortised cost (net)	8,052	3,399	11,451	63.9	7,802	3,199	11,001	63.5
Loans	6,974	3,420	10,394	58.0	6,426	3,003	9,429	54.4
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	1,347	0	1,347	7.5	1,539	216	1,756	10.1
Public debt securities	1,347	0	1,347	7.5	1,539	216	1,756	10.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	269	22	291	1.6	163	20	183	1.1
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	1	0	1	0.0	1	0	1	0.0
Held for sale	1	0	1	0.0	1	0	1	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	7	0	7	0.0	8	0	8	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	7	0	7	0.0	8	0	8	0.0
Non-consolidated financial subsidiaries	7	0	7	0.0	8	0	8	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	88	0	88	0.5	86	0	86	0.5
Intangible assets and goodwill (net)	59	0	59	0.3	55	0	55	0.3
Goodwill	10	0	10	0.1	12	0	12	0.1
Other	49	0	49	0.3	43	0	43	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	15	0	15	0.1	2	0	2	0.0
Deferred tax assets	0	0	0	0.0	39	0	39	0.2
Other assets	858	9	867	4.8	817	14	830	4.8
Total Assets	11,819	6,114	17,933	100.0	11,677	5,653	17,330	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	8,333	3,575	11,907	66.4	8,493	3,004	11,497	66.3
Loans received	18	1,058	1,076	6.0	13	717	730	4.2
Money market funds	37	1,336	1,373	7.7	341	1,444	1,784	10.3
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	135	20	155	0.9	113	38	151	0.9
Derivative financial liabilities at fair value through profit or loss	125	20	145	0.8	111	38	149	0.9
Derivative fin. liab.at fair value through other compre. income	10	0	10	0.1	2	0	2	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	51	0	52	0.3	48	2	50	0.3
Provisions	140	13	153	0.9	147	18	166	1.0
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	80	6	86	0.5	73	4	77	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	60	7	68	0.4	75	14	89	0.5
Current tax liabilities	158	0	158	0.9	75	0	75	0.4
Deferred tax liabilities	10	0	10	0.1	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	831	831	4.6	0	801	801	4.6
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	831	831	4.6	0	801	801	4.6
Other liabilities	808	56	864	4.8	767	65	832	4.8
Shareholders' equity	1,349	4	1,354	7.5	1,247	-3	1,244	7.2
Paid-in capital	51	0	51	0.3	62	0	62	0.4
Capital reserves	9	0	9	0.1	11	0	11	0.1
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	9	0	9	0.1	11	0	11	0.1
Other accum.comp. income not reclass. in profit or loss	-10	0	-10	-0.1	-15	0	-15	-0.1
Other accum.comp.income reclassified in profit or loss	-19	4	-15	-0.1	-14	-3	-17	-0.1
Profit reserves	990	0	990	5.5	893	0	893	5.2
Legal reserves	20	0	20	0.1	24	0	24	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	971	0	971	5.4	870	0	870	5.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	328	0	328	1.8	309	0	309	1.8
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	328	0	328	1.8	309	0	309	1.8
Total Liabilities	11,039	6,894	17,933	100.0	11,244	6,086	17,330	100.0

Türk Ekonomi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	1,286	2,160	3,445	1,024	1,885	2,909
Letters of guarantee	716	1,153	1,869	540	941	1,481
Bank acceptances	0	7	7	0	2	2
Letters of credit	1	780	782	0	728	729
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	569	219	788	484	214	698
Commitments	6,356	1,083	7,439	4,828	899	5,727
Irrevocable commitments	6,266	1,083	7,350	4,771	899	5,670
Revocable commitments	89	0	89	57	0	57
Derivative financial instruments	8,368	13,922	22,289	5,638	12,000	17,637
Derivative financial instruments held for hedging	1,516	1,361	2,877	539	1,461	2,000
Trading transactions	6,851	12,561	19,412	5,099	10,539	15,637
Custody and pledged securities	17,315	5,471	22,786	17,407	4,682	22,089
Items held in custody	4,744	1,387	6,131	5,354	968	6,322
Pledged items	12,243	4,066	16,309	11,930	3,712	15,643
Accepted guarantees and warranties	329	18	347	123	1	124
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	33,324	22,636	55,960	28,897	19,465	48,362

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	4,076	3,600
Interest on loans	2,830	2,525
Interest received from reserve deposits	455	286
Interest received from banks	21	58
Interest received from money market transactions	125	142
Interest received from marketable securities portfolio	579	523
Other interest income	67	66
Interest expenses (-)	3,078	2,804
Interest on deposits	2,803	2,535
Interest on funds borrowed	116	114
Interest on money market transactions	121	126
Interest on securities issued	0	0
Other interest expenses	38	30
Net interest income/expenses	998	795
Net fees and commissions income/expenses	358	276
Fees and commissions received	715	563
Fees and commissions paid (-)	357	287
Dividend income	1	1
Trading income or loss (net)	47	-44
Profit/loss on capital market transactions	6	-2
Profit/losses on derivative financial transactions	127	-77
Foreign exchange profit/loss	-87	34
Other operating income	27	25
Gross profit from operating activities	1,432	1,053
Allowances for expected credit losses (-) (TFRS 9 applied)	181	23
Other provision expenses (-) (TFRS 9 applied)	-5	-19
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	398	328
Other operating expenses (-)	401	313
Net operating profit/loss	456	408
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	456	408
Provisions for taxes on income from continuing operations (±)	-128	-99
Net profit/loss from continuing operations	328	309
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	328	309

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.8	19.1
Shareholders' Equity / Total Assets	7.5	7.2
(Shareholders' Equity - Permanent Assets) / Total Assets	6.7	6.3
Net On Balance Sheet Position / Total Shareholders' Equity	-59.0	-35.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-12.0	-5.2
Balance-Sheet Ratios		
TC Assets / Total Assets	65.9	67.4
TC Liabilities / Total Liabilities	61.6	64.9
FC Assets / FC Liabilities	88.7	92.9
TC Deposits / Total Deposits	70.0	73.9
TC Loans / Total Loans	67.1	68.2
Total Deposits / Total Assets	66.4	66.3
Funds Borrowed / Total Assets	6.0	4.2
Assets Quality		
Financial Assets (net) / Total Assets	30.4	30.6
Total Loans / Total Assets	58.0	54.4
Total Loans / Total Deposits	87.3	82.0
Permanent Assets / Total Assets	0.9	0.9
Loans under follow-up (gross) / Total Loans	2.4	1.3
Consumer Loans / Total Loans	26.0	26.7
Liquidity		
Liquid Assets / Total Assets	24.0	23.4
Liquid Assets / Short-term Liabilities	31.4	31.3
TC Liquid Assets / Total Assets	10.8	12.2
Profitability		
Average Return on Assets	1.9	2.0
Average Return on Shareholders' Equity	27.3	27.1
Net Profit/Loss From Continuing Operations / Total Assets	1.8	1.8
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.6	4.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	57.4	75.2
Non-interest Income (net) / Total Assets	2.4	1.5
Other Operating Expenses / Total Assets	2.2	1.8
Personnel Expenses / Other Operating Expenses	99.3	104.7
Non-interest Income (net) / Other Operating Expenses	108.2	82.1

Türk Ticaret Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	33	408	441	40.2	76	45	121	56.4
Cash and cash equivalents	33	407	440	40.1	75	45	119	55.8
Cash and cash balances at Central Bank	23	370	394	35.9	23	28	50	23.5
Banks	7	37	44	4.0	13	17	30	13.9
Receivables from Money Markets	2	0	2	0.2	39	0	39	18.4
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	1	0	1	0.6
Public debt securities	0	0	0	0.0	1	0	1	0.6
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	1	1	0.1	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	1	1	0.1	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	260	355	616	56.1	8	61	70	32.7
Loans	250	357	607	55.3	8	61	70	32.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	11	0	11	1.0	0	0	0	0.0
Public debt securities	11	0	11	1.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	2	2	3	0.3	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	14	0	14	1.3	12	0	12	5.5
Intangible assets and goodwill (net)	18	0	18	1.6	7	0	7	3.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	18	0	18	1.6	7	0	7	3.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	2	0	2	0.2	3	0	3	1.2
Other assets	5	3	8	0.7	2	0	2	1.1
Total Assets	332	766	1,098	100.0	108	106	214	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	71	760	831	75.7	5	106	111	51.9
Loans received	6	0	6	0.5	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	6	0	6	0.5	5	0	5	2.4
Provisions	3	0	3	0.3	5	0	5	2.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	5	0	5	2.3
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	0	1	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.2	0	0	0	0.0
Current tax liabilities	5	0	5	0.4	1	0	1	0.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	20	1	21	1.9	26	0	27	12.4
Shareholders' equity	227	0	227	20.7	65	0	65	30.6
Paid-in capital	216	0	216	19.6	70	0	70	32.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	1	0	1	0.1	1	0	1	0.6
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	0.9	-6	0	-6	-3.0
Prior years' profits or losses	-3	0	-3	-0.3	0	0	0	0.0
Current period net profit or loss	13	0	13	1.2	-6	0	-6	-3.0
Total Liabilities	336	761	1,098	100.0	108	106	214	100.0

Türk Ticaret Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	714	44	759	165	20	185
Letters of guarantee	103	44	147	6	20	26
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	611	0	611	159	0	159
Other guarantees and warranties	0	0	0	0	0	0
Commitments	281	8	289	54	0	54
Irrevocable commitments	1	8	8	0	0	0
Revocable commitments	281	0	281	54	0	54
Derivative financial instruments	0	230	230	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	230	230	0	0	0
Custody and pledged securities	3,788	98	3,886	985	0	985
Items held in custody	11	0	11	1	0	1
Pledged items	3,683	93	3,776	973	0	973
Accepted guarantees and warranties	94	5	99	11	0	11
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,784	380	5,164	1,203	20	1,223

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	94	10
Interest on loans	69	1
Interest received from reserve deposits	0	0
Interest received from banks	18	8
Interest received from money market transactions	3	1
Interest received from marketable securities portfolio	4	0
Other interest income	0	0
Interest expenses (-)	32	1
Interest on deposits	28	0
Interest on funds borrowed	2	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	2	1
Net interest income/expenses	62	9
Net fees and commissions income/expenses	5	0
Fees and commissions received	6	0
Fees and commissions paid (-)	1	0
Dividend income	0	0
Trading income or loss (net)	1	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	0	0
Other operating income	1	0
Gross profit from operating activities	69	9
Allowances for expected credit losses (-) (TFRS 9 applied)	5	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	5
Personnel expenses (-)	28	8
Other operating expenses (-)	17	5
Net operating profit/loss	18	-9
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	18	-9
Provisions for taxes on income from continuing operations (±)	-5	3
Net profit/loss from continuing operations	13	-6
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	13	-6

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	20.7	21.6
Shareholders' Equity / Total Assets	20.7	30.6
(Shareholders' Equity - Permanent Assets) / Total Assets	17.8	21.9
Net On Balance Sheet Position / Total Shareholders' Equity	1.7	0.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.7	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	30.2	50.4
TC Liabilities / Total Liabilities	30.7	50.4
FC Assets / FC Liabilities	100.6	100.0
TC Deposits / Total Deposits	8.6	4.5
TC Loans / Total Loans	41.2	12.2
Total Deposits / Total Assets	75.7	51.9
Funds Borrowed / Total Assets	0.5	0.0
Assets Quality		
Financial Assets (net) / Total Assets	40.2	56.4
Total Loans / Total Assets	55.3	32.7
Total Loans / Total Deposits	73.1	63.0
Permanent Assets / Total Assets	2.9	8.7
Loans under follow-up (gross) / Total Loans	0.3	0.0
Consumer Loans / Total Loans	0.0	6.7
Liquidity		
Liquid Assets / Total Assets	40.1	55.8
Liquid Assets / Short-term Liabilities	94.5	110.7
TC Liquid Assets / Total Assets	3.0	34.9
Profitability		
Average Return on Assets	1.8	-9.3
Average Return on Shareholders' Equity	8.2	-24.3
Net Profit/Loss From Continuing Operations / Total Assets	1.2	-3.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.1	1.9
Net Interest Income After Provisions / Gross Profit from Operating Activities	81.6	42.1
Non-interest Income (net) / Total Assets	0.6	0.2
Other Operating Expenses / Total Assets	1.5	2.5
Personnel Expenses / Other Operating Expenses	170.9	156.7
Non-interest Income (net) / Other Operating Expenses	41.7	9.5

Türkiye İş Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	15,422	20,492	35,914	33.3	15,053	16,016	31,069	33.0
Cash and cash equivalents	8,526	14,846	23,372	21.7	8,162	11,169	19,331	20.5
Cash and cash balances at Central Bank	8,092	12,368	20,460	19.0	7,892	9,949	17,842	18.9
Banks	435	2,488	2,924	2.7	274	1,227	1,500	1.6
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	-1	-11	-12	0.0	-4	-7	-11	0.0
Financial assets at fair value through profit/loss	257	1,127	1,383	1.3	180	759	939	1.0
Public debt securities	47	1,120	1,168	1.1	12	746	758	0.8
Equity instruments	0	6	7	0.0	1	13	14	0.0
Other financial assets	209	0	209	0.2	167	0	167	0.2
Fin.ass. at fair value through other comp. income	6,605	4,095	10,700	9.9	6,629	3,712	10,341	11.0
Public debt securities	6,583	3,905	10,488	9.7	6,624	3,557	10,181	10.8
Equity instruments	22	107	129	0.1	5	89	93	0.1
Other financial assets	0	83	83	0.1	0	66	66	0.1
Derivative financial assets	35	424	459	0.4	83	375	458	0.5
Derivative fin.ass. at fair value through profit or loss	35	424	459	0.4	83	375	458	0.5
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	39,920	19,579	59,499	55.1	35,622	17,145	52,767	56.0
Loans	36,197	19,378	55,575	51.5	30,135	16,829	46,964	49.9
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	5,374	629	6,003	5.6	6,529	725	7,254	7.7
Public debt securities	5,306	241	5,547	5.1	6,431	261	6,692	7.1
Other financial assets	68	388	457	0.4	98	463	562	0.6
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,652	427	2,079	1.9	1,042	409	1,451	1.5
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	2	0	2	0.0	1	0	1	0.0
Held for sale	2	0	2	0.0	1	0	1	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	5,754	747	6,500	6.0	5,174	613	5,787	6.1
Investments in associates (net)	31	0	31	0.0	18	0	18	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	31	0	31	0.0	18	0	18	0.0
Investments in subsidiaries (net)	5,678	747	6,424	6.0	5,156	613	5,770	6.1
Non-consolidated financial subsidiaries	2,488	747	3,235	3.0	2,188	613	2,802	3.0
Non-consolidated non-financial subsidiaries	3,190	0	3,190	3.0	2,968	0	2,968	3.2
Jointly contr. partnerships (joint ventures) (net)	45	0	45	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	45	0	45	0.0	0	0	0	0.0
Tangible assets (Net)	1,689	2	1,691	1.6	1,518	3	1,522	1.6
Intangible assets and goodwill (net)	434	0	434	0.4	321	0	321	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	434	0	434	0.4	321	0	321	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	570	0	570	0.5	821	0	821	0.9
Other assets	2,888	447	3,335	3.1	1,678	245	1,922	2.0
Total Assets	66,678	41,266	107,944	100.0	60,187	34,023	94,211	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	40,558	31,769	72,327	67.0	34,463	25,829	60,292	64.0
Loans received	107	5,231	5,338	4.9	1,126	4,857	5,983	6.4
Money market funds	4,457	4,124	8,581	7.9	6,891	2,701	9,592	10.2
Marketable securities (net)	227	2,433	2,661	2.5	150	1,427	1,576	1.7
Bills	227	0	227	0.2	38	0	38	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,433	2,433	2.3	111	1,427	1,538	1.6
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	13	199	212	0.2	7	298	306	0.3
Derivative financial liabilities at fair value through profit or loss	13	199	212	0.2	7	298	306	0.3
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	196	1	197	0.2	153	5	157	0.2
Provisions	902	47	949	0.9	997	67	1,064	1.1
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	223	0	223	0.2	177	0	177	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	679	47	726	0.7	820	67	887	0.9
Current tax liabilities	431	6	437	0.4	272	9	282	0.3
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	55	1,522	1,577	1.5	66	1,265	1,332	1.4
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	55	1,522	1,577	1.5	66	1,265	1,332	1.4
Other liabilities	5,078	606	5,684	5.3	4,016	587	4,604	4.9
Shareholders' equity	9,881	99	9,981	9.2	9,051	-28	9,023	9.6
Paid-in capital	583	0	583	0.5	709	0	709	0.8
Capital reserves	100	0	100	0.1	136	0	136	0.1
Equity share premiums	18	0	18	0.0	3	0	3	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	82	0	82	0.1	133	0	133	0.1
Other accum.comp. income not reclass. in profit or loss	2,068	35	2,103	1.9	1,956	0	1,956	2.1
Other accum.comp.income reclassified in profit or loss	703	65	768	0.7	361	-28	333	0.4
Profit reserves	4,795	0	4,795	4.4	4,575	0	4,575	4.9
Legal reserves	411	0	411	0.4	419	0	419	0.4
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4,384	0	4,384	4.1	4,155	0	4,155	4.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,632	0	1,632	1.5	1,314	0	1,314	1.4
Prior years' profits or losses	58	0	58	0.1	24	0	24	0.0
Current period net profit or loss	1,574	0	1,574	1.5	1,290	0	1,290	1.4
Total Liabilities	61,905	46,039	107,944	100.0	57,194	37,017	94,211	100.0

Türkiye İş Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	9,877	11,048	20,925	8,044	8,472	16,516
Letters of guarantee	9,157	7,050	16,208	7,421	5,533	12,954
Bank acceptances	717	328	1,045	580	180	760
Letters of credit	2	3,525	3,528	43	2,597	2,641
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	145	145	0	162	162
Commitments	54,618	3,749	58,367	28,441	2,127	30,568
Irrevocable commitments	54,495	3,242	57,737	28,339	1,707	30,046
Revocable commitments	123	507	630	102	420	522
Derivative financial instruments	7,608	34,666	42,275	4,936	36,001	40,937
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	7,608	34,666	42,275	4,936	36,001	40,937
Custody and pledged securities	74,762	81,695	156,457	64,383	78,308	142,691
Items held in custody	7,510	9,496	17,006	4,781	8,748	13,529
Pledged items	67,252	72,199	139,451	59,602	69,560	129,162
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	146,865	131,159	278,024	105,804	124,908	230,712

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	17,611	15,048
Interest on loans	11,678	9,950
Interest received from reserve deposits	1,809	1,103
Interest received from banks	188	104
Interest received from money market transactions	37	0
Interest received from marketable securities portfolio	3,867	3,876
Other interest income	30	15
Interest expenses (-)	15,349	14,072
Interest on deposits	12,045	10,349
Interest on funds borrowed	514	541
Interest on money market transactions	2,382	2,678
Interest on securities issued	343	332
Other interest expenses	64	171
Net interest income/expenses	2,262	976
Net fees and commissions income/expenses	3,136	2,591
Fees and commissions received	3,698	3,151
Fees and commissions paid (-)	562	560
Divident income	5	3
Trading income or loss (net)	-518	-251
Profit/loss on capital market transactions	136	612
Profit/losses on derivative financial transactions	-624	-1,587
Foreign exchange profit/loss	-30	724
Other operating income	490	679
Gross profit from operating activities	5,374	3,998
Allowances for expected credit losses (-) (TFRS 9 applied)	1,331	666
Other provision expenses (-) (TFRS 9 applied)	0	4
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1,393	1,309
Other operating expenses (-)	2,108	2,011
Net operating profit/loss	541	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	1,132	1,074
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,673	1,082
Provisions for taxes on income from continuing operations (±)	-99	208
Net profit/loss from continuing operations	1,574	1,290
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,574	1,290

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.5	19.7
Shareholders' Equity / Total Assets	9.2	9.6
(Shareholders' Equity - Permanent Assets) / Total Assets	1.3	1.5
Net On Balance Sheet Position / Total Shareholders' Equity	-48.6	-33.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.2	-5.2
Balance-Sheet Ratios		
TC Assets / Total Assets	61.8	63.9
TC Liabilities / Total Liabilities	57.3	60.7
FC Assets / FC Liabilities	89.6	91.9
TC Deposits / Total Deposits	56.1	57.2
TC Loans / Total Loans	65.1	64.2
Total Deposits / Total Assets	67.0	64.0
Funds Borrowed / Total Assets	4.9	6.4
Assets Quality		
Financial Assets (net) / Total Assets	33.3	33.0
Total Loans / Total Assets	51.5	49.9
Total Loans / Total Deposits	76.8	77.9
Permanent Assets / Total Assets	8.0	8.1
Loans under follow-up (gross) / Total Loans	3.2	2.1
Consumer Loans / Total Loans	32.9	29.3
Liquidity		
Liquid Assets / Total Assets	21.7	20.5
Liquid Assets / Short-term Liabilities	29.8	29.4
TC Liquid Assets / Total Assets	7.9	8.7
Profitability		
Average Return on Assets	1.6	1.5
Average Return on Shareholders' Equity	18.0	15.6
Net Profit/Loss From Continuing Operations / Total Assets	1.5	1.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	0.9	0.3
Net Interest Income After Provisions / Gross Profit from Operating Activities	17.3	7.7
Non-interest Income (net) / Total Assets	2.9	3.2
Other Operating Expenses / Total Assets	2.0	2.1
Personnel Expenses / Other Operating Expenses	66.1	65.1
Non-interest Income (net) / Other Operating Expenses	147.6	150.2

Yapı ve Kredi Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	9,465	7,408	16,873	22.8	9,099	6,838	15,936	23.6
Cash and cash equivalents	5,477	6,434	11,911	16.1	5,960	5,691	11,651	17.3
Cash and cash balances at Central Bank	5,476	5,868	11,344	15.3	5,959	5,035	10,994	16.3
Banks	2	568	570	0.8	2	659	661	1.0
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	-1	-2	-3	0.0	-1	-3	-4	0.0
Financial assets at fair value through profit/loss	29	62	91	0.1	9	97	106	0.2
Public debt securities	0	7	7	0.0	0	8	8	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	29	56	85	0.1	9	89	97	0.1
Fin.ass. at fair value through other comp. income	3,794	677	4,471	6.0	2,955	762	3,718	5.5
Public debt securities	3,790	676	4,466	6.0	2,951	762	3,713	5.5
Equity instruments	4	1	5	0.0	4	0	4	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	165	235	399	0.5	175	287	462	0.7
Derivative fin.ass. at fair value through profit or loss	164	200	364	0.5	161	235	396	0.6
Derivative fin. ass.at fair value thr.other comp.income	1	35	35	0.0	14	52	66	0.1
Financial assets measured at amortised cost (net)	33,702	15,494	49,195	66.5	30,809	13,713	44,521	66.0
Loans	28,861	12,779	41,640	56.3	24,669	10,630	35,299	52.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	19	0	19	0.0	33	0	34	0.0
Other financial assets measured at amortised cost	6,065	3,084	9,150	12.4	7,092	3,431	10,524	15.6
Public debt securities	6,030	3,084	9,114	12.3	6,853	3,431	10,284	15.2
Other financial assets	36	0	36	0.0	239	0	239	0.4
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,244	369	1,613	2.2	986	349	1,335	2.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	52	0	52	0.1	16	0	16	0.0
Held for sale	52	0	52	0.1	16	0	16	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	748	1,214	1,962	2.7	584	984	1,568	2.3
Investments in associates (net)	6	264	270	0.4	1	222	223	0.3
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	6	264	270	0.4	1	222	223	0.3
Investments in subsidiaries (net)	743	949	1,692	2.3	583	762	1,345	2.0
Non-consolidated financial subsidiaries	727	949	1,677	2.3	582	762	1,345	2.0
Non-consolidated non-financial subsidiaries	15	0	15	0.0	1	0	1	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1,017	0	1,017	1.4	859	0	859	1.3
Intangible assets and goodwill (net)	107	0	107	0.1	83	0	83	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	107	0	107	0.1	83	0	83	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	98	0	98	0.1	120	0	120	0.2
Deferred tax assets	0	0	0	0.0	363	0	363	0.5
Other assets	3,482	1,238	4,720	6.4	2,589	1,420	4,009	5.9
Total Assets	48,671	25,353	74,024	100.0	44,522	22,955	67,476	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	24,806	16,819	41,625	56.2	23,007	12,931	35,938	53.3
Loans received	1,647	7,465	9,112	12.3	2,135	5,528	7,663	11.4
Money market funds	1,438	137	1,574	2.1	4,857	466	5,322	7.9
Marketable securities (net)	351	4,826	5,178	7.0	181	3,484	3,665	5.4
Bills	0	0	0	0.0	172	1,458	1,630	2.4
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	351	4,826	5,178	7.0	9	2,026	2,035	3.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	1,525	1,525	2.1	0	2,181	2,181	3.2
Derivative financial liabilities	341	125	466	0.6	385	155	540	0.8
Derivative financial liabilities at fair value through profit or loss	341	124	465	0.6	385	155	540	0.8
Derivative fin. liab.at fair value through other compre. income	0	0	1	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	164	3	167	0.2	142	2	144	0.2
Provisions	571	14	585	0.8	569	13	582	0.9
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	136	0	136	0.2	108	0	108	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	435	14	449	0.6	462	13	475	0.7
Current tax liabilities	331	0	332	0.4	245	0	245	0.4
Deferred tax liabilities	94	0	94	0.1	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	25	2,837	2,862	3.9	37	1,719	1,755	2.6
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	25	2,837	2,862	3.9	37	1,719	1,755	2.6
Other liabilities	4,222	318	4,540	6.1	3,662	313	3,975	5.9
Shareholders' equity	5,044	922	5,966	8.1	4,741	724	5,465	8.1
Paid-in capital	197	0	197	0.3	239	0	239	0.4
Capital reserves	55	0	55	0.1	65	0	65	0.1
Equity share premiums	13	0	13	0.0	16	0	16	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	42	0	42	0.1	49	0	49	0.1
Other accum.comp. income not reclass. in profit or loss	324	12	336	0.5	208	15	223	0.3
Other accum.comp.income reclassified in profit or loss	-652	910	257	0.3	-667	709	42	0.1
Profit reserves	4,021	0	4,021	5.4	4,073	0	4,073	6.0
Legal reserves	81	0	81	0.1	98	0	98	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	3,939	0	3,939	5.3	3,974	0	3,974	5.9
Other profit reserves	1	0	1	0.0	1	0	1	0.0
Profit or loss	1,099	0	1,099	1.5	822	0	822	1.2
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	1,099	0	1,099	1.5	822	0	822	1.2
Total Liabilities	39,034	34,990	74,024	100.0	39,961	27,516	67,476	100.0

Yapı ve Kredi Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	9,119	9,010	18,129	7,941	7,479	15,421
Letters of guarantee	8,498	5,591	14,089	7,400	5,002	12,402
Bank acceptances	0	79	79	0	90	90
Letters of credit	2	2,455	2,457	1	1,715	1,716
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	618	885	1,503	540	672	1,212
Commitments	56,886	10,847	67,733	40,381	3,846	44,227
Irrevocable commitments	56,515	9,154	65,669	39,916	2,689	42,606
Revocable commitments	370	1,693	2,064	464	1,157	1,621
Derivative financial instruments	20,737	53,085	73,822	10,317	36,282	46,599
Derivative financial instruments held for hedging	33	1,005	1,038	146	909	1,055
Trading transactions	20,704	52,079	72,783	10,171	35,373	45,544
Custody and pledged securities	70,822	50,883	121,705	65,109	21,783	86,893
Items held in custody	13,561	6,820	20,381	9,902	3,404	13,306
Pledged items	55,831	40,995	96,827	53,864	15,947	69,811
Accepted guarantees and warranties	1,430	3,068	4,498	1,343	2,433	3,775
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	157,563	123,825	281,388	123,748	69,391	193,139

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	13,466	12,840
Interest on loans	9,191	8,371
Interest received from reserve deposits	1,181	800
Interest received from banks	503	243
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	2,578	3,401
Other interest income	13	25
Interest expenses (-)	10,091	10,689
Interest on deposits	6,837	7,345
Interest on funds borrowed	949	920
Interest on money market transactions	1,781	1,882
Interest on securities issued	492	470
Other interest expenses	32	71
Net interest income/expenses	3,376	2,152
Net fees and commissions income/expenses	2,574	2,072
Fees and commissions received	3,925	3,153
Fees and commissions paid (-)	1,351	1,081
Dividend income	3	0
Trading income or loss (net)	-1,472	-1,316
Profit/loss on capital market transactions	100	96
Profit/losses on derivative financial transactions	145	-635
Foreign exchange profit/loss	-1,718	-777
Other operating income	489	808
Gross profit from operating activities	4,969	3,716
Allowances for expected credit losses (-) (TFRS 9 applied)	1,172	1,012
Other provision expenses (-) (TFRS 9 applied)	3	2
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	939	780
Other operating expenses (-)	1,812	1,413
Net operating profit/loss	1,043	509
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	356	333
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,400	843
Provisions for taxes on income from continuing operations (±)	-301	-20
Net profit/loss from continuing operations	1,099	822
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,099	822

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.1	18.6
Shareholders' Equity / Total Assets	8.1	8.1
(Shareholders' Equity - Permanent Assets) / Total Assets	3.8	4.4
Net On Balance Sheet Position / Total Shareholders' Equity	-147.5	-71.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.8	3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	65.7	66.0
TC Liabilities / Total Liabilities	52.7	59.2
FC Assets / FC Liabilities	72.5	83.4
TC Deposits / Total Deposits	59.6	64.0
TC Loans / Total Loans	69.3	69.9
Total Deposits / Total Assets	56.2	53.3
Funds Borrowed / Total Assets	12.3	11.4
Assets Quality		
Financial Assets (net) / Total Assets	22.8	23.6
Total Loans / Total Assets	56.3	52.3
Total Loans / Total Deposits	100.0	98.2
Permanent Assets / Total Assets	4.2	3.7
Loans under follow-up (gross) / Total Loans	3.8	3.1
Consumer Loans / Total Loans	43.0	40.5
Liquidity		
Liquid Assets / Total Assets	16.1	17.3
Liquid Assets / Short-term Liabilities	26.9	27.3
TC Liquid Assets / Total Assets	7.4	8.8
Profitability		
Average Return on Assets	1.6	1.3
Average Return on Shareholders' Equity	20.4	15.5
Net Profit/Loss From Continuing Operations / Total Assets	1.5	1.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.0	1.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	44.3	30.6
Non-interest Income (net) / Total Assets	2.2	2.3
Other Operating Expenses / Total Assets	2.4	2.1
Personnel Expenses / Other Operating Expenses	51.8	55.2
Non-interest Income (net) / Other Operating Expenses	88.0	110.7

Banks Under the Deposit Insurance Fund

Birleşik Fon Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	107	7	114	39.0	47	6	53	20.6
Cash and cash equivalents	103	7	110	37.7	43	6	49	18.9
Cash and cash balances at Central Bank	0	0	0	0.0	0	0	0	0.0
Banks	103	7	110	37.7	43	6	49	18.9
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	4	0	4	1.2	4	0	4	1.7
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	4	0	4	1.2	4	0	4	1.7
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	10	148	158	54.1	13	171	184	71.2
Loans	10	127	137	46.9	9	152	161	62.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	21	21	7.2	4	19	23	8.9
Public debt securities	0	21	21	7.2	4	19	23	8.9
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	1	0	1	0.5	2	0	2	0.7
Specific provisions (-) (TFRS 9 not applied)	1	0	1	0.5	1	0	2	0.6
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	0.5	2	0	2	0.7
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.1
Deferred tax assets	15	0	15	5.0	16	0	16	6.2
Other assets	2	2	4	1.4	1	2	3	1.2
Total Assets	135	157	292	100.0	79	179	259	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	79	7	87	29.7	37	5	42	16.2
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	19	0	19	6.4	4	0	4	1.7
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	14	18	32	10.8	14	19	33	12.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.1	0	0	0	0.1
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	0.8	2	0	2	0.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	11	18	29	9.9	12	19	30	11.7
Current tax liabilities	1	0	1	0.4	1	0	1	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	127	127	43.3	0	152	152	58.7
Loans	0	127	127	43.3	0	152	152	58.7
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	5	3	8	2.8	1	4	5	2.0
Shareholders' equity	19	0	19	6.4	22	0	22	8.6
Paid-in capital	11	0	11	3.7	13	0	13	5.0
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	-1	0	-1	-0.4	-1	0	-1	-0.4
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	392	0	392	134.3	480	0	480	185.8
Legal reserves	1	0	1	0.2	1	0	1	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	391	0	391	134.0	480	0	480	185.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-383	0	-383	-131.1	-470	0	-470	-181.9
Prior years' profits or losses	-387	0	-387	-132.6	-477	0	-477	-184.5
Current period net profit or loss	4	0	4	1.4	7	0	7	2.7
Total Liabilities	137	156	292	100.0	80	179	259	100.0

Birleşik Fon Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	12	14	26	14	15	29
Letters of guarantee	12	14	26	14	15	29
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	67	39	106	131	36	167
Items held in custody	1	1	2	3	1	4
Pledged items	67	37	104	128	35	163
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	79	53	132	145	51	196

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	48	60
Interest on loans	16	29
Interest received from reserve deposits	0	0
Interest received from banks	28	25
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	6
Other interest income	0	0
Interest expenses (-)	31	42
Interest on deposits	20	22
Interest on funds borrowed	10	19
Interest on money market transactions	1	1
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	17	18
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	1	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	2	3
Gross profit from operating activities	19	21
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	1	4
Personnel expenses (-)	9	9
Other operating expenses (-)	3	3
Net operating profit/loss	5	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5	5
Provisions for taxes on income from continuing operations (±)	-1	1
Net profit/loss from continuing operations	4	7
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	4	7

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	51.9	83.8
Shareholders' Equity / Total Assets	6.4	8.6
(Shareholders' Equity - Permanent Assets) / Total Assets	5.9	7.8
Net On Balance Sheet Position / Total Shareholders' Equity	9.3	1.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	9.3	1.0
Balance-Sheet Ratios		
TC Assets / Total Assets	46.2	30.7
TC Liabilities / Total Liabilities	46.7	30.8
FC Assets / FC Liabilities	101.1	100.1
TC Deposits / Total Deposits	91.4	88.1
TC Loans / Total Loans	7.2	5.4
Total Deposits / Total Assets	29.7	16.2
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	39.0	20.6
Total Loans / Total Assets	46.9	62.3
Total Loans / Total Deposits	157.8	383.4
Permanent Assets / Total Assets	0.6	0.8
Loans under follow-up (gross) / Total Loans	1.0	1.1
Consumer Loans / Total Loans	0.4	0.9
Liquidity		
Liquid Assets / Total Assets	37.7	18.9
Liquid Assets / Short-term Liabilities	189.9	139.2
TC Liquid Assets / Total Assets	35.4	16.6
Profitability		
Average Return on Assets	1.5	2.4
Average Return on Shareholders' Equity	22.0	35.7
Net Profit/Loss From Continuing Operations / Total Assets	1.4	2.7
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.2	5.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	79.0	69.3
Non-interest Income (net) / Total Assets	0.9	1.0
Other Operating Expenses / Total Assets	1.1	1.1
Personnel Expenses / Other Operating Expenses	268.8	328.9
Non-interest Income (net) / Other Operating Expenses	76.9	97.3

Foreign Banks

Alternatifbank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	253	562	815	29.5	224	502	726	30.9
Cash and cash equivalents	189	448	637	23.0	104	373	477	20.3
Cash and cash balances at Central Bank	189	282	471	17.0	103	241	344	14.6
Banks	0	146	146	5.3	0	132	132	5.6
Receivables from Money Markets	0	20	20	0.7	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	62	78	140	5.1	109	116	224	9.5
Public debt securities	58	78	136	4.9	105	116	221	9.4
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	3	0	3	0.1	3	0	3	0.1
Derivative financial assets	2	36	38	1.4	12	13	25	1.1
Derivative fin.ass. at fair value through profit or loss	2	36	38	1.4	12	13	25	1.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	894	908	1,801	65.1	670	783	1,452	61.7
Loans	781	707	1,488	53.8	604	551	1,155	49.1
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	35	0	35	1.3	8	0	8	0.4
Other financial assets measured at amortised cost	91	207	299	10.8	71	238	309	13.1
Public debt securities	45	207	253	9.1	49	238	288	12.2
Other financial assets	46	0	46	1.7	22	0	22	0.9
Allow.for expec. credit losses (-) (TFRS 9 applied)	13	7	20	0.7	13	7	20	0.9
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	11	0	11	0.4	27	0	27	1.2
Held for sale	11	0	11	0.4	27	0	27	1.2
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	25	0	25	0.9	10	0	10	0.4
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	25	0	25	0.9	10	0	10	0.4
Non-consolidated financial subsidiaries	25	0	25	0.9	10	0	10	0.4
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	22	0	22	0.8	58	0	58	2.5
Intangible assets and goodwill (net)	15	0	15	0.5	11	0	11	0.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	15	0	15	0.5	11	0	11	0.5
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	3	0	3	0.1	7	0	7	0.3
Deferred tax assets	11	0	11	0.4	23	0	23	1.0
Other assets	62	0	62	2.2	33	4	37	1.6
Total Assets	1,295	1,470	2,765	100.0	1,064	1,289	2,352	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	646	391	1,037	37.5	645	421	1,067	45.4
Loans received	3	864	868	31.4	1	406	406	17.3
Money market funds	59	269	328	11.8	21	309	331	14.1
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	3	37	40	1.4	3	14	17	0.7
Derivative financial liabilities at fair value through profit or loss	1	37	38	1.4	2	14	17	0.7
Derivative fin. liab.at fair value through other compre. income	1	0	1	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1	17	18	0.6	0	0	0	0.0
Provisions	7	2	10	0.3	6	1	7	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	0	1	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	2	8	0.3	5	1	6	0.2
Current tax liabilities	9	0	9	0.3	6	0	6	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	205	205	7.4	0	280	280	11.9
Loans	0	0	0	0.0	0	75	75	3.2
Other debt instruments	0	205	205	7.4	0	205	205	8.7
Other liabilities	30	11	41	1.5	22	19	41	1.7
Shareholders' equity	210	0	210	7.6	200	-3	197	8.4
Paid-in capital	52	0	52	1.9	63	0	63	2.7
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	-1	0	-1	0.0	50	0	50	2.1
Other accum.comp.income reclassified in profit or loss	-14	0	-14	-0.5	-15	-3	-18	-0.8
Profit reserves	91	0	91	3.3	90	0	90	3.8
Legal reserves	6	0	6	0.2	6	0	6	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	86	0	86	3.1	84	0	84	3.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	82	0	82	3.0	13	0	13	0.5
Prior years' profits or losses	39	0	39	1.4	0	0	0	0.0
Current period net profit or loss	43	0	43	1.5	13	0	13	0.5
Total Liabilities	969	1,796	2,765	100.0	905	1,448	2,352	100.0

Alternatifbank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	592	478	1,070	626	464	1,091
Letters of guarantee	425	179	604	461	211	672
Bank acceptances	0	86	86	0	18	18
Letters of credit	0	168	168	0	205	205
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	167	45	212	166	30	196
Commitments	79	56	135	70	111	181
Irrevocable commitments	79	56	135	70	111	181
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	732	2,744	3,477	510	1,766	2,276
Derivative financial instruments held for hedging	133	0	133	37	0	37
Trading transactions	599	2,744	3,344	473	1,766	2,239
Custody and pledged securities	3,824	5,445	9,269	3,437	5,829	9,265
Items held in custody	484	257	741	131	356	487
Pledged items	3,339	5,172	8,512	3,305	5,457	8,762
Accepted guarantees and warranties	1	15	16	1	15	16
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5,228	8,723	13,951	4,643	8,170	12,813

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	470	383
Interest on loans	342	279
Interest received from reserve deposits	34	13
Interest received from banks	21	19
Interest received from money market transactions	5	1
Interest received from marketable securities portfolio	64	69
Other interest income	5	1
Interest expenses (-)	379	322
Interest on deposits	276	211
Interest on funds borrowed	53	66
Interest on money market transactions	47	41
Interest on securities issued	1	0
Other interest expenses	2	3
Net interest income/expenses	91	61
Net fees and commissions income/expenses	17	14
Fees and commissions received	21	17
Fees and commissions paid (-)	4	3
Dividend income	0	2
Trading income or loss (net)	-24	-30
Profit/loss on capital market transactions	2	0
Profit/losses on derivative financial transactions	27	0
Foreign exchange profit/loss	-54	-30
Other operating income	49	5
Gross profit from operating activities	132	52
Allowances for expected credit losses (-) (TFRS 9 applied)	11	-20
Other provision expenses (-) (TFRS 9 applied)	2	1
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	33	29
Other operating expenses (-)	46	35
Net operating profit/loss	41	8
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	6	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	47	8
Provisions for taxes on income from continuing operations (±)	-4	5
Net profit/loss from continuing operations	43	13
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	43	13

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	22.6	27.9
Shareholders' Equity / Total Assets	7.6	8.4
(Shareholders' Equity - Permanent Assets) / Total Assets	4.9	3.8
Net On Balance Sheet Position / Total Shareholders' Equity	-148.3	-75.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-31.4	-22.3
Balance-Sheet Ratios		
TC Assets / Total Assets	46.8	45.2
TC Liabilities / Total Liabilities	35.0	38.5
FC Assets / FC Liabilities	81.8	89.0
TC Deposits / Total Deposits	62.3	60.5
TC Loans / Total Loans	52.5	52.3
Total Deposits / Total Assets	37.5	45.4
Funds Borrowed / Total Assets	31.4	17.3
Assets Quality		
Financial Assets (net) / Total Assets	29.5	30.9
Total Loans / Total Assets	53.8	49.1
Total Loans / Total Deposits	143.5	108.3
Permanent Assets / Total Assets	2.7	4.6
Loans under follow-up (gross) / Total Loans	1.1	1.1
Consumer Loans / Total Loans	2.9	1.8
Liquidity		
Liquid Assets / Total Assets	23.0	20.3
Liquid Assets / Short-term Liabilities	45.1	38.2
TC Liquid Assets / Total Assets	6.8	4.4
Profitability		
Average Return on Assets	1.7	0.6
Average Return on Shareholders' Equity	22.3	6.7
Net Profit/Loss From Continuing Operations / Total Assets	1.5	0.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.8	3.4
Net Interest Income After Provisions / Gross Profit from Operating Activities	59.4	152.6
Non-interest Income (net) / Total Assets	1.5	-0.4
Other Operating Expenses / Total Assets	1.6	1.5
Personnel Expenses / Other Operating Expenses	72.7	83.1
Non-interest Income (net) / Other Operating Expenses	90.4	-24.8

Arap Türk Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	9	251	261	39.7	12	211	223	42.4
Cash and cash equivalents	1	250	250	38.1	3	194	197	37.5
Cash and cash balances at Central Bank	1	127	127	19.4	0	117	117	22.3
Banks	0	123	123	18.7	1	77	78	14.9
Receivables from Money Markets	0	0	0	0.0	2	0	2	0.4
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	9	2	10	1.6	9	17	26	5.0
Public debt securities	9	1	9	1.4	9	16	25	4.8
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	1	1	0.2	0	1	1	0.2
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	96	242	338	51.5	27	228	255	48.5
Loans	95	206	301	45.9	27	139	166	31.6
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	3	36	39	6.0	1	89	90	17.1
Public debt securities	3	29	32	4.9	1	82	83	15.8
Other financial assets	0	7	7	1.0	0	7	7	1.3
Allow.for expec. credit losses (-) (TFRS 9 applied)	2	0	2	0.3	1	0	1	0.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	4	0	4	0.7	5	0	5	0.9
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	4	0	4	0.7	5	0	5	0.9
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	4	0	4	0.7	5	0	5	0.9
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	43	0	43	6.6	39	0	39	7.4
Intangible assets and goodwill (net)	1	0	1	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	0	0	0	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.0	0	0	0	0.0
Other assets	4	5	9	1.4	3	1	4	0.8
Total Assets	158	498	656	100.0	86	440	526	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	20	328	349	53.2	4	294	298	56.6
Loans received	0	156	156	23.8	0	136	136	25.8
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	6	1	7	1.0	5	1	6	1.1
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	4	0	4	0.5	3	0	3	0.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	1	3	0.5	2	1	3	0.5
Current tax liabilities	3	0	3	0.5	2	0	2	0.3
Deferred tax liabilities	5	0	5	0.7	3	0	3	0.5
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	4	11	15	2.3	2	7	9	1.7
Shareholders' equity	122	0	122	18.6	74	0	74	14.0
Paid-in capital	75	0	75	11.5	12	0	12	2.4
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	31	0	31	4.7	28	0	28	5.3
Other accum.comp.income reclassified in profit or loss	-3	0	-2	-0.4	-4	0	-4	-0.8
Profit reserves	2	0	2	0.3	2	0	2	0.4
Legal reserves	2	0	2	0.3	2	0	2	0.4
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	17	0	17	2.5	36	0	36	6.7
Prior years' profits or losses	4	0	4	0.5	30	0	30	5.8
Current period net profit or loss	13	0	13	2.0	5	0	5	1.0
Total Liabilities	160	497	656	100.0	89	437	526	100.0

Arap Türk Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	109	558	667	31	431	462
Letters of guarantee	104	340	444	31	293	324
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	208	208	0	138	138
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	5	10	15	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	48	47	94	25	48	73
Items held in custody	6	0	6	0	0	0
Pledged items	42	47	89	25	48	73
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	157	605	762	56	479	535

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	49	33
Interest on loans	36	21
Interest received from reserve deposits	0	0
Interest received from banks	3	2
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	7	9
Other interest income	0	0
Interest expenses (-)	9	10
Interest on deposits	3	3
Interest on funds borrowed	6	7
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	40	23
Net fees and commissions income/expenses	9	7
Fees and commissions received	10	7
Fees and commissions paid (-)	1	1
Divident income	1	0
Trading income or loss (net)	1	1
Profit/loss on capital market transactions	0	1
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	1	1
Gross profit from operating activities	51	32
Allowances for expected credit losses (-) (TFRS 9 applied)	2	0
Other provision expenses (-) (TFRS 9 applied)	1	1
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	20	17
Other operating expenses (-)	9	8
Net operating profit/loss	19	7
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	19	7
Provisions for taxes on income from continuing operations (±)	-6	-1
Net profit/loss from continuing operations	13	5
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	13	5

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	20.0	20.1
Shareholders' Equity / Total Assets	18.6	14.0
(Shareholders' Equity - Permanent Assets) / Total Assets	11.2	5.7
Net On Balance Sheet Position / Total Shareholders' Equity	1.4	4.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	4.0
Balance-Sheet Ratios		
TC Assets / Total Assets	24.1	16.4
TC Liabilities / Total Liabilities	24.3	17.0
FC Assets / FC Liabilities	100.3	100.7
TC Deposits / Total Deposits	5.9	1.4
TC Loans / Total Loans	31.5	16.2
Total Deposits / Total Assets	53.2	56.6
Funds Borrowed / Total Assets	23.8	25.8
Assets Quality		
Financial Assets (net) / Total Assets	39.7	42.4
Total Loans / Total Assets	45.9	31.6
Total Loans / Total Deposits	86.3	55.8
Permanent Assets / Total Assets	7.4	8.3
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	38.1	37.5
Liquid Assets / Short-term Liabilities	66.9	64.5
TC Liquid Assets / Total Assets	0.1	0.6
Profitability		
Average Return on Assets	2.3	1.1
Average Return on Shareholders' Equity	12.4	7.9
Net Profit/Loss From Continuing Operations / Total Assets	2.0	1.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.6	4.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	71.7	67.8
Non-interest Income (net) / Total Assets	1.8	1.8
Other Operating Expenses / Total Assets	1.4	1.5
Personnel Expenses / Other Operating Expenses	209.4	215.1
Non-interest Income (net) / Other Operating Expenses	122.4	118.4

Bank Mellat

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	24	15	39	79.6	23	22	45	82.6
Cash and cash equivalents	24	15	39	79.5	23	22	45	82.5
Cash and cash balances at Central Bank	6	6	11	23.4	7	9	16	29.7
Banks	18	9	27	56.1	16	13	29	52.8
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.1	0	0	0	0.1
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.1	0	0	0	0.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	1	8	9	19.1	4	5	9	16.5
Loans	1	8	9	19.1	4	5	9	16.5
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.4	0	0	0	0.4
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.4	0	0	0	0.4
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	0.6	0	0	0	0.6
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.3	0	0	0	0.2
Other assets	0	0	0	0.3	0	0	0	0.1
Total Assets	26	23	49	100.0	28	27	55	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	4	20	24	48.7	6	24	29	53.3
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	2.4	1	0	1	1.8
General loan loss provisions (TFRS 9 not applied)	0	0	1	1.1	0	0	0	0.9
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	0	1	1.1	0	0	0	0.7
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.2
Current tax liabilities	0	0	0	0.8	0	0	0	0.7
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	1	1.0	0	0	1	1.0
Shareholders' equity	23	0	23	47.1	24	0	24	43.2
Paid-in capital	5	0	5	9.6	6	0	6	10.3
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.2	0	0	0	-0.2
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.2	0	0	0	0.1
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.2	0	0	0	0.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	18	0	18	37.5	18	0	18	33.0
Prior years' profits or losses	15	0	15	30.6	15	0	15	26.9
Current period net profit or loss	3	0	3	6.9	3	0	3	6.0
Total Liabilities	28	20	49	100.0	31	24	55	100.0

Bank Mellat

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	1	1
Letters of guarantee	0	0	0	0	1	1
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	47	162	208	65	133	197
Items held in custody	0	0	0	0	0	0
Pledged items	24	71	95	36	58	94
Accepted guarantees and warranties	22	91	114	29	75	103
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	47	162	209	65	134	198

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	7	7
Interest on loans	2	2
Interest received from reserve deposits	0	0
Interest received from banks	5	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	6	6
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	1	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	0	0
Gross profit from operating activities	8	7
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	2	2
Other operating expenses (-)	1	1
Net operating profit/loss	5	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5	5
Provisions for taxes on income from continuing operations (±)	-1	-1
Net profit/loss from continuing operations	3	3
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	3	3

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	80.2	76.6
Shareholders' Equity / Total Assets	47.1	43.2
(Shareholders' Equity - Permanent Assets) / Total Assets	46.5	42.6
Net On Balance Sheet Position / Total Shareholders' Equity	13.1	14.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	13.1	14.6
Balance-Sheet Ratios		
TC Assets / Total Assets	53.1	50.3
TC Liabilities / Total Liabilities	58.7	56.2
FC Assets / FC Liabilities	113.7	113.4
TC Deposits / Total Deposits	17.4	19.4
TC Loans / Total Loans	12.8	43.8
Total Deposits / Total Assets	48.7	53.3
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	79.6	82.6
Total Loans / Total Assets	19.1	16.5
Total Loans / Total Deposits	39.2	30.9
Permanent Assets / Total Assets	0.6	0.6
Loans under follow-up (gross) / Total Loans	1.9	2.3
Consumer Loans / Total Loans	1.1	0.5
Liquidity		
Liquid Assets / Total Assets	79.5	82.5
Liquid Assets / Short-term Liabilities	161.7	153.6
TC Liquid Assets / Total Assets	49.2	42.1
Profitability		
Average Return on Assets	7.0	6.0
Average Return on Shareholders' Equity	15.4	14.7
Net Profit/Loss From Continuing Operations / Total Assets	6.9	6.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	12.9	11.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	82.0	83.6
Non-interest Income (net) / Total Assets	2.5	1.9
Other Operating Expenses / Total Assets	1.9	1.5
Personnel Expenses / Other Operating Expenses	198.6	201.7
Non-interest Income (net) / Other Operating Expenses	136.7	128.1

Bank of China Turkey A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	57	145	202	84.5	46	75	121	66.3
Cash and cash equivalents	15	145	160	67.0	46	75	121	66.3
Cash and cash balances at Central Bank	15	118	134	55.9	1	67	68	37.5
Banks	0	27	27	11.2	45	8	53	28.8
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	42	0	42	17.4	0	0	0	0.0
Public debt securities	42	0	42	17.4	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	27	0	27	11.4	56	0	56	30.5
Loans	6	0	6	2.6	14	0	14	7.8
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	21	0	21	8.8	41	0	41	22.7
Public debt securities	21	0	21	8.8	41	0	41	22.7
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	4	0	4	1.5	2	0	2	0.9
Intangible assets and goodwill (net)	1	0	1	0.3	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.3	0	0	0	0.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	2	0	2	0.6	2	0	2	1.0
Other assets	1	3	4	1.7	1	2	2	1.1
Total Assets	91	148	239	100.0	106	76	182	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	139	139	58.3	19	41	60	32.9
Loans received	0	0	0	0.0	0	25	25	13.7
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1	0	1	0.6	0	1	1	0.5
Provisions	0	2	2	1.0	0	4	4	2.2
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	1	1	0.6	0	3	3	1.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	1	1	0.4	0	1	1	0.4
Current tax liabilities	2	0	2	1.0	3	0	3	1.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	3	0	3	1.2	1	0	2	0.9
Shareholders' equity	90	0	90	37.8	88	0	88	48.1
Paid-in capital	25	0	25	10.3	30	0	30	16.3
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.1	0	0	0	0.0
Profit reserves	44	0	44	18.6	34	0	34	18.8
Legal reserves	4	0	4	1.5	2	0	2	1.4
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	41	0	41	17.1	32	0	32	17.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	21	0	21	8.9	24	0	24	13.0
Prior years' profits or losses	1	0	1	0.3	1	0	1	0.4
Current period net profit or loss	21	0	21	8.6	23	0	23	12.5
Total Liabilities	97	142	239	100.0	111	71	182	100.0

Bank of China Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	298	298	0	243	243
Letters of guarantee	0	13	13	0	15	15
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	285	285	0	228	228
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	42	42
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	42	42
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	298	298	0	285	285

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	34	40
Interest on loans	4	3
Interest received from reserve deposits	0	0
Interest received from banks	13	31
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	4	7
Other interest income	13	0
Interest expenses (-)	3	5
Interest on deposits	3	5
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	31	35
Net fees and commissions income/expenses	7	7
Fees and commissions received	7	7
Fees and commissions paid (-)	0	0
Divident income	0	0
Trading income or loss (net)	1	1
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	1
Other operating income	1	1
Gross profit from operating activities	41	44
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	6	5
Other operating expenses (-)	6	7
Net operating profit/loss	29	32
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	29	32
Provisions for taxes on income from continuing operations (±)	-8	-10
Net profit/loss from continuing operations	21	23
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	21	23

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	25.1	29.4
Shareholders' Equity / Total Assets	37.8	48.1
(Shareholders' Equity - Permanent Assets) / Total Assets	36.0	47.0
Net On Balance Sheet Position / Total Shareholders' Equity	5.9	5.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.9	5.7
Balance-Sheet Ratios		
TC Assets / Total Assets	38.2	58.1
TC Liabilities / Total Liabilities	40.5	60.8
FC Assets / FC Liabilities	103.8	107.1
TC Deposits / Total Deposits	0.1	31.7
TC Loans / Total Loans	100.0	100.0
Total Deposits / Total Assets	58.3	32.9
Funds Borrowed / Total Assets	0.0	13.7
Assets Quality		
Financial Assets (net) / Total Assets	84.5	66.3
Total Loans / Total Assets	2.6	7.8
Total Loans / Total Deposits	4.5	23.6
Permanent Assets / Total Assets	1.8	1.1
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	67.0	66.3
Liquid Assets / Short-term Liabilities	582.8	159.5
TC Liquid Assets / Total Assets	6.4	25.2
Profitability		
Average Return on Assets	10.8	14.9
Average Return on Shareholders' Equity	25.2	28.9
Net Profit/Loss From Continuing Operations / Total Assets	8.6	12.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	12.9	19.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	74.9	79.0
Non-interest Income (net) / Total Assets	4.1	5.1
Other Operating Expenses / Total Assets	2.5	3.7
Personnel Expenses / Other Operating Expenses	96.3	72.0
Non-interest Income (net) / Other Operating Expenses	163.1	135.9

Burgan Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	447	501	948	24.9	414	387	800	24.9
Cash and cash equivalents	137	341	478	12.6	165	209	374	11.6
Cash and cash balances at Central Bank	137	280	418	11.0	160	149	309	9.6
Banks	0	60	60	1.6	0	60	60	1.9
Receivables from Money Markets	0	0	0	0.0	6	0	6	0.2
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	93	56	149	3.9	20	36	57	1.8
Public debt securities	56	17	73	1.9	10	16	26	0.8
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	37	39	76	2.0	10	20	31	1.0
Fin.ass. at fair value through other comp. income	164	87	251	6.6	170	130	300	9.3
Public debt securities	164	80	244	6.4	170	119	289	9.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	7	7	0.2	0	11	11	0.3
Derivative financial assets	52	18	70	1.8	58	11	69	2.2
Derivative fin.ass. at fair value through profit or loss	29	17	46	1.2	21	7	28	0.9
Derivative fin. ass.at fair value thr.other comp.income	23	2	25	0.6	37	4	41	1.3
Financial assets measured at amortised cost (net)	1,259	1,269	2,528	66.5	1,216	921	2,137	66.4
Loans	1,023	1,100	2,123	55.8	972	780	1,752	54.5
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	25	0	25	0.7	1	0	1	0.0
Other financial assets measured at amortised cost	228	181	409	10.8	263	145	407	12.7
Public debt securities	213	181	394	10.4	247	145	392	12.2
Other financial assets	15	0	15	0.4	16	0	16	0.5
Allow.for expec. credit losses (-) (TFRS 9 applied)	18	12	29	0.8	20	4	24	0.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	56	0	56	1.5	45	0	45	1.4
Held for sale	56	0	56	1.5	45	0	45	1.4
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	131	0	131	3.5	108	0	108	3.4
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	131	0	131	3.5	108	0	108	3.4
Non-consolidated financial subsidiaries	131	0	131	3.4	108	0	108	3.4
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	25	0	25	0.7	16	0	16	0.5
Intangible assets and goodwill (net)	12	0	12	0.3	10	0	10	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	12	0	12	0.3	10	0	10	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	8	0	8	0.2	9	0	9	0.3
Other assets	82	12	94	2.5	83	10	93	2.9
Total Assets	2,020	1,782	3,802	100.0	1,899	1,317	3,216	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	830	717	1,548	40.7	1,087	408	1,495	46.5
Loans received	1	1,269	1,270	33.4	19	791	811	25.2
Money market funds	83	198	281	7.4	84	106	190	5.9
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	68	18	87	2.3	57	5	62	1.9
Derivative financial liabilities at fair value through profit or loss	44	17	62	1.6	30	3	33	1.0
Derivative fin. liab.at fair value through other compre. income	24	1	25	0.7	27	2	28	0.9
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	12	0	12	0.3	4	0	4	0.1
Provisions	14	1	15	0.4	34	1	35	1.1
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	13	0	13	0.3	13	0	13	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	1	2	0.1	21	1	21	0.7
Current tax liabilities	13	0	13	0.3	17	0	17	0.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	202	202	5.3	0	202	202	6.3
Loans	0	202	202	5.3	0	202	202	6.3
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	46	27	74	1.9	76	31	106	3.3
Shareholders' equity	299	3	302	7.9	292	3	295	9.2
Paid-in capital	71	0	71	1.9	86	0	86	2.7
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	3	0	3	0.1	2	0	2	0.1
Other accum.comp.income reclassified in profit or loss	-5	3	-2	-0.1	-3	3	-1	0.0
Profit reserves	165	0	165	4.3	104	0	104	3.2
Legal reserves	8	0	8	0.2	5	0	5	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	157	0	157	4.1	99	0	99	3.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	66	0	66	1.7	103	0	103	3.2
Prior years' profits or losses	6	0	6	0.2	4	0	4	0.1
Current period net profit or loss	60	0	60	1.6	99	0	99	3.1
Total Liabilities	1,367	2,435	3,802	100.0	1,670	1,546	3,216	100.0

Burgan Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	329	368	697	321	278	599
Letters of guarantee	232	59	291	234	66	299
Bank acceptances	0	6	6	0	4	4
Letters of credit	0	301	301	0	206	206
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	96	3	99	88	2	90
Commitments	309	262	572	80	40	120
Irrevocable commitments	309	262	572	80	40	120
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	1,991	4,192	6,183	1,407	1,720	3,127
Derivative financial instruments held for hedging	657	265	922	758	405	1,164
Trading transactions	1,334	3,927	5,261	649	1,315	1,964
Custody and pledged securities	5,231	15,707	20,938	5,331	14,908	20,239
Items held in custody	560	717	1,277	411	551	962
Pledged items	4,604	14,988	19,592	4,859	14,357	19,215
Accepted guarantees and warranties	67	2	69	62	0	62
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	7,860	20,529	28,389	7,139	16,946	24,085

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	926	840
Interest on loans	448	390
Interest received from reserve deposits	44	25
Interest received from banks	13	13
Interest received from money market transactions	3	3
Interest received from marketable securities portfolio	139	139
Other interest income	279	271
Interest expenses (-)	771	734
Interest on deposits	349	360
Interest on funds borrowed	65	54
Interest on money market transactions	51	60
Interest on securities issued	0	0
Other interest expenses	307	259
Net interest income/expenses	155	106
Net fees and commissions income/expenses	21	11
Fees and commissions received	29	16
Fees and commissions paid (-)	8	5
Dividend income	0	0
Trading income or loss (net)	-30	19
Profit/loss on capital market transactions	15	13
Profit/losses on derivative financial transactions	-10	10
Foreign exchange profit/loss	-35	-4
Other operating income	30	32
Gross profit from operating activities	177	169
Allowances for expected credit losses (-) (TFRS 9 applied)	8	-12
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	88	70
Other operating expenses (-)	64	53
Net operating profit/loss	17	57
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	43	43
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	60	100
Provisions for taxes on income from continuing operations (±)	0	-1
Net profit/loss from continuing operations	60	99
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	60	99

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.1	23.8
Shareholders' Equity / Total Assets	7.9	9.2
(Shareholders' Equity - Permanent Assets) / Total Assets	2.0	3.6
Net On Balance Sheet Position / Total Shareholders' Equity	-213.5	-76.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-13.5	-7.6
Balance-Sheet Ratios		
TC Assets / Total Assets	53.1	59.0
TC Liabilities / Total Liabilities	36.0	51.9
FC Assets / FC Liabilities	73.2	85.2
TC Deposits / Total Deposits	53.6	72.7
TC Loans / Total Loans	48.2	55.5
Total Deposits / Total Assets	40.7	46.5
Funds Borrowed / Total Assets	33.4	25.2
Assets Quality		
Financial Assets (net) / Total Assets	24.9	24.9
Total Loans / Total Assets	55.8	54.5
Total Loans / Total Deposits	137.2	117.2
Permanent Assets / Total Assets	5.9	5.5
Loans under follow-up (gross) / Total Loans	1.0	1.7
Consumer Loans / Total Loans	16.2	9.3
Liquidity		
Liquid Assets / Total Assets	12.6	11.6
Liquid Assets / Short-term Liabilities	31.9	26.2
TC Liquid Assets / Total Assets	3.6	5.1
Profitability		
Average Return on Assets	1.7	3.6
Average Return on Shareholders' Equity	21.4	37.4
Net Profit/Loss From Continuing Operations / Total Assets	1.6	3.1
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.9	3.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	83.2	70.0
Non-interest Income (net) / Total Assets	0.6	1.9
Other Operating Expenses / Total Assets	1.7	1.7
Personnel Expenses / Other Operating Expenses	138.9	131.0
Non-interest Income (net) / Other Operating Expenses	34.2	116.9

Citibank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	2,289	447	2,735	86.0	1,875	272	2,147	83.0
Cash and cash equivalents	1,772	368	2,140	67.3	1,515	221	1,736	67.1
Cash and cash balances at Central Bank	1,772	221	1,993	62.7	1,516	216	1,732	67.0
Banks	0	147	147	4.6	0	5	5	0.2
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	517	0	517	16.3	295	0	295	11.4
Public debt securities	517	0	517	16.2	294	0	294	11.4
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	74	74	2.3	65	43	108	4.2
Public debt securities	0	74	74	2.3	65	43	108	4.2
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	5	5	0.2	0	8	8	0.3
Derivative fin.ass. at fair value through profit or loss	0	5	5	0.2	0	8	8	0.3
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	83	344	427	13.4	99	321	420	16.3
Loans	89	344	432	13.6	104	321	426	16.5
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	5	0	5	0.2	5	0	5	0.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	11	0	11	0.4	8	0	8	0.3
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.0	3	0	4	0.1
Other assets	4	2	6	0.2	5	2	7	0.3
Total Assets	2,389	792	3,181	100.0	1,991	595	2,586	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,583	783	2,365	74.4	1,079	666	1,745	67.5
Loans received	53	0	53	1.7	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	2	3	0.1	2	8	10	0.4
Derivative financial liabilities at fair value through profit or loss	1	2	3	0.1	2	8	10	0.4
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	10	0	10	0.3	6	0	6	0.2
Provisions	14	0	14	0.4	13	0	14	0.5
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	10	0	10	0.3	8	0	8	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	4	0	4	0.1	6	0	6	0.2
Current tax liabilities	40	0	40	1.3	54	0	54	2.1
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	4	0	4	0.1	5	0	5	0.2
Shareholders' equity	690	1	691	21.7	754	0	753	29.1
Paid-in capital	1	0	1	0.0	1	0	1	0.0
Capital reserves	6	0	6	0.2	7	0	7	0.3
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	6	0	6	0.2	7	0	7	0.3
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	1	1	0.0	3	0	2	0.1
Profit reserves	262	0	262	8.2	318	0	318	12.3
Legal reserves	0	0	0	0.0	1	0	1	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	261	0	261	8.2	318	0	318	12.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	421	0	421	13.2	425	0	425	16.4
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	421	0	421	13.2	425	0	425	16.4
Total Liabilities	2,395	785	3,181	100.0	1,913	673	2,586	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	22	73	95	46	85	131
Letters of guarantee	22	73	95	46	84	130
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	33	84	117	46	123	169
Irrevocable commitments	33	84	117	46	123	169
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	137	657	794	465	1,106	1,571
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	137	657	794	465	1,106	1,571
Custody and pledged securities	7,264	593	7,857	8,821	220	9,041
Items held in custody	7,262	392	7,654	8,819	0	8,819
Pledged items	1	196	197	1	193	194
Accepted guarantees and warranties	0	6	6	0	28	28
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	7,455	1,407	8,863	9,378	1,534	10,912

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	875	822
Interest on loans	82	82
Interest received from reserve deposits	75	12
Interest received from banks	424	586
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	295	142
Other interest income	0	0
Interest expenses (-)	219	169
Interest on deposits	174	144
Interest on funds borrowed	23	23
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	22	1
Net interest income/expenses	656	653
Net fees and commissions income/expenses	17	16
Fees and commissions received	24	23
Fees and commissions paid (-)	7	7
Divident income	0	0
Trading income or loss (net)	73	21
Profit/loss on capital market transactions	57	8
Profit/losses on derivative financial transactions	8	-7
Foreign exchange profit/loss	8	20
Other operating income	38	41
Gross profit from operating activities	784	731
Allowances for expected credit losses (-) (TFRS 9 applied)	17	15
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	41	33
Other operating expenses (-)	123	79
Net operating profit/loss	603	604
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	603	604
Provisions for taxes on income from continuing operations (±)	-182	-179
Net profit/loss from continuing operations	421	425
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	421	425

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	57.0	84.2
Shareholders' Equity / Total Assets	21.7	29.1
(Shareholders' Equity - Permanent Assets) / Total Assets	21.4	28.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.6	-10.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.7	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	75.1	77.0
TC Liabilities / Total Liabilities	75.3	74.0
FC Assets / FC Liabilities	100.9	88.4
TC Deposits / Total Deposits	66.9	61.8
TC Loans / Total Loans	20.5	24.5
Total Deposits / Total Assets	74.4	67.5
Funds Borrowed / Total Assets	1.7	0.0
Assets Quality		
Financial Assets (net) / Total Assets	86.0	83.0
Total Loans / Total Assets	13.6	16.5
Total Loans / Total Deposits	18.3	24.4
Permanent Assets / Total Assets	0.4	0.3
Loans under follow-up (gross) / Total Loans	0.8	0.7
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	67.3	67.1
Liquid Assets / Short-term Liabilities	87.6	98.4
TC Liquid Assets / Total Assets	55.7	58.6
Profitability		
Average Return on Assets	15.7	17.3
Average Return on Shareholders' Equity	66.1	72.8
Net Profit/Loss From Continuing Operations / Total Assets	13.2	16.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	20.1	24.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	81.5	87.2
Non-interest Income (net) / Total Assets	4.0	3.0
Other Operating Expenses / Total Assets	3.9	3.1
Personnel Expenses / Other Operating Expenses	32.9	41.9
Non-interest Income (net) / Other Operating Expenses	103.7	99.2

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	4,894	6,190	11,084	27.4	6,530	5,847	12,378	31.9
Cash and cash equivalents	3,177	3,943	7,120	17.6	5,243	3,578	8,821	22.7
Cash and cash balances at Central Bank	3,070	3,017	6,087	15.0	3,059	3,009	6,068	15.6
Banks	107	895	1,002	2.5	14	569	583	1.5
Receivables from Money Markets	0	32	32	0.1	2,170	0	2,170	5.6
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	15	104	119	0.3	47	78	125	0.3
Public debt securities	4	56	59	0.1	2	34	36	0.1
Equity instruments	0	46	46	0.1	0	40	40	0.1
Other financial assets	11	3	14	0.0	45	5	49	0.1
Fin.ass. at fair value through other comp. income	1,676	1,887	3,563	8.8	1,189	1,906	3,095	8.0
Public debt securities	1,676	1,716	3,392	8.4	1,189	1,761	2,949	7.6
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	171	171	0.4	0	146	146	0.4
Derivative financial assets	26	255	281	0.7	51	285	337	0.9
Derivative fin.ass. at fair value through profit or loss	26	255	281	0.7	51	285	337	0.9
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	16,014	7,988	24,002	59.3	13,952	7,753	21,705	55.9
Loans	15,427	8,147	23,574	58.3	13,056	7,812	20,868	53.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	1,681	0	1,681	4.2	1,636	223	1,859	4.8
Public debt securities	1,681	0	1,681	4.2	1,636	223	1,859	4.8
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,095	159	1,254	3.1	740	282	1,022	2.6
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1,036	1,826	2,862	7.1	1,070	1,446	2,515	6.5
Investments in associates (net)	1	0	1	0.0	1	0	1	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	1	0	1	0.0	1	0	1	0.0
Investments in subsidiaries (net)	1,035	1,826	2,861	7.1	1,069	1,446	2,515	6.5
Non-consolidated financial subsidiaries	907	1,826	2,733	6.8	719	1,446	2,165	5.6
Non-consolidated non-financial subsidiaries	128	0	128	0.3	350	0	350	0.9
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	644	0	644	1.6	520	0	520	1.3
Intangible assets and goodwill (net)	149	0	149	0.4	138	0	138	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	149	0	149	0.4	138	0	138	0.4
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	14	0	14	0.0	135	0	135	0.3
Other assets	1,446	248	1,694	4.2	1,222	236	1,458	3.8
Total Assets	24,196	16,252	40,448	100.0	23,567	15,283	38,849	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	14,523	8,652	23,175	57.3	15,904	5,707	21,611	55.6
Loans received	17	6,846	6,863	17.0	23	6,506	6,529	16.8
Money market funds	12	158	169	0.4	0	987	987	2.5
Marketable securities (net)	0	1,303	1,303	3.2	0	1,535	1,535	4.0
Bills	0	0	0	0.0	0	284	284	0.7
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,303	1,303	3.2	0	1,251	1,251	3.2
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	155	155	0.4	0	145	145	0.4
Derivative financial liabilities at fair value through profit or loss	0	155	155	0.4	0	145	145	0.4
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	41	7	48	0.1	35	10	46	0.1
Provisions	440	77	517	1.3	505	118	623	1.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	93	0	93	0.2	81	0	81	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	347	77	424	1.0	424	118	542	1.4
Current tax liabilities	254	10	264	0.7	152	0	152	0.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	359	359	0.9	0	344	344	0.9
Loans	0	359	359	0.9	0	344	344	0.9
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	1,816	742	2,558	6.3	1,687	919	2,606	6.7
Shareholders' equity	4,966	72	5,038	12.5	4,282	-11	4,272	11.0
Paid-in capital	458	0	458	1.1	557	0	557	1.4
Capital reserves	1	0	1	0.0	1	0	1	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	1	0	1	0.0
Other accum.comp. income not reclass. in profit or loss	243	0	243	0.6	351	0	351	0.9
Other accum.comp.income reclassified in profit or loss	481	72	552	1.4	315	-11	304	0.8
Profit reserves	2,473	0	2,473	6.1	1,750	0	1,750	4.5
Legal reserves	79	0	79	0.2	32	0	32	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,394	0	2,394	5.9	1,717	0	1,717	4.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,311	0	1,311	3.2	1,310	0	1,310	3.4
Prior years' profits or losses	29	0	29	0.1	35	0	35	0.1
Current period net profit or loss	1,281	0	1,281	3.2	1,275	0	1,275	3.3
Total Liabilities	22,068	18,380	40,448	100.0	22,589	16,261	38,849	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	4,132	3,398	7,531	2,918	2,866	5,785
Letters of guarantee	3,555	2,041	5,596	2,495	1,929	4,424
Bank acceptances	13	26	39	0	22	22
Letters of credit	0	1,210	1,210	1	839	840
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	565	122	686	422	76	498
Commitments	21,901	1,647	23,548	13,799	1,325	15,124
Irrevocable commitments	21,799	1,647	23,447	13,520	1,325	14,844
Revocable commitments	102	0	102	280	0	280
Derivative financial instruments	5,707	26,709	32,417	2,827	18,858	21,685
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	5,707	26,709	32,417	2,827	18,858	21,685
Custody and pledged securities	156,365	71,388	227,753	139,899	64,391	204,290
Items held in custody	7,584	14,030	21,614	9,166	11,663	20,829
Pledged items	148,374	57,250	205,624	130,460	52,643	183,103
Accepted guarantees and warranties	407	108	514	273	85	358
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	188,106	103,142	291,249	159,444	87,440	246,884

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	7,892	7,372
Interest on loans	5,634	4,770
Interest received from reserve deposits	738	520
Interest received from banks	419	569
Interest received from money market transactions	46	426
Interest received from marketable securities portfolio	944	1,021
Other interest income	111	65
Interest expenses (-)	5,991	6,097
Interest on deposits	5,416	5,398
Interest on funds borrowed	413	472
Interest on money market transactions	73	96
Interest on securities issued	65	90
Other interest expenses	24	41
Net interest income/expenses	1,901	1,274
Net fees and commissions income/expenses	888	821
Fees and commissions received	1,609	1,455
Fees and commissions paid (-)	721	634
Dividend income	8	0
Trading income or loss (net)	-187	98
Profit/loss on capital market transactions	35	139
Profit/losses on derivative financial transactions	184	189
Foreign exchange profit/loss	-406	-230
Other operating income	264	127
Gross profit from operating activities	2,874	2,320
Allowances for expected credit losses (-) (TFRS 9 applied)	570	107
Other provision expenses (-) (TFRS 9 applied)	-13	103
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	563	487
Other operating expenses (-)	680	594
Net operating profit/loss	1,074	1,029
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	465	442
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,539	1,471
Provisions for taxes on income from continuing operations (±)	-257	-196
Net profit/loss from continuing operations	1,281	1,275
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,281	1,275

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.6	19.4
Shareholders' Equity / Total Assets	12.5	11.0
(Shareholders' Equity - Permanent Assets) / Total Assets	3.4	2.8
Net On Balance Sheet Position / Total Shareholders' Equity	-42.4	-25.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.8	-7.8
Balance-Sheet Ratios		
TC Assets / Total Assets	59.8	60.7
TC Liabilities / Total Liabilities	54.6	58.1
FC Assets / FC Liabilities	88.4	94.0
TC Deposits / Total Deposits	62.7	73.6
TC Loans / Total Loans	65.4	62.6
Total Deposits / Total Assets	57.3	55.6
Funds Borrowed / Total Assets	17.0	16.8
Assets Quality		
Financial Assets (net) / Total Assets	27.4	31.9
Total Loans / Total Assets	58.3	53.7
Total Loans / Total Deposits	101.7	96.6
Permanent Assets / Total Assets	9.0	8.2
Loans under follow-up (gross) / Total Loans	5.2	3.8
Consumer Loans / Total Loans	25.8	26.6
Liquidity		
Liquid Assets / Total Assets	17.6	22.7
Liquid Assets / Short-term Liabilities	34.7	46.9
TC Liquid Assets / Total Assets	7.9	13.5
Profitability		
Average Return on Assets	3.4	3.6
Average Return on Shareholders' Equity	28.8	35.0
Net Profit/Loss From Continuing Operations / Total Assets	3.2	3.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.3	2.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	46.8	45.9
Non-interest Income (net) / Total Assets	2.4	2.7
Other Operating Expenses / Total Assets	1.7	1.5
Personnel Expenses / Other Operating Expenses	82.8	81.9
Non-interest Income (net) / Other Operating Expenses	143.0	175.9

Deutsche Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	392	215	607	71.5	222	141	363	53.5
Cash and cash equivalents	356	209	565	66.6	217	130	347	51.2
Cash and cash balances at Central Bank	294	208	502	59.1	175	130	304	44.8
Banks	63	1	64	7.5	43	1	43	6.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	-0.1	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	3	0	3	0.4
Public debt securities	0	0	0	0.0	3	0	3	0.4
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	35	0	35	4.2	2	0	2	0.3
Public debt securities	35	0	35	4.2	2	0	2	0.3
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	7	7	0.8	0	11	11	1.6
Derivative fin.ass. at fair value through profit or loss	0	7	7	0.8	0	11	11	1.6
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	69	109	178	21.0	161	91	252	37.1
Loans	69	109	178	21.0	161	91	252	37.1
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	4	0	4	0.5	1	0	1	0.2
Intangible assets and goodwill (net)	2	0	2	0.2	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.2	1	0	1	0.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.1	1	0	1	0.1
Other assets	42	14	57	6.7	7	53	60	8.8
Total Assets	510	339	849	100.0	393	285	679	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	244	131	375	44.2	201	161	362	53.4
Loans received	63	185	248	29.2	0	107	107	15.8
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	5	5	0.6	0	9	9	1.3
Derivative financial liabilities at fair value through profit or loss	0	5	5	0.6	0	9	9	1.3
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	3	3	0.3	0	0	0	0.0
Provisions	1	15	17	2.0	1	9	10	1.5
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	6	8	0.9	1	4	5	0.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	9	9	1.1	0	5	5	0.8
Current tax liabilities	14	0	14	1.6	10	0	10	1.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	1	3	4	0.5	0	3	3	0.4
Shareholders' equity	183	0	183	21.6	177	0	177	26.1
Paid-in capital	11	0	11	1.3	13	0	13	2.0
Capital reserves	1	0	1	0.1	1	0	1	0.1
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.1	1	0	1	0.1
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	1	0	1	0.1	0	0	0	0.0
Profit reserves	93	0	93	11.0	95	0	95	14.0
Legal reserves	8	0	8	1.0	5	0	5	0.8
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	85	0	85	10.0	89	0	89	13.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	78	0	78	9.2	68	0	68	10.0
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	78	0	78	9.2	68	0	68	10.0
Total Liabilities	507	342	849	100.0	389	289	679	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	33	48	81	16	31	47
Letters of guarantee	33	48	81	16	31	47
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	33	33	66	12	14	27
Irrevocable commitments	33	33	66	12	14	27
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	564	611	1,175	453	407	860
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	564	611	1,175	453	407	860
Custody and pledged securities	1,847	0	1,847	5,382	0	5,382
Items held in custody	1,847	0	1,847	5,382	0	5,382
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,477	692	3,169	5,863	453	6,316

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	243	160
Interest on loans	74	91
Interest received from reserve deposits	0	0
Interest received from banks	44	29
Interest received from money market transactions	87	24
Interest received from marketable securities portfolio	27	4
Other interest income	11	12
Interest expenses (-)	100	49
Interest on deposits	52	20
Interest on funds borrowed	47	26
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	3
Net interest income/expenses	144	111
Net fees and commissions income/expenses	9	7
Fees and commissions received	13	10
Fees and commissions paid (-)	4	4
Dividend income	0	0
Trading income or loss (net)	-1	8
Profit/loss on capital market transactions	-6	-1
Profit/losses on derivative financial transactions	12	9
Foreign exchange profit/loss	-7	0
Other operating income	3	2
Gross profit from operating activities	155	129
Allowances for expected credit losses (-) (TFRS 9 applied)	1	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	20	15
Other operating expenses (-)	23	16
Net operating profit/loss	111	97
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	111	97
Provisions for taxes on income from continuing operations (±)	-33	-29
Net profit/loss from continuing operations	78	68
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	78	68

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	39.0	44.8
Shareholders' Equity / Total Assets	21.6	26.1
(Shareholders' Equity - Permanent Assets) / Total Assets	20.9	25.7
Net On Balance Sheet Position / Total Shareholders' Equity	-2.6	-3.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.5	-3.9
Balance-Sheet Ratios		
TC Assets / Total Assets	60.1	58.0
TC Liabilities / Total Liabilities	59.7	57.3
FC Assets / FC Liabilities	99.1	98.5
TC Deposits / Total Deposits	65.2	55.4
TC Loans / Total Loans	38.7	63.8
Total Deposits / Total Assets	44.2	53.4
Funds Borrowed / Total Assets	29.2	15.8
Assets Quality		
Financial Assets (net) / Total Assets	71.5	53.5
Total Loans / Total Assets	21.0	37.1
Total Loans / Total Deposits	47.5	69.6
Permanent Assets / Total Assets	0.7	0.4
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	66.6	51.2
Liquid Assets / Short-term Liabilities	142.1	101.8
TC Liquid Assets / Total Assets	42.0	32.0
Profitability		
Average Return on Assets	9.3	11.2
Average Return on Shareholders' Equity	42.3	45.7
Net Profit/Loss From Continuing Operations / Total Assets	9.2	10.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	16.9	16.4
Net Interest Income After Provisions / Gross Profit from Operating Activities	92.4	86.4
Non-interest Income (net) / Total Assets	1.3	2.6
Other Operating Expenses / Total Assets	2.7	2.4
Personnel Expenses / Other Operating Expenses	84.8	89.4
Non-interest Income (net) / Other Operating Expenses	48.0	106.0

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	1,236	909	2,145	36.7	0	0	0	-
Cash and cash equivalents	910	882	1,793	30.7	0	0	0	-
Cash and cash balances at Central Bank	889	781	1,669	28.6	0	0	0	-
Banks	22	102	124	2.1	0	0	0	-
Receivables from Money Markets	0	0	0	0.0	0	0	0	-
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Fin.ass. at fair value through other comp. income	325	0	325	5.6	0	0	0	-
Public debt securities	325	0	325	5.6	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Derivative financial assets	0	26	26	0.5	0	0	0	-
Derivative fin.ass. at fair value through profit or loss	0	26	26	0.5	0	0	0	-
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	-
Financial assets measured at amortised cost (net)	3,374	195	3,569	61.1	0	0	0	-
Loans	3,423	189	3,611	61.9	0	0	0	-
Receivables from leasing transactions	0	0	0	0.0	0	0	0	-
Factoring receivables	0	0	0	0.0	0	0	0	-
Other financial assets measured at amortised cost	194	7	201	3.4	0	0	0	-
Public debt securities	194	7	201	3.4	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Allow.for expec. credit losses (-) (TFRS 9 applied)	243	1	244	4.2	0	0	0	-
Non-performing loans	0	0	0	0.0	0	0	0	-
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Held from discontinued operations	0	0	0	0.0	0	0	0	-
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	-
Investments in associates (net)	0	0	0	0.0	0	0	0	-
Associates accounted by using equity method	0	0	0	0.0	0	0	0	-
Non-consolidated associates	0	0	0	0.0	0	0	0	-
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	-
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	-
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	-
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	-
Tangible assets (Net)	40	0	40	0.7	0	0	0	-
Intangible assets and goodwill (net)	23	0	23	0.4	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	23	0	23	0.4	0	0	0	-
Investment properties (net)	0	0	0	0.0	0	0	0	-
Current tax assets	1	0	1	0.0	0	0	0	-
Deferred tax assets	0	0	0	0.0	0	0	0	-
Other assets	58	3	61	1.1	0	0	0	-
Total Assets	4,731	1,107	5,838	100.0	0	0	0	-

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	3,524	1,272	4,796	82.1	0	0	0	-
Loans received	0	0	0	0.0	0	0	0	-
Money market funds	231	0	231	4.0	0	0	0	-
Marketable securities (net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset-backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	0	0	0	0.0	0	0	0	-
Borrower funds	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.0	0	0	0	-
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative financial liabilities	1	9	10	0.2	0	0	0	-
Derivative financial liabilities at fair value through profit or loss	1	9	10	0.2	0	0	0	-
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	-
Factoring payables	0	0	0	0.0	0	0	0	-
Lease payables (net)	6	0	6	0.1	0	0	0	-
Provisions	15	0	15	0.2	0	0	0	-
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Provision for restructuring	0	0	0	0.0	0	0	0	-
Reserves for employee benefits	9	0	9	0.2	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	-
Other provisions	5	0	5	0.1	0	0	0	-
Current tax liabilities	0	0	0	0.0	0	0	0	-
Deferred tax liabilities	4	0	4	0.1	0	0	0	-
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Related to discontinued operations	0	0	0	0.0	0	0	0	-
Subordinated debt	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other debt instruments	0	0	0	0.0	0	0	0	-
Other liabilities	293	43	336	5.7	0	0	0	-
Shareholders' equity	441	0	441	7.6	0	0	0	-
Paid-in capital	291	0	291	5.0	0	0	0	-
Capital reserves	7	0	7	0.1	0	0	0	-
Equity share premiums	7	0	7	0.1	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Other capital reserves	0	0	0	0.0	0	0	0	-
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-
Profit reserves	1	0	1	0.0	0	0	0	-
Legal reserves	1	0	1	0.0	0	0	0	-
Statutory reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	0	0	0	0.0	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	143	0	143	2.5	0	0	0	-
Prior years' profits or losses	11	0	11	0.2	0	0	0	-
Current period net profit or loss	132	0	132	2.3	0	0	0	-
Total Liabilities	4,514	1,324	5,838	100.0	0	0	0	-

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3,886	32	3,918	0	0	0
Irrevocable commitments	3,886	32	3,918	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	213	2,727	2,941	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	213	2,727	2,941	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,099	2,759	6,858	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	618	0
Interest on loans	391	0
Interest received from reserve deposits	71	0
Interest received from banks	50	0
Interest received from money market transactions	49	0
Interest received from marketable securities portfolio	57	0
Other interest income	0	0
Interest expenses (-)	389	0
Interest on deposits	386	0
Interest on funds borrowed	0	0
Interest on money market transactions	3	0
Interest on securities issued	0	0
Other interest expenses	1	0
Net interest income/expenses	228	0
Net fees and commissions income/expenses	86	0
Fees and commissions received	130	0
Fees and commissions paid (-)	44	0
Dividend income	0	0
Trading income or loss (net)	-39	0
Profit/loss on capital market transactions	-1	0
Profit/losses on derivative financial transactions	2	0
Foreign exchange profit/loss	-40	0
Other operating income	63	0
Gross profit from operating activities	337	0
Allowances for expected credit losses (-) (TFRS 9 applied)	64	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	25	0
Other operating expenses (-)	88	0
Net operating profit/loss	160	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	160	0
Provisions for taxes on income from continuing operations (±)	-28	0
Net profit/loss from continuing operations	132	0
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	132	0

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	16.8	-
Shareholders' Equity / Total Assets	7.6	-
(Shareholders' Equity - Permanent Assets) / Total Assets	6.5	-
Net On Balance Sheet Position / Total Shareholders' Equity	-49.2	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	4.0	-
Balance-Sheet Ratios		
TC Assets / Total Assets	81.0	-
TC Liabilities / Total Liabilities	77.3	-
FC Assets / FC Liabilities	83.6	-
TC Deposits / Total Deposits	73.5	-
TC Loans / Total Loans	94.8	-
Total Deposits / Total Assets	82.1	-
Funds Borrowed / Total Assets	0.0	-
Assets Quality		
Financial Assets (net) / Total Assets	36.7	-
Total Loans / Total Assets	61.9	-
Total Loans / Total Deposits	75.3	-
Permanent Assets / Total Assets	1.1	-
Loans under follow-up (gross) / Total Loans	6.2	-
Consumer Loans / Total Loans	85.5	-
Liquidity		
Liquid Assets / Total Assets	30.7	-
Liquid Assets / Short-term Liabilities	34.1	-
TC Liquid Assets / Total Assets	15.6	-
Profitability		
Average Return on Assets	4.5	-
Average Return on Shareholders' Equity	40.9	-
Net Profit/Loss From Continuing Operations / Total Assets	2.3	-
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.8	-
Net Interest Income After Provisions / Gross Profit from Operating Activities	48.6	-
Non-interest Income (net) / Total Assets	1.9	-
Other Operating Expenses / Total Assets	1.5	-
Personnel Expenses / Other Operating Expenses	28.5	-
Non-interest Income (net) / Other Operating Expenses	124.4	-

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	2,145	1,490	3,635	63.9	2,427	1,206	3,633	67.2
Cash and cash equivalents	1,528	1,409	2,937	51.7	1,888	1,101	2,989	55.3
Cash and cash balances at Central Bank	137	769	907	15.9	438	494	932	17.3
Banks	9	4	12	0.2	14	8	23	0.4
Receivables from Money Markets	1,383	636	2,018	35.5	1,436	599	2,035	37.7
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	57	17	74	1.3	55	20	75	1.4
Public debt securities	57	17	73	1.3	55	20	75	1.4
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	557	0	557	9.8	473	0	473	8.8
Public debt securities	557	0	557	9.8	473	0	473	8.8
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	3	65	68	1.2	11	84	95	1.8
Derivative fin.ass. at fair value through profit or loss	3	65	68	1.2	11	84	95	1.8
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	724	1,232	1,956	34.4	486	1,162	1,649	30.5
Loans	290	1,294	1,584	27.9	393	1,210	1,603	29.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	7	5	11	0.2	8	5	13	0.2
Other financial assets measured at amortised cost	439	0	439	7.7	97	0	97	1.8
Public debt securities	439	0	439	7.7	97	0	97	1.8
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	12	67	79	1.4	12	52	64	1.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1	0	1	0.0	1	0	1	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	1	0	1	0.0	1	0	1	0.0
Non-consolidated financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	21	0	21	0.4	25	0	25	0.5
Intangible assets and goodwill (net)	20	0	20	0.4	18	0	18	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	20	0	20	0.4	18	0	18	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	17	0	17	0.3	21	0	21	0.4
Other assets	30	6	36	0.6	44	12	56	1.0
Total Assets	2,958	2,728	5,686	100.0	3,022	2,380	5,402	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	1,338	2,490	3,828	67.3	1,967	1,714	3,681	68.1
Loans received	0	568	568	10.0	0	482	482	8.9
Money market funds	0	338	338	6.0	0	328	328	6.1
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	2	47	49	0.9	7	81	88	1.6
Derivative financial liabilities at fair value through profit or loss	2	47	49	0.9	7	81	88	1.6
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	4	0	5	0.1	6	0	6	0.1
Provisions	35	0	35	0.6	32	1	33	0.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	7	0	7	0.1	7	0	7	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	27	0	28	0.5	25	1	26	0.5
Current tax liabilities	50	0	50	0.9	41	0	41	0.8
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	146	146	2.6	0	139	139	2.6
Loans	0	146	146	2.6	0	139	139	2.6
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	61	33	94	1.6	86	38	124	2.3
Shareholders' equity	572	0	572	10.1	481	0	481	8.9
Paid-in capital	15	0	15	0.3	18	0	18	0.3
Capital reserves	8	0	8	0.1	9	0	9	0.2
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	8	0	8	0.1	9	0	9	0.2
Other accum.comp. income not reclass. in profit or loss	-5	0	-5	-0.1	-6	0	-6	-0.1
Other accum.comp.income reclassified in profit or loss	10	0	10	0.2	-1	0	-1	0.0
Profit reserves	353	0	353	6.2	301	0	301	5.6
Legal reserves	7	0	7	0.1	5	0	5	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	346	0	346	6.1	295	0	295	5.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	192	0	192	3.4	160	0	160	3.0
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	192	0	192	3.4	160	0	160	3.0
Total Liabilities	2,063	3,623	5,686	100.0	2,621	2,782	5,402	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	167	800	967	90	668	758
Letters of guarantee	167	586	753	89	359	448
Bank acceptances	0	1	1	0	0	0
Letters of credit	0	189	189	1	284	285
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	24	24	0	24	24
Commitments	762	1,305	2,067	231	231	462
Irrevocable commitments	762	1,305	2,067	231	231	462
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	2,190	8,839	11,029	2,428	9,738	12,166
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	2,190	8,839	11,029	2,428	9,738	12,166
Custody and pledged securities	5,924	6,862	12,787	6,249	6,743	12,992
Items held in custody	4,116	3,734	7,851	4,288	3,442	7,730
Pledged items	1,714	1,273	2,987	1,869	1,300	3,168
Accepted guarantees and warranties	94	1,854	1,949	93	2,001	2,093
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	9,043	17,806	26,849	8,998	17,380	26,378

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	1,267	1,004
Interest on loans	240	333
Interest received from reserve deposits	86	56
Interest received from banks	511	255
Interest received from money market transactions	119	149
Interest received from marketable securities portfolio	287	195
Other interest income	25	15
Interest expenses (-)	676	645
Interest on deposits	614	594
Interest on funds borrowed	48	36
Interest on money market transactions	12	13
Interest on securities issued	0	0
Other interest expenses	2	3
Net interest income/expenses	591	359
Net fees and commissions income/expenses	46	39
Fees and commissions received	58	62
Fees and commissions paid (-)	12	23
Dividend income	0	1
Trading income or loss (net)	-126	20
Profit/loss on capital market transactions	0	1
Profit/losses on derivative financial transactions	310	108
Foreign exchange profit/loss	-436	-89
Other operating income	16	16
Gross profit from operating activities	526	435
Allowances for expected credit losses (-) (TFRS 9 applied)	29	16
Other provision expenses (-) (TFRS 9 applied)	1	3
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	119	102
Other operating expenses (-)	107	84
Net operating profit/loss	270	229
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	270	229
Provisions for taxes on income from continuing operations (±)	-78	-70
Net profit/loss from continuing operations	192	160
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	192	160

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	29.4	28.3
Shareholders' Equity / Total Assets	10.1	8.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.3	8.1
Net On Balance Sheet Position / Total Shareholders' Equity	-156.2	-83.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-5.5	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	52.0	55.9
TC Liabilities / Total Liabilities	36.3	48.5
FC Assets / FC Liabilities	75.3	85.6
TC Deposits / Total Deposits	35.0	53.4
TC Loans / Total Loans	18.3	24.5
Total Deposits / Total Assets	67.3	68.1
Funds Borrowed / Total Assets	10.0	8.9
Assets Quality		
Financial Assets (net) / Total Assets	63.9	67.2
Total Loans / Total Assets	27.9	29.7
Total Loans / Total Deposits	41.4	43.5
Permanent Assets / Total Assets	0.7	0.8
Loans under follow-up (gross) / Total Loans	0.1	0.2
Consumer Loans / Total Loans	2.5	4.5
Liquidity		
Liquid Assets / Total Assets	51.7	55.3
Liquid Assets / Short-term Liabilities	71.3	83.7
TC Liquid Assets / Total Assets	26.9	34.9
Profitability		
Average Return on Assets	3.4	3.4
Average Return on Shareholders' Equity	39.3	38.5
Net Profit/Loss From Continuing Operations / Total Assets	3.4	3.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	9.9	6.3
Net Interest Income After Provisions / Gross Profit from Operating Activities	106.7	77.9
Non-interest Income (net) / Total Assets	-1.1	1.4
Other Operating Expenses / Total Assets	1.9	1.6
Personnel Expenses / Other Operating Expenses	111.1	120.9
Non-interest Income (net) / Other Operating Expenses	-60.8	91.1

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	95	824	919	39.4	92	1,050	1,142	40.6
Cash and cash equivalents	95	582	677	29.0	87	478	565	20.1
Cash and cash balances at Central Bank	64	563	627	26.9	87	450	537	19.1
Banks	3	19	22	0.9	0	28	28	1.0
Receivables from Money Markets	28	0	28	1.2	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	3	3	0.1	0	3	3	0.1
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	3	3	0.1	0	3	3	0.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	238	238	10.2	2	570	572	20.3
Public debt securities	0	10	10	0.4	2	19	22	0.8
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	227	227	9.7	0	550	550	19.5
Derivative financial assets	1	1	1	0.0	2	0	3	0.1
Derivative fin.ass. at fair value through profit or loss	1	1	1	0.0	2	0	3	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	484	900	1,385	59.3	562	1,059	1,621	57.6
Loans	35	885	920	39.4	27	986	1,014	36.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	450	19	469	20.1	536	80	616	21.9
Public debt securities	450	19	469	20.1	536	80	616	21.9
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1	3	4	0.2	2	8	9	0.3
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	2	0	2	0.1	2	0	2	0.1
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	2	0	2	0.1	2	0	2	0.1
Non-consolidated financial subsidiaries	2	0	2	0.1	2	0	2	0.1
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	12	0	12	0.5	20	0	20	0.7
Intangible assets and goodwill (net)	1	0	1	0.1	2	0	2	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	2	0	2	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	4	0	4	0.1
Deferred tax assets	9	0	9	0.4	8	0	8	0.3
Other assets	5	1	6	0.2	15	0	15	0.5
Total Assets	610	1,725	2,334	100.0	705	2,110	2,815	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	463	372	835	35.8	323	635	957	34.0
Loans received	0	969	969	41.5	0	1,194	1,194	42.4
Money market funds	2	0	2	0.1	202	0	202	7.2
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	0	1	0.0	3	0	3	0.1
Derivative financial liabilities at fair value through profit or loss	1	0	1	0.0	3	0	3	0.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	9	0	9	0.4	14	0	14	0.5
Provisions	16	2	18	0.8	15	2	17	0.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	8	0	8	0.3	9	0	9	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	2	11	0.5	6	2	9	0.3
Current tax liabilities	2	0	2	0.1	3	0	3	0.1
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	400	400	17.1	0	300	300	10.7
Loans	0	300	300	12.9	0	300	300	10.7
Other debt instruments	0	100	100	4.3	0	0	0	0.0
Other liabilities	5	2	7	0.3	5	2	8	0.3
Shareholders' equity	89	2	91	3.9	109	8	117	4.1
Paid-in capital	20	0	20	0.9	24	0	24	0.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	1	0	1	0.1	2	0	2	0.1
Other accum.comp.income reclassified in profit or loss	0	2	2	0.1	0	8	8	0.3
Profit reserves	73	0	73	3.1	89	0	89	3.2
Legal reserves	4	0	4	0.2	4	0	4	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	68	0	68	2.9	83	0	83	3.0
Other profit reserves	1	0	1	0.1	2	0	2	0.1
Profit or loss	-6	0	-6	-0.3	-7	0	-7	-0.3
Prior years' profits or losses	-4	0	-4	-0.2	1	0	1	0.1
Current period net profit or loss	-2	0	-2	-0.1	-9	0	-9	-0.3
Total Liabilities	587	1,747	2,334	100.0	673	2,142	2,815	100.0

ICBC Turkey Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	47	1,342	1,388	100	701	801
Letters of guarantee	47	117	163	100	183	283
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	52	52	0	68	68
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	1,173	1,173	0	450	450
Commitments	14	6	20	22	62	84
Irrevocable commitments	14	6	20	22	62	84
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	61	344	405	105	623	728
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	61	344	405	105	623	728
Custody and pledged securities	2,430	12,900	15,330	2,838	12,691	15,529
Items held in custody	145	6,989	7,135	100	6,917	7,017
Pledged items	2,284	5,911	8,195	2,738	5,774	8,512
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,552	14,591	17,143	3,065	14,077	17,142

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	228	289
Interest on loans	102	144
Interest received from reserve deposits	4	5
Interest received from banks	7	9
Interest received from money market transactions	19	1
Interest received from marketable securities portfolio	96	130
Other interest income	0	0
Interest expenses (-)	177	271
Interest on deposits	57	130
Interest on funds borrowed	77	81
Interest on money market transactions	41	58
Interest on securities issued	0	0
Other interest expenses	1	2
Net interest income/expenses	51	18
Net fees and commissions income/expenses	17	7
Fees and commissions received	19	9
Fees and commissions paid (-)	2	2
Dividend income	0	0
Trading income or loss (net)	-10	-13
Profit/loss on capital market transactions	0	1
Profit/losses on derivative financial transactions	-32	-5
Foreign exchange profit/loss	22	-9
Other operating income	8	11
Gross profit from operating activities	66	23
Allowances for expected credit losses (-) (TFRS 9 applied)	2	-30
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	38	42
Other operating expenses (-)	29	26
Net operating profit/loss	-3	-14
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	-3	-14
Provisions for taxes on income from continuing operations (±)	0	6
Net profit/loss from continuing operations	-2	-9
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	-2	-9

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	65.2	29.2
Shareholders' Equity / Total Assets	3.9	4.1
(Shareholders' Equity - Permanent Assets) / Total Assets	3.2	3.3
Net On Balance Sheet Position / Total Shareholders' Equity	-16.7	-12.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.5	14.8
Balance-Sheet Ratios		
TC Assets / Total Assets	26.1	25.1
TC Liabilities / Total Liabilities	25.2	23.9
FC Assets / FC Liabilities	98.7	98.5
TC Deposits / Total Deposits	55.5	33.7
TC Loans / Total Loans	3.8	2.7
Total Deposits / Total Assets	35.8	34.0
Funds Borrowed / Total Assets	41.5	42.4
Assets Quality		
Financial Assets (net) / Total Assets	39.4	40.6
Total Loans / Total Assets	39.4	36.0
Total Loans / Total Deposits	110.2	105.9
Permanent Assets / Total Assets	0.7	0.9
Loans under follow-up (gross) / Total Loans	0.1	0.1
Consumer Loans / Total Loans	0.3	0.5
Liquidity		
Liquid Assets / Total Assets	29.0	20.1
Liquid Assets / Short-term Liabilities	81.3	48.7
TC Liquid Assets / Total Assets	4.0	3.1
Profitability		
Average Return on Assets	-0.1	-0.3
Average Return on Shareholders' Equity	-2.7	-6.7
Net Profit/Loss From Continuing Operations / Total Assets	-0.1	-0.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.1	1.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	74.8	205.3
Non-interest Income (net) / Total Assets	0.6	0.2
Other Operating Expenses / Total Assets	1.2	0.9
Personnel Expenses / Other Operating Expenses	131.9	164.8
Non-interest Income (net) / Other Operating Expenses	51.3	21.0

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	1,714	703	2,417	41.4	1,361	653	2,014	39.6
Cash and cash equivalents	1,359	623	1,982	34.0	1,148	591	1,739	34.2
Cash and cash balances at Central Bank	643	571	1,213	20.8	574	542	1,115	21.9
Banks	16	53	69	1.2	0	49	50	1.0
Receivables from Money Markets	701	0	701	12.0	575	0	575	11.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	-1	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	7	37	44	0.7	25	25	51	1.0
Public debt securities	7	37	44	0.7	25	25	51	1.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	320	0	320	5.5	151	0	151	3.0
Public debt securities	317	0	317	5.4	148	0	148	2.9
Equity instruments	3	0	3	0.1	3	0	3	0.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	28	43	71	1.2	37	37	73	1.4
Derivative fin.ass. at fair value through profit or loss	25	43	68	1.2	31	37	68	1.3
Derivative fin. ass.at fair value thr.other comp.income	3	0	3	0.1	5	0	5	0.1
Financial assets measured at amortised cost (net)	1,915	1,055	2,970	50.9	1,900	796	2,695	52.9
Loans	1,648	1,062	2,710	46.5	1,572	800	2,371	46.6
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	308	0	308	5.3	359	0	359	7.1
Public debt securities	308	0	308	5.3	359	0	359	7.1
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	41	7	47	0.8	32	4	36	0.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	1	0	1	0.0
Held for sale	0	0	0	0.0	1	0	1	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	51	65	115	2.0	31	48	79	1.6
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	51	65	115	2.0	31	48	79	1.6
Non-consolidated financial subsidiaries	50	65	115	2.0	31	48	79	1.5
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	113	0	113	1.9	94	0	94	1.9
Intangible assets and goodwill (net)	98	0	98	1.7	66	0	66	1.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	98	0	98	1.7	66	0	66	1.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	1	0	1	0.0	0	0	0	0.0
Deferred tax assets	30	0	30	0.5	49	0	49	1.0
Other assets	86	1	86	1.5	91	0	91	1.8
Total Assets	4,007	1,824	5,830	100.0	3,593	1,497	5,090	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	2,806	1,443	4,250	72.9	2,702	1,014	3,716	73.0
Loans received	1	574	574	9.9	0	321	321	6.3
Money market funds	3	29	32	0.5	3	20	23	0.5
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	13	30	43	0.7	52	86	138	2.7
Derivative financial liabilities at fair value through profit or loss	13	30	43	0.7	51	86	138	2.7
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	4	0	4	0.1	4	0	4	0.1
Provisions	19	10	28	0.5	27	13	40	0.8
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	6	0	6	0.1	8	0	8	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	10	22	0.4	19	13	32	0.6
Current tax liabilities	36	0	36	0.6	31	0	31	0.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	144	144	2.5	0	145	145	2.9
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	144	144	2.5	0	145	145	2.9
Other liabilities	105	51	155	2.7	83	21	104	2.0
Shareholders' equity	564	0	564	9.7	568	0	568	11.2
Paid-in capital	81	0	81	1.4	99	0	99	1.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	82	0	82	1.4	62	0	62	1.2
Other accum.comp.income reclassified in profit or loss	40	0	40	0.7	21	0	21	0.4
Profit reserves	319	0	319	5.5	322	0	322	6.3
Legal reserves	16	0	16	0.3	18	0	18	0.4
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	303	0	303	5.2	304	0	304	6.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	41	0	41	0.7	63	0	63	1.2
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	41	0	41	0.7	63	0	63	1.2
Total Liabilities	3,549	2,281	5,830	100.0	3,470	1,620	5,090	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	278	889	1,167	236	677	913
Letters of guarantee	128	319	448	111	287	398
Bank acceptances	0	1	1	0	6	6
Letters of credit	149	85	234	96	78	174
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	484	484	28	306	334
Commitments	800	437	1,237	397	67	464
Irrevocable commitments	800	437	1,237	397	67	464
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	6,880	8,456	15,337	7,379	5,596	12,975
Derivative financial instruments held for hedging	114	201	315	152	200	352
Trading transactions	6,766	8,256	15,022	7,227	5,396	12,623
Custody and pledged securities	11,810	7,916	19,726	11,263	6,286	17,549
Items held in custody	1,316	369	1,686	952	348	1,300
Pledged items	685	421	1,105	779	434	1,212
Accepted guarantees and warranties	9,809	7,126	16,935	9,532	5,504	15,036
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	19,768	17,698	37,467	19,274	12,627	31,901

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	1,218	1,123
Interest on loans	669	664
Interest received from reserve deposits	139	84
Interest received from banks	7	9
Interest received from money market transactions	167	182
Interest received from marketable securities portfolio	236	184
Other interest income	0	0
Interest expenses (-)	978	904
Interest on deposits	942	861
Interest on funds borrowed	19	26
Interest on money market transactions	3	4
Interest on securities issued	12	3
Other interest expenses	2	9
Net interest income/expenses	240	219
Net fees and commissions income/expenses	73	47
Fees and commissions received	94	67
Fees and commissions paid (-)	20	20
Dividend income	0	2
Trading income or loss (net)	-4	34
Profit/loss on capital market transactions	-15	-24
Profit/losses on derivative financial transactions	318	241
Foreign exchange profit/loss	-306	-183
Other operating income	26	36
Gross profit from operating activities	336	337
Allowances for expected credit losses (-) (TFRS 9 applied)	33	19
Other provision expenses (-) (TFRS 9 applied)	8	19
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	108	97
Other operating expenses (-)	161	151
Net operating profit/loss	27	53
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	17	18
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	44	70
Provisions for taxes on income from continuing operations (±)	-3	-7
Net profit/loss from continuing operations	41	63
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	41	63

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.0	22.5
Shareholders' Equity / Total Assets	9.7	11.2
(Shareholders' Equity - Permanent Assets) / Total Assets	4.1	6.4
Net On Balance Sheet Position / Total Shareholders' Equity	-83.6	-13.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-9.0	-0.6
Balance-Sheet Ratios		
TC Assets / Total Assets	68.7	70.6
TC Liabilities / Total Liabilities	60.9	68.2
FC Assets / FC Liabilities	79.9	92.4
TC Deposits / Total Deposits	66.0	72.7
TC Loans / Total Loans	60.8	66.3
Total Deposits / Total Assets	72.9	73.0
Funds Borrowed / Total Assets	9.9	6.3
Assets Quality		
Financial Assets (net) / Total Assets	41.4	39.6
Total Loans / Total Assets	46.5	46.6
Total Loans / Total Deposits	63.8	63.8
Permanent Assets / Total Assets	5.6	4.7
Loans under follow-up (gross) / Total Loans	1.4	1.2
Consumer Loans / Total Loans	28.2	28.8
Liquidity		
Liquid Assets / Total Assets	34.0	34.2
Liquid Assets / Short-term Liabilities	46.6	51.0
TC Liquid Assets / Total Assets	23.3	22.6
Profitability		
Average Return on Assets	0.8	1.4
Average Return on Shareholders' Equity	7.9	11.9
Net Profit/Loss From Continuing Operations / Total Assets	0.7	1.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.4	3.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	59.4	54.0
Non-interest Income (net) / Total Assets	1.6	2.3
Other Operating Expenses / Total Assets	2.8	3.0
Personnel Expenses / Other Operating Expenses	66.9	64.3
Non-interest Income (net) / Other Operating Expenses	59.6	78.4

Intesa Sanpaolo S.p.A.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	36	31	67	25.7	11	25	36	16.9
Cash and cash equivalents	36	31	67	25.7	11	25	36	16.9
Cash and cash balances at Central Bank	22	30	52	20.0	6	24	31	14.5
Banks	14	1	15	5.8	4	1	5	2.5
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	136	54	190	73.1	122	50	172	81.3
Loans	136	54	190	73.4	122	50	173	81.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1	0	1	0.3	1	0	1	0.4
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	0.1	1	0	1	0.3
Intangible assets and goodwill (net)	1	0	1	0.4	2	0	2	0.8
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.4	2	0	2	0.8
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.2	1	0	1	0.3
Other assets	1	0	1	0.4	1	0	1	0.4
Total Assets	174	85	259	100.0	136	75	211	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	1	1	0.2	0	0	0	0.2
Loans received	36	77	112	43.3	0	67	67	31.7
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.2	1	0	1	0.3
Provisions	0	0	1	0.2	0	0	1	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.2	0	0	0	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Current tax liabilities	4	0	4	1.5	5	0	5	2.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.0	0	0	0	0.0
Shareholders' equity	142	0	142	54.5	138	0	138	65.3
Paid-in capital	16	0	16	6.1	19	0	19	9.1
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	126	0	126	48.5	119	0	119	56.3
Prior years' profits or losses	88	0	88	34.1	81	0	81	38.2
Current period net profit or loss	37	0	37	14.4	38	0	38	18.1
Total Liabilities	182	77	259	100.0	144	68	211	100.0

Intesa Sanpaolo S.p.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	5	37	42	3	19	22
Letters of guarantee	5	36	41	3	18	21
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	5	37	42	3	19	22

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	59	61
Interest on loans	51	53
Interest received from reserve deposits	5	3
Interest received from banks	3	5
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	3	5
Interest on deposits	0	1
Interest on funds borrowed	3	4
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	56	56
Net fees and commissions income/expenses	1	0
Fees and commissions received	1	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	2	2
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	2	1
Other operating income	1	2
Gross profit from operating activities	59	60
Allowances for expected credit losses (-) (TFRS 9 applied)	1	1
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	2	2
Other operating expenses (-)	3	3
Net operating profit/loss	53	54
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	53	54
Provisions for taxes on income from continuing operations (±)	-16	-16
Net profit/loss from continuing operations	37	38
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	37	38

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	61.5	57.5
Shareholders' Equity / Total Assets	54.5	65.3
(Shareholders' Equity - Permanent Assets) / Total Assets	54.0	64.3
Net On Balance Sheet Position / Total Shareholders' Equity	5.6	5.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	5.6
Balance-Sheet Ratios		
TC Assets / Total Assets	67.1	64.3
TC Liabilities / Total Liabilities	70.2	68.0
FC Assets / FC Liabilities	110.2	111.5
TC Deposits / Total Deposits	6.3	9.7
TC Loans / Total Loans	71.6	70.9
Total Deposits / Total Assets	0.2	0.2
Funds Borrowed / Total Assets	43.3	31.7
Assets Quality		
Financial Assets (net) / Total Assets	25.7	16.9
Total Loans / Total Assets	73.4	81.7
Total Loans / Total Deposits	29,670.7	34,982.4
Permanent Assets / Total Assets	0.5	1.1
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	25.7	16.9
Liquid Assets / Short-term Liabilities	182.3	245.9
TC Liquid Assets / Total Assets	13.7	5.0
Profitability		
Average Return on Assets	16.6	17.2
Average Return on Shareholders' Equity	28.6	30.9
Net Profit/Loss From Continuing Operations / Total Assets	14.4	18.1
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	21.3	26.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	92.9	92.0
Non-interest Income (net) / Total Assets	1.3	1.9
Other Operating Expenses / Total Assets	1.2	1.4
Personnel Expenses / Other Operating Expenses	78.5	85.2
Non-interest Income (net) / Other Operating Expenses	116.4	141.9

JPMorgan Chase Bank N.A.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	386	18	404	98.7	128	14	143	92.3
Cash and cash equivalents	358	18	376	91.8	114	14	129	83.2
Cash and cash balances at Central Bank	328	13	341	83.4	45	13	58	37.4
Banks	30	4	34	8.4	70	1	71	46.0
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-0.2
Financial assets at fair value through profit/loss	28	0	28	6.9	14	0	14	9.1
Public debt securities	28	0	28	6.9	14	0	14	9.1
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	0.3	1	0	1	0.6
Intangible assets and goodwill (net)	1	0	1	0.1	1	0	1	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.1	1	0	1	0.4
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.3	1	0	1	0.6
Other assets	0	2	2	0.5	0	9	10	6.2
Total Assets	390	19	409	100.0	131	24	155	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	199	0	199	48.7	31	16	47	30.7
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	1	1	0.2	0	1	1	0.9
Provisions	4	0	4	1.0	3	0	3	1.8
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	4	0	4	1.0	2	0	2	1.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.2
Current tax liabilities	21	0	21	5.2	12	0	12	7.9
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.1	0	0	0	0.2
Shareholders' equity	184	0	184	44.9	90	0	90	58.6
Paid-in capital	2	0	2	0.6	3	0	3	1.8
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.0	0	0	0	0.0
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	181	0	181	44.4	88	0	88	56.8
Prior years' profits or losses	72	0	72	17.7	41	0	41	26.5
Current period net profit or loss	109	0	109	26.7	47	0	47	30.3
Total Liabilities	408	1	409	100.0	137	17	155	100.0

JPMorgan Chase Bank N.A.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	148	5	153	30	15	45
Irrevocable commitments	148	5	153	30	15	45
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	6	6	0	7	7
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	6	6	0	7	7
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	148	10	158	30	22	52

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	479	175
Interest on loans	0	0
Interest received from reserve deposits	0	1
Interest received from banks	463	152
Interest received from money market transactions	8	2
Interest received from marketable securities portfolio	7	20
Other interest income	0	0
Interest expenses (-)	350	123
Interest on deposits	350	123
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	129	52
Net fees and commissions income/expenses	13	21
Fees and commissions received	13	21
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	41	14
Profit/loss on capital market transactions	39	13
Profit/losses on derivative financial transactions	1	0
Foreign exchange profit/loss	1	1
Other operating income	0	0
Gross profit from operating activities	182	87
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	1	2
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	11	9
Other operating expenses (-)	15	10
Net operating profit/loss	155	66
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	155	66
Provisions for taxes on income from continuing operations (±)	-46	-20
Net profit/loss from continuing operations	109	47
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	109	47

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	145.5	127.4
Shareholders' Equity / Total Assets	44.9	58.6
(Shareholders' Equity - Permanent Assets) / Total Assets	44.5	57.6
Net On Balance Sheet Position / Total Shareholders' Equity	10.1	6.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	15.7	8.1
Balance-Sheet Ratios		
TC Assets / Total Assets	95.3	84.7
TC Liabilities / Total Liabilities	99.8	88.7
FC Assets / FC Liabilities	2,671.6	135.2
TC Deposits / Total Deposits	100.0	66.1
TC Loans / Total Loans	-	-
Total Deposits / Total Assets	48.7	30.7
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	98.7	92.3
Total Loans / Total Assets	0.0	0.0
Total Loans / Total Deposits	0.0	0.0
Permanent Assets / Total Assets	0.4	1.0
Loans under follow-up (gross) / Total Loans	-	-
Consumer Loans / Total Loans	-	-
Liquidity		
Liquid Assets / Total Assets	91.8	83.2
Liquid Assets / Short-term Liabilities	186.1	259.2
TC Liquid Assets / Total Assets	87.5	73.8
Profitability		
Average Return on Assets	48.4	49.5
Average Return on Shareholders' Equity	78.4	71.4
Net Profit/Loss From Continuing Operations / Total Assets	26.7	30.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	31.1	32.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	69.7	57.9
Non-interest Income (net) / Total Assets	13.2	22.4
Other Operating Expenses / Total Assets	3.7	6.2
Personnel Expenses / Other Operating Expenses	71.0	93.1
Non-interest Income (net) / Other Operating Expenses	352.9	362.8

MUFG Bank Turkey A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	159	691	850	41.0	144	474	618	38.1
Cash and cash equivalents	153	690	843	40.7	143	474	616	38.0
Cash and cash balances at Central Bank	152	542	694	33.5	123	342	465	28.7
Banks	1	148	149	7.2	20	132	152	9.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	6	1	7	0.3	1	1	2	0.1
Derivative fin.ass. at fair value through profit or loss	6	1	7	0.3	1	1	2	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	102	1,082	1,184	57.1	18	974	991	61.1
Loans	106	1,082	1,188	57.3	21	974	994	61.4
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	4	0	4	0.2	3	0	3	0.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	0.0	1	0	1	0.1
Intangible assets and goodwill (net)	1	0	1	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.0	1	0	1	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	2	0	2	0.1	3	0	3	0.2
Other assets	16	18	34	1.6	2	5	7	0.4
Total Assets	281	1,791	2,072	100.0	168	1,453	1,621	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	24	539	563	27.2	9	508	517	31.9
Loans received	0	1,300	1,300	62.8	0	932	932	57.5
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	3	4	0.2	1	1	1	0.1
Derivative financial liabilities at fair value through profit or loss	1	3	4	0.2	1	1	1	0.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1	0	1	0.0	1	0	1	0.1
Provisions	5	0	5	0.2	5	0	5	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	4	0	4	0.2	4	0	4	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	1	0	1	0.1
Current tax liabilities	8	0	8	0.4	10	0	10	0.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	2	0	2	0.1	2	0	2	0.1
Shareholders' equity	190	0	190	9.2	154	0	154	9.5
Paid-in capital	12	0	12	0.6	15	0	15	0.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	2	0	2	0.1	3	0	3	0.2
Legal reserves	2	0	2	0.1	3	0	3	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	175	0	175	8.5	136	0	136	8.4
Prior years' profits or losses	112	0	112	5.4	78	0	78	4.8
Current period net profit or loss	63	0	63	3.0	59	0	59	3.6
Total Liabilities	230	1,842	2,072	100.0	181	1,440	1,621	100.0

MUFG Bank Turkey A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	92	55	147	180	48	228
Letters of guarantee	92	54	147	180	46	226
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	1	1	0	2	2
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	38	47	85	34	122	156
Irrevocable commitments	38	47	85	34	122	156
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	277	346	623	77	364	441
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	277	346	623	77	364	441
Custody and pledged securities	0	157	157	0	150	150
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	157	157	0	150	150
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	407	605	1,012	291	684	975

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	146	138
Interest on loans	87	99
Interest received from reserve deposits	0	0
Interest received from banks	57	39
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	60	72
Interest on deposits	16	24
Interest on funds borrowed	44	48
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	86	66
Net fees and commissions income/expenses	3	-3
Fees and commissions received	7	4
Fees and commissions paid (-)	4	7
Dividend income	0	0
Trading income or loss (net)	21	36
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	10	30
Foreign exchange profit/loss	11	6
Other operating income	0	0
Gross profit from operating activities	110	100
Allowances for expected credit losses (-) (TFRS 9 applied)	1	0
Other provision expenses (-) (TFRS 9 applied)	2	3
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	10	8
Other operating expenses (-)	7	5
Net operating profit/loss	90	83
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	90	83
Provisions for taxes on income from continuing operations (±)	-27	-25
Net profit/loss from continuing operations	63	59
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	63	59

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	24.8	26.4
Shareholders' Equity / Total Assets	9.2	9.5
(Shareholders' Equity - Permanent Assets) / Total Assets	9.1	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-26.4	8.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	13.6	10.4
TC Liabilities / Total Liabilities	11.1	11.1
FC Assets / FC Liabilities	97.2	100.9
TC Deposits / Total Deposits	4.2	1.7
TC Loans / Total Loans	8.9	2.1
Total Deposits / Total Assets	27.2	31.9
Funds Borrowed / Total Assets	62.8	57.5
Assets Quality		
Financial Assets (net) / Total Assets	41.0	38.1
Total Loans / Total Assets	57.3	61.4
Total Loans / Total Deposits	211.0	192.4
Permanent Assets / Total Assets	0.1	0.1
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	40.7	38.0
Liquid Assets / Short-term Liabilities	95.3	96.9
TC Liquid Assets / Total Assets	7.4	8.8
Profitability		
Average Return on Assets	3.5	3.8
Average Return on Shareholders' Equity	38.7	44.7
Net Profit/Loss From Continuing Operations / Total Assets	3.0	3.6
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.0	3.9
Net Interest Income After Provisions / Gross Profit from Operating Activities	74.9	63.0
Non-interest Income (net) / Total Assets	1.2	2.1
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	140.6	158.7
Non-interest Income (net) / Other Operating Expenses	351.8	677.6

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	321	760	1,081	37.7	277	576	853	38.0
Cash and cash equivalents	114	479	593	20.7	129	390	518	23.1
Cash and cash balances at Central Bank	100	328	428	14.9	95	280	375	16.7
Banks	14	152	166	5.8	0	110	110	4.9
Receivables from Money Markets	0	0	0	0.0	33	0	33	1.5
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	91	8	98	3.4	60	5	65	2.9
Public debt securities	3	5	8	0.3	0	3	3	0.1
Equity instruments	0	2	2	0.1	0	2	2	0.1
Other financial assets	88	0	88	3.1	60	0	60	2.7
Fin.ass. at fair value through other comp. income	116	245	360	12.5	87	170	258	11.5
Public debt securities	115	244	359	12.5	87	170	257	11.4
Equity instruments	1	0	1	0.0	1	0	1	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	1	28	29	1.0	1	11	12	0.5
Derivative fin.ass. at fair value through profit or loss	1	28	29	1.0	1	11	12	0.5
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	920	644	1,564	54.5	697	547	1,244	55.4
Loans	582	653	1,235	43.0	347	555	902	40.1
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	367	30	397	13.8	387	28	416	18.5
Public debt securities	354	30	384	13.4	275	28	304	13.5
Other financial assets	13	0	13	0.5	112	0	112	5.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	29	39	68	2.4	37	37	74	3.3
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	14	0	14	0.5	7	0	7	0.3
Held for sale	14	0	14	0.5	7	0	7	0.3
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	4	0	4	0.1	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	4	0	4	0.1	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	4	0	4	0.1	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	28	0	28	1.0	17	0	17	0.8
Intangible assets and goodwill (net)	34	0	34	1.2	27	0	27	1.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	34	0	34	1.2	27	0	27	1.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	85	0	85	3.0	63	0	63	2.8
Other assets	60	1	61	2.1	33	2	36	1.6
Total Assets	1,466	1,404	2,870	100.0	1,122	1,125	2,247	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	855	792	1,647	57.4	620	742	1,361	60.6
Loans received	0	129	129	4.5	102	69	171	7.6
Money market funds	183	261	444	15.5	74	122	196	8.7
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	2	26	28	1.0	2	18	20	0.9
Derivative financial liabilities at fair value through profit or loss	2	26	28	1.0	2	18	20	0.9
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	13	0	13	0.5	6	0	6	0.3
Provisions	15	3	17	0.6	13	2	15	0.7
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	5	0	5	0.2	5	0	5	0.2
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	9	3	12	0.4	7	2	10	0.4
Current tax liabilities	19	0	19	0.7	9	0	9	0.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	286	286	10.0	0	285	285	12.7
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	286	286	10.0	0	285	285	12.7
Other liabilities	120	22	141	4.9	18	8	25	1.1
Shareholders' equity	139	5	144	5.0	161	-2	158	7.0
Paid-in capital	123	0	123	4.3	93	0	93	4.1
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	3	0	3	0.1	1	0	1	0.1
Other accum.comp.income reclassified in profit or loss	-2	5	3	0.1	-6	-2	-9	-0.4
Profit reserves	60	0	60	2.1	82	0	82	3.6
Legal reserves	4	0	4	0.1	5	0	5	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	56	0	56	1.9	77	0	77	3.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-44	0	-44	-1.5	-9	0	-9	-0.4
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	-44	0	-44	-1.5	-9	0	-9	-0.4
Total Liabilities	1,347	1,523	2,870	100.0	1,004	1,243	2,247	100.0

Odea Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	645	123	768	659	116	775
Letters of guarantee	357	53	410	333	57	390
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	70	70	0	59	59
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	288	0	288	326	0	326
Commitments	440	207	647	445	237	682
Irrevocable commitments	80	207	287	62	237	298
Revocable commitments	360	0	360	384	0	384
Derivative financial instruments	610	4,076	4,686	258	3,046	3,304
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	610	4,076	4,686	258	3,046	3,304
Custody and pledged securities	2,382	7,693	10,075	2,505	7,726	10,231
Items held in custody	571	1,342	1,914	407	1,251	1,657
Pledged items	1,810	6,345	8,155	2,098	6,470	8,568
Accepted guarantees and warranties	0	5	5	0	5	5
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,077	12,099	16,176	3,868	11,124	14,992

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	368	444
Interest on loans	170	228
Interest received from reserve deposits	30	17
Interest received from banks	11	4
Interest received from money market transactions	16	19
Interest received from marketable securities portfolio	136	174
Other interest income	5	2
Interest expenses (-)	369	448
Interest on deposits	230	315
Interest on funds borrowed	28	39
Interest on money market transactions	85	65
Interest on securities issued	23	23
Other interest expenses	3	6
Net interest income/expenses	-2	-4
Net fees and commissions income/expenses	20	21
Fees and commissions received	24	23
Fees and commissions paid (-)	4	2
Divident income	0	0
Trading income or loss (net)	25	10
Profit/loss on capital market transactions	31	27
Profit/losses on derivative financial transactions	115	55
Foreign exchange profit/loss	-121	-73
Other operating income	31	84
Gross profit from operating activities	74	111
Allowances for expected credit losses (-) (TFRS 9 applied)	16	35
Other provision expenses (-) (TFRS 9 applied)	1	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	73	61
Other operating expenses (-)	69	58
Net operating profit/loss	-86	-44
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	3	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	-82	-44
Provisions for taxes on income from continuing operations (±)	39	35
Net profit/loss from continuing operations	-44	-9
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	-44	-9

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	16.3	16.5
Shareholders' Equity / Total Assets	5.0	7.0
(Shareholders' Equity - Permanent Assets) / Total Assets	2.3	4.8
Net On Balance Sheet Position / Total Shareholders' Equity	-80.2	-75.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-13.2	-3.1
Balance-Sheet Ratios		
TC Assets / Total Assets	51.1	49.9
TC Liabilities / Total Liabilities	46.9	44.7
FC Assets / FC Liabilities	92.2	90.5
TC Deposits / Total Deposits	51.9	45.5
TC Loans / Total Loans	47.1	38.5
Total Deposits / Total Assets	57.4	60.6
Funds Borrowed / Total Assets	4.5	7.6
Assets Quality		
Financial Assets (net) / Total Assets	37.7	38.0
Total Loans / Total Assets	43.0	40.1
Total Loans / Total Deposits	75.0	66.3
Permanent Assets / Total Assets	2.8	2.3
Loans under follow-up (gross) / Total Loans	2.3	3.8
Consumer Loans / Total Loans	1.0	1.0
Liquidity		
Liquid Assets / Total Assets	20.7	23.1
Liquid Assets / Short-term Liabilities	31.2	36.4
TC Liquid Assets / Total Assets	4.0	5.7
Profitability		
Average Return on Assets	-1.8	-0.4
Average Return on Shareholders' Equity	-30.3	-5.5
Net Profit/Loss From Continuing Operations / Total Assets	-1.5	-0.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	-0.6	-1.8
Net Interest Income After Provisions / Gross Profit from Operating Activities	-25.2	-35.6
Non-interest Income (net) / Total Assets	2.6	5.1
Other Operating Expenses / Total Assets	2.4	2.6
Personnel Expenses / Other Operating Expenses	105.9	105.0
Non-interest Income (net) / Other Operating Expenses	109.2	196.5

QNB Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	6,475	5,315	11,790	27.5	7,758	4,484	12,242	28.6
Cash and cash equivalents	2,650	4,106	6,755	15.8	4,072	3,540	7,612	17.8
Cash and cash balances at Central Bank	2,359	3,613	5,971	13.9	4,068	3,106	7,174	16.7
Banks	59	493	552	1.3	0	434	434	1.0
Receivables from Money Markets	233	0	233	0.5	4	0	4	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	-1	0.0	0	-1	-1	0.0
Financial assets at fair value through profit/loss	136	121	257	0.6	276	70	346	0.8
Public debt securities	96	93	189	0.4	250	44	294	0.7
Equity instruments	10	0	10	0.0	12	0	12	0.0
Other financial assets	31	28	59	0.1	15	25	40	0.1
Fin.ass. at fair value through other comp. income	3,494	788	4,283	10.0	3,290	685	3,974	9.3
Public debt securities	3,494	788	4,282	10.0	3,289	675	3,964	9.2
Equity instruments	0	1	1	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	1	9	10	0.0
Derivative financial assets	195	299	494	1.2	120	190	310	0.7
Derivative fin.ass. at fair value through profit or loss	96	254	350	0.8	94	120	215	0.5
Derivative fin. ass.at fair value thr.other comp.income	99	45	144	0.3	26	69	95	0.2
Financial assets measured at amortised cost (net)	18,655	9,797	28,452	66.4	19,582	8,749	28,332	66.1
Loans	17,574	8,992	26,566	62.0	17,923	7,899	25,822	60.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	2,211	1,000	3,211	7.5	2,628	1,034	3,662	8.5
Public debt securities	2,211	1,000	3,211	7.5	2,628	1,030	3,658	8.5
Other financial assets	0	0	0	0.0	0	4	4	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,131	195	1,326	3.1	968	183	1,152	2.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	690	0	690	1.6	555	0	555	1.3
Investments in associates (net)	1	0	1	0.0	2	0	2	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	1	0	1	0.0	2	0	2	0.0
Investments in subsidiaries (net)	689	0	689	1.6	554	0	554	1.3
Non-consolidated financial subsidiaries	677	0	677	1.6	539	0	539	1.3
Non-consolidated non-financial subsidiaries	12	0	12	0.0	14	0	14	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	606	0	606	1.4	603	0	603	1.4
Intangible assets and goodwill (net)	146	0	146	0.3	125	0	125	0.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	146	0	146	0.3	125	0	125	0.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	11	0	11	0.0	0	0	0	0.0
Deferred tax assets	7	0	7	0.0	152	0	152	0.4
Other assets	1,127	52	1,179	2.8	789	55	844	2.0
Total Assets	27,717	15,164	42,881	100.0	29,565	13,288	42,853	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	14,736	8,662	23,398	54.6	17,165	7,784	24,949	58.2
Loans received	24	5,554	5,578	13.0	18	4,413	4,431	10.3
Money market funds	1,163	983	2,146	5.0	2,863	1,374	4,236	9.9
Marketable securities (net)	500	2,843	3,342	7.8	78	1,827	1,904	4.4
Bills	500	0	500	1.2	78	522	600	1.4
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	2,843	2,843	6.6	0	1,304	1,304	3.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	135	144	279	0.6	187	134	322	0.8
Derivative financial liabilities at fair value through profit or loss	128	128	256	0.6	131	105	236	0.5
Derivative fin. liab.at fair value through other compre. income	6	16	23	0.1	56	30	86	0.2
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	69	1	70	0.2	48	0	48	0.1
Provisions	270	6	277	0.6	301	4	305	0.7
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	115	1	117	0.3	106	1	107	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	155	5	160	0.4	195	3	198	0.5
Current tax liabilities	82	0	82	0.2	91	0	91	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	829	829	1.9	0	915	915	2.1
Loans	0	525	525	1.2	0	611	611	1.4
Other debt instruments	0	304	304	0.7	0	304	304	0.7
Other liabilities	2,361	484	2,845	6.6	2,029	249	2,279	5.3
Shareholders' equity	3,997	38	4,035	9.4	3,354	19	3,373	7.9
Paid-in capital	128	0	128	0.3	95	0	95	0.2
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	299	0	299	0.7	300	0	300	0.7
Other accum.comp.income reclassified in profit or loss	-6	38	32	0.1	-90	19	-71	-0.2
Profit reserves	2,460	0	2,460	5.7	2,023	0	2,023	4.7
Legal reserves	18	0	18	0.0	22	0	22	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2,442	0	2,442	5.7	2,001	0	2,001	4.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,116	0	1,116	2.6	1,025	0	1,025	2.4
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	1,116	0	1,116	2.6	1,025	0	1,025	2.4
Total Liabilities	23,338	19,544	42,881	100.0	26,134	16,719	42,853	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	2,695	2,572	5,267	1,954	2,081	4,034
Letters of guarantee	2,378	1,591	3,969	1,764	1,307	3,071
Bank acceptances	316	476	792	189	338	527
Letters of credit	1	505	506	1	436	437
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	36,125	1,282	37,407	28,745	1,535	30,280
Irrevocable commitments	33,567	1,282	34,849	25,668	1,390	27,059
Revocable commitments	2,558	0	2,558	3,076	145	3,221
Derivative financial instruments	10,821	39,675	50,496	8,211	27,016	35,227
Derivative financial instruments held for hedging	2,087	7,024	9,111	1,892	7,029	8,921
Trading transactions	8,734	32,651	41,386	6,319	19,987	26,306
Custody and pledged securities	143,951	54,029	197,979	115,142	44,147	159,290
Items held in custody	7,798	7,376	15,174	5,292	4,645	9,937
Pledged items	76,004	24,648	100,653	62,354	20,714	83,068
Accepted guarantees and warranties	60,149	22,004	82,153	47,497	18,788	66,285
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	193,592	97,558	291,150	154,052	74,779	228,831

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	9,821	8,587
Interest on loans	6,691	6,035
Interest received from reserve deposits	851	556
Interest received from banks	436	105
Interest received from money market transactions	3	17
Interest received from marketable securities portfolio	1,823	1,858
Other interest income	17	16
Interest expenses (-)	7,461	6,694
Interest on deposits	5,608	5,448
Interest on funds borrowed	388	364
Interest on money market transactions	1,140	646
Interest on securities issued	301	199
Other interest expenses	24	36
Net interest income/expenses	2,360	1,893
Net fees and commissions income/expenses	1,668	1,407
Fees and commissions received	2,108	1,749
Fees and commissions paid (-)	440	341
Dividend income	0	1
Trading income or loss (net)	-831	-847
Profit/loss on capital market transactions	100	33
Profit/losses on derivative financial transactions	-713	-1,128
Foreign exchange profit/loss	-218	248
Other operating income	50	30
Gross profit from operating activities	3,247	2,483
Allowances for expected credit losses (-) (TFRS 9 applied)	851	494
Other provision expenses (-) (TFRS 9 applied)	72	-54
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	536	462
Other operating expenses (-)	658	515
Net operating profit/loss	1,129	1,067
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	264	189
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,393	1,256
Provisions for taxes on income from continuing operations (±)	-277	-231
Net profit/loss from continuing operations	1,116	1,025
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,116	1,025

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	18.2	17.3
Shareholders' Equity / Total Assets	9.4	7.9
(Shareholders' Equity - Permanent Assets) / Total Assets	6.0	4.9
Net On Balance Sheet Position / Total Shareholders' Equity	-110.4	-101.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.6	3.4
Balance-Sheet Ratios		
TC Assets / Total Assets	64.6	69.0
TC Liabilities / Total Liabilities	54.4	61.0
FC Assets / FC Liabilities	77.6	79.5
TC Deposits / Total Deposits	63.0	68.8
TC Loans / Total Loans	66.2	69.4
Total Deposits / Total Assets	54.6	58.2
Funds Borrowed / Total Assets	13.0	10.3
Assets Quality		
Financial Assets (net) / Total Assets	27.5	28.6
Total Loans / Total Assets	62.0	60.3
Total Loans / Total Deposits	113.5	103.5
Permanent Assets / Total Assets	3.4	3.0
Loans under follow-up (gross) / Total Loans	3.8	2.7
Consumer Loans / Total Loans	39.5	44.4
Liquidity		
Liquid Assets / Total Assets	15.8	17.8
Liquid Assets / Short-term Liabilities	26.6	29.6
TC Liquid Assets / Total Assets	6.2	9.5
Profitability		
Average Return on Assets	2.7	2.7
Average Return on Shareholders' Equity	32.2	34.6
Net Profit/Loss From Continuing Operations / Total Assets	2.6	2.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.4	3.4
Net Interest Income After Provisions / Gross Profit from Operating Activities	44.3	58.5
Non-interest Income (net) / Total Assets	2.1	1.4
Other Operating Expenses / Total Assets	1.5	1.2
Personnel Expenses / Other Operating Expenses	81.5	89.6
Non-interest Income (net) / Other Operating Expenses	134.8	114.5

Rabobank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	51	1	52	96.9	51	1	52	97.1
Cash and cash equivalents	51	1	52	96.9	51	1	52	97.1
Cash and cash balances at Central Bank	51	1	52	96.8	51	1	52	97.1
Banks	0	0	0	0.0	0	0	0	0.0
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	1.6	1	0	1	1.4
Intangible assets and goodwill (net)	0	0	0	0.2	0	0	0	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.2
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.5	0	0	0	0.4
Other assets	0	0	0	0.9	0	0	0	0.8
Total Assets	53	1	54	100.0	53	1	54	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1	0	1	1.2	0	0	0	0.8
Provisions	1	0	1	2.4	1	0	1	2.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	0	1	2.4	1	0	1	2.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	1	0	1	1.7	1	0	1	2.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.2	0	0	0	0.1
Shareholders' equity	51	0	51	94.5	51	0	51	94.3
Paid-in capital	16	0	16	29.7	19	0	19	35.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.1	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	25	0	25	46.9	20	0	20	36.9
Legal reserves	1	0	1	2.6	1	0	1	2.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	24	0	24	44.4	19	0	19	34.8
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	10	0	10	18.0	12	0	12	21.6
Prior years' profits or losses	1	0	1	1.5	1	0	1	1.8
Current period net profit or loss	9	0	9	16.5	11	0	11	19.8
Total Liabilities	54	0	54	100.0	54	0	54	100.0

Rabobank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	21	22
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	21	22
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	21	22
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	21	23
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	4	3
Other operating expenses (-)	4	4
Net operating profit/loss	13	15
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	13	15
Provisions for taxes on income from continuing operations (±)	-4	-5
Net profit/loss from continuing operations	9	11
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	9	11

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	239.0	329.6
Shareholders' Equity / Total Assets	94.5	94.3
(Shareholders' Equity - Permanent Assets) / Total Assets	92.8	92.7
Net On Balance Sheet Position / Total Shareholders' Equity	2.2	2.0
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.2	2.0
Balance-Sheet Ratios		
TC Assets / Total Assets	97.9	98.1
TC Liabilities / Total Liabilities	100.0	100.0
FC Assets / FC Liabilities	5,851.7	40,737.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	96.9	97.1
Total Loans / Total Assets	0.0	0.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	1.7	1.6
Loans under follow-up (gross) / Total Loans	-	-
Consumer Loans / Total Loans	-	-
Liquidity		
Liquid Assets / Total Assets	96.9	97.1
Liquid Assets / Short-term Liabilities	18,480.6	19,923.2
TC Liquid Assets / Total Assets	94.9	95.4
Profitability		
Average Return on Assets	17.6	21.7
Average Return on Shareholders' Equity	18.5	22.8
Net Profit/Loss From Continuing Operations / Total Assets	16.5	19.8
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	38.3	41.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	98.2	98.3
Non-interest Income (net) / Total Assets	0.7	0.7
Other Operating Expenses / Total Assets	7.3	6.9
Personnel Expenses / Other Operating Expenses	111.3	90.1
Non-interest Income (net) / Other Operating Expenses	9.4	10.4

Société Générale (SA)

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	1	2	3	50.3	1	3	5	61.3
Cash and cash equivalents	1	2	3	50.3	1	3	5	61.3
Cash and cash balances at Central Bank	1	2	3	48.1	1	3	4	58.6
Banks	0	0	0	2.2	0	0	0	2.7
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	3.8	0	0	0	3.6
Intangible assets and goodwill (net)	0	0	0	0.8	0	0	0	0.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.8	0	0	0	0.9
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	8.7	1	0	1	7.1
Other assets	2	0	2	36.3	2	0	2	26.9
Total Assets	4	2	6	100.0	4	3	8	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	2	2	29.9	0	3	3	45.1
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	1.5	0	0	0	2.8
Provisions	2	0	2	28.8	2	0	2	20.0
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.1	0	0	0	1.5
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	28.6	1	0	1	18.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	0	0	0	7.8	0	0	0	6.1
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.5	0	0	0	0.2
Shareholders' equity	2	0	2	31.4	2	0	2	25.8
Paid-in capital	3	0	3	52.7	4	0	4	50.3
Capital reserves	1	0	1	9.1	1	0	1	8.7
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	9.1	1	0	1	8.7
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.5	0	0	0	-0.6
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	1.4	0	0	0	1.4
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	1.4	0	0	0	1.4
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-2	0	-2	-31.3	-3	0	-3	-34.1
Prior years' profits or losses	-2	0	-2	-35.7	-3	0	-3	-36.2
Current period net profit or loss	0	0	0	4.4	0	0	0	2.2
Total Liabilities	4	2	6	100.0	4	3	8	100.0

Société Générale (SA)

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	19	19
Letters of guarantee	0	0	0	0	19	19
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	0	19	19

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	1	1
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	0	1
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	7	5
Gross profit from operating activities	7	6
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	4	4
Other operating expenses (-)	2	2
Net operating profit/loss	1	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1	0
Provisions for taxes on income from continuing operations (±)	0	0
Net profit/loss from continuing operations	0	0
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	0	0

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	27.5	22.2
Shareholders' Equity / Total Assets	31.4	25.8
(Shareholders' Equity - Permanent Assets) / Total Assets	26.8	21.2
Net On Balance Sheet Position / Total Shareholders' Equity	-6.3	-1.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.3	-1.4
Balance-Sheet Ratios		
TC Assets / Total Assets	72.0	55.2
TC Liabilities / Total Liabilities	70.0	54.9
FC Assets / FC Liabilities	93.4	99.2
TC Deposits / Total Deposits	100.0	100.0
TC Loans / Total Loans	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	29.9	45.1
Assets Quality		
Financial Assets (net) / Total Assets	50.3	61.3
Total Loans / Total Assets	0.0	0.0
Total Loans / Total Deposits	0.0	0.0
Permanent Assets / Total Assets	4.6	4.6
Loans under follow-up (gross) / Total Loans	-	-
Consumer Loans / Total Loans	-	-
Liquidity		
Liquid Assets / Total Assets	50.3	61.3
Liquid Assets / Short-term Liabilities	122,539.0	156,337.1
TC Liquid Assets / Total Assets	22.3	16.7
Profitability		
Average Return on Assets	4.6	2.3
Average Return on Shareholders' Equity	14.7	8.7
Net Profit/Loss From Continuing Operations / Total Assets	4.4	2.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	7.4	6.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	6.3	8.8
Non-interest Income (net) / Total Assets	110.9	69.6
Other Operating Expenses / Total Assets	32.8	21.7
Personnel Expenses / Other Operating Expenses	225.7	237.1
Non-interest Income (net) / Other Operating Expenses	338.1	320.3

Turkland Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	57	123	180	40.8	70	119	190	42.4
Cash and cash equivalents	56	123	179	40.6	57	119	177	39.5
Cash and cash balances at Central Bank	6	100	105	23.9	8	91	99	22.1
Banks	0	23	23	5.2	0	28	28	6.3
Receivables from Money Markets	51	0	51	11.5	49	0	49	11.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	1	0	1	0.2	13	0	13	2.9
Public debt securities	1	0	1	0.2	13	0	13	2.9
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	153	82	235	53.4	152	82	234	52.4
Loans	131	82	214	48.5	158	82	240	53.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	27	0	27	6.0	1	0	1	0.3
Public debt securities	27	0	27	6.0	1	0	1	0.3
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	5	0	5	1.1	7	0	7	1.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	1	0	1	0.1	1	0	1	0.2
Held for sale	1	0	1	0.1	1	0	1	0.2
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	4	0	4	0.8	4	0	4	1.0
Intangible assets and goodwill (net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	1	0	1	0.2	0	0	0	0.0
Deferred tax assets	2	0	2	0.4	2	0	2	0.3
Other assets	18	0	18	4.2	16	0	16	3.6
Total Assets	236	205	441	100.0	246	201	447	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	100	247	348	78.9	134	229	364	81.4
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	12	0	12	2.7	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.4	3	0	3	0.7
Provisions	3	0	3	0.7	6	1	6	1.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	0.4	2	0	2	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	2	0.3	4	1	5	1.1
Current tax liabilities	2	0	2	0.5	2	0	2	0.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	9	29	38	8.6	9	23	32	7.1
Shareholders' equity	36	0	36	8.1	41	0	41	9.1
Paid-in capital	23	0	23	5.3	28	0	28	6.3
Capital reserves	1	0	1	0.1	1	0	1	0.2
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.1	1	0	1	0.2
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.1	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	10	0	10	2.3	2	0	2	0.5
Legal reserves	1	0	1	0.3	1	0	1	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	8	0	8	1.9	2	0	2	0.4
Other profit reserves	0	0	0	0.1	-1	0	-1	-0.2
Profit or loss	2	0	2	0.5	10	0	10	2.2
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	2	0	2	0.5	10	0	10	2.2
Total Liabilities	164	276	441	100.0	194	253	447	100.0

Turkland Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	117	4	121	64	5	70
Letters of guarantee	18	3	20	11	4	15
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	2	2	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	99	0	99	53	0	53
Other guarantees and warranties	0	0	0	0	0	0
Commitments	15	15	30	9	10	19
Irrevocable commitments	15	15	30	9	10	19
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	60	57	116	47	43	90
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	60	57	116	47	43	90
Custody and pledged securities	439	209	649	483	271	754
Items held in custody	130	7	137	134	0	135
Pledged items	309	203	512	349	271	620
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	631	285	916	603	330	933

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	99	118
Interest on loans	74	79
Interest received from reserve deposits	5	3
Interest received from banks	2	2
Interest received from money market transactions	11	22
Interest received from marketable securities portfolio	7	12
Other interest income	0	0
Interest expenses (-)	64	77
Interest on deposits	61	75
Interest on funds borrowed	0	0
Interest on money market transactions	2	1
Interest on securities issued	0	0
Other interest expenses	1	1
Net interest income/expenses	35	41
Net fees and commissions income/expenses	0	1
Fees and commissions received	1	1
Fees and commissions paid (-)	1	0
Dividend income	0	0
Trading income or loss (net)	-11	-12
Profit/loss on capital market transactions	0	-1
Profit/losses on derivative financial transactions	-5	-8
Foreign exchange profit/loss	-6	-4
Other operating income	2	9
Gross profit from operating activities	26	39
Allowances for expected credit losses (-) (TFRS 9 applied)	-1	0
Other provision expenses (-) (TFRS 9 applied)	0	1
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	14	14
Other operating expenses (-)	12	11
Net operating profit/loss	2	13
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	2	13
Provisions for taxes on income from continuing operations (±)	0	-3
Net profit/loss from continuing operations	2	10
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	2	10

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	14.4	20.6
Shareholders' Equity / Total Assets	8.1	9.1
(Shareholders' Equity - Permanent Assets) / Total Assets	7.0	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-200.5	-126.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	-21.3
Balance-Sheet Ratios		
TC Assets / Total Assets	53.5	55.1
TC Liabilities / Total Liabilities	37.2	43.5
FC Assets / FC Liabilities	74.1	79.5
TC Deposits / Total Deposits	28.9	37.0
TC Loans / Total Loans	61.5	66.0
Total Deposits / Total Assets	78.9	81.4
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	40.8	42.4
Total Loans / Total Assets	48.5	53.7
Total Loans / Total Deposits	61.5	66.0
Permanent Assets / Total Assets	1.1	1.3
Loans under follow-up (gross) / Total Loans	4.5	5.3
Consumer Loans / Total Loans	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	40.6	39.5
Liquid Assets / Short-term Liabilities	57.5	70.2
TC Liquid Assets / Total Assets	12.8	12.8
Profitability		
Average Return on Assets	0.5	2.2
Average Return on Shareholders' Equity	5.8	26.1
Net Profit/Loss From Continuing Operations / Total Assets	0.5	2.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	8.2	9.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	137.6	104.2
Non-interest Income (net) / Total Assets	-2.0	-0.5
Other Operating Expenses / Total Assets	2.6	2.5
Personnel Expenses / Other Operating Expenses	120.4	119.6
Non-interest Income (net) / Other Operating Expenses	-74.5	-18.5

Türkiye Garanti Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	11,344	11,734	23,078	25.9	8,385	8,781	17,165	23.2
Cash and cash equivalents	8,442	10,511	18,953	21.3	5,824	7,765	13,589	18.4
Cash and cash balances at Central Bank	8,353	6,408	14,761	16.6	5,702	4,502	10,204	13.8
Banks	100	3,761	3,861	4.3	131	2,696	2,827	3.8
Receivables from Money Markets	0	350	350	0.4	0	574	574	0.8
Allow. for exp.credit losses (-) (TFRS 9 applied)	-11	-9	-20	0.0	-9	-7	-16	0.0
Financial assets at fair value through profit/loss	160	77	237	0.3	133	133	265	0.4
Public debt securities	49	54	102	0.1	122	101	223	0.3
Equity instruments	8	0	8	0.0	5	3	8	0.0
Other financial assets	104	23	127	0.1	6	29	35	0.0
Fin.ass. at fair value through other comp. income	2,624	743	3,368	3.8	2,296	666	2,963	4.0
Public debt securities	2,619	645	3,264	3.7	2,275	587	2,861	3.9
Equity instruments	5	98	103	0.1	9	80	89	0.1
Other financial assets	0	0	0	0.0	13	0	13	0.0
Derivative financial assets	118	403	521	0.6	132	217	349	0.5
Derivative fin.ass. at fair value through profit or loss	118	403	521	0.6	132	208	340	0.5
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	9	9	0.0
Financial assets measured at amortised cost (net)	42,604	15,202	57,806	64.8	37,519	12,347	49,866	67.5
Loans	39,488	13,764	53,252	59.7	32,871	11,404	44,275	59.9
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	4,650	1,768	6,418	7.2	5,699	1,476	7,175	9.7
Public debt securities	4,615	1,549	6,163	6.9	5,557	1,315	6,872	9.3
Other financial assets	35	219	254	0.3	142	161	303	0.4
Allow.for expec. credit losses (-) (TFRS 9 applied)	1,534	329	1,863	2.1	1,051	532	1,584	2.1
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	113	0	113	0.1	106	0	106	0.1
Held for sale	113	0	113	0.1	106	0	106	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1,354	1,975	3,329	3.7	951	1,313	2,264	3.1
Investments in associates (net)	5	0	5	0.0	5	0	5	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	5	0	5	0.0	5	0	5	0.0
Investments in subsidiaries (net)	1,349	1,975	3,324	3.7	946	1,313	2,259	3.1
Non-consolidated financial subsidiaries	1,312	1,975	3,287	3.7	915	1,313	2,228	3.0
Non-consolidated non-financial subsidiaries	37	0	37	0.0	32	0	32	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1,066	0	1,066	1.2	926	0	926	1.3
Intangible assets and goodwill (net)	119	0	119	0.1	79	0	79	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	119	0	119	0.1	79	0	79	0.1
Investment properties (net)	135	0	135	0.2	130	0	130	0.2
Current tax assets	108	0	108	0.1	0	0	0	0.0
Deferred tax assets	230	0	230	0.3	572	0	572	0.8
Other assets	3,046	148	3,194	3.6	2,636	168	2,804	3.8
Total Assets	60,120	29,059	89,179	100.0	51,304	22,609	73,913	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	37,874	21,957	59,831	67.1	35,592	16,033	51,626	69.8
Loans received	220	1,222	1,442	1.6	80	1,303	1,384	1.9
Money market funds	568	281	849	1.0	2	922	925	1.3
Marketable securities (net)	0	3,938	3,938	4.4	0	700	700	0.9
Bills	0	0	0	0.0	0	342	342	0.5
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	3,938	3,938	4.4	0	358	358	0.5
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	1,614	1,614	1.8	0	1,606	1,606	2.2
Derivative financial liabilities	284	88	372	0.4	292	110	402	0.5
Derivative financial liabilities at fair value through profit or loss	284	88	372	0.4	292	110	402	0.5
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	116	4	121	0.1	64	5	69	0.1
Provisions	484	119	603	0.7	366	129	495	0.7
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	247	14	260	0.3	194	9	203	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	238	105	343	0.4	172	120	292	0.4
Current tax liabilities	508	3	512	0.6	466	2	468	0.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	3,180	3,180	3.6	23	1,848	1,871	2.5
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	3,180	3,180	3.6	23	1,848	1,871	2.5
Other liabilities	5,770	576	6,346	7.1	4,683	334	5,017	6.8
Shareholders' equity	10,319	52	10,371	11.6	9,309	42	9,352	12.7
Paid-in capital	98	0	98	0.1	119	0	119	0.2
Capital reserves	18	0	18	0.0	22	0	22	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	18	0	18	0.0	22	0	22	0.0
Other accum.comp. income not reclass. in profit or loss	675	49	723	0.8	616	33	649	0.9
Other accum.comp.income reclassified in profit or loss	827	4	831	0.9	600	10	610	0.8
Profit reserves	6,117	0	6,117	6.9	5,338	0	5,338	7.2
Legal reserves	130	0	130	0.1	107	0	107	0.1
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	5,981	0	5,981	6.7	5,224	0	5,224	7.1
Other profit reserves	6	0	6	0.0	8	0	8	0.0
Profit or loss	2,584	0	2,584	2.9	2,614	0	2,614	3.5
Prior years' profits or losses	2	0	2	0.0	1	0	1	0.0
Current period net profit or loss	2,581	0	2,581	2.9	2,613	0	2,613	3.5
Total Liabilities	56,145	33,034	89,179	100.0	50,877	23,036	73,913	100.0

Türkiye Garanti Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	10,994	7,941	18,936	9,413	6,095	15,508
Letters of guarantee	10,131	5,915	16,046	8,837	4,585	13,422
Bank acceptances	5	299	305	12	227	239
Letters of credit	2	1,722	1,724	8	1,271	1,279
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	856	0	856	556	0	556
Other guarantees and warranties	0	5	5	0	11	11
Commitments	61,204	3,167	64,371	39,301	2,234	41,535
Irrevocable commitments	61,191	2,950	64,141	39,291	2,126	41,418
Revocable commitments	13	217	230	10	108	118
Derivative financial instruments	18,656	40,435	59,091	13,036	30,923	43,959
Derivative financial instruments held for hedging	33	2,767	2,799	28	1,336	1,364
Trading transactions	18,623	37,668	56,292	13,008	29,587	42,595
Custody and pledged securities	189,766	197,381	387,147	146,747	157,823	304,570
Items held in custody	22,908	29,870	52,778	17,260	11,159	28,420
Pledged items	166,858	167,511	334,368	129,486	146,664	276,150
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	280,620	248,924	529,544	208,497	197,075	405,572

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	16,591	14,173
Interest on loans	12,192	10,451
Interest received from reserve deposits	1,711	1,118
Interest received from banks	634	122
Interest received from money market transactions	59	142
Interest received from marketable securities portfolio	1,972	2,308
Other interest income	22	31
Interest expenses (-)	12,733	11,329
Interest on deposits	11,328	10,320
Interest on funds borrowed	215	234
Interest on money market transactions	883	599
Interest on securities issued	271	119
Other interest expenses	36	57
Net interest income/expenses	3,858	2,844
Net fees and commissions income/expenses	3,332	2,668
Fees and commissions received	4,717	3,889
Fees and commissions paid (-)	1,386	1,221
Dividend income	6	4
Trading income or loss (net)	-128	190
Profit/loss on capital market transactions	-17	-23
Profit/losses on derivative financial transactions	-306	-591
Foreign exchange profit/loss	195	804
Other operating income	953	1,240
Gross profit from operating activities	8,021	6,946
Allowances for expected credit losses (-) (TFRS 9 applied)	1,743	1,525
Other provision expenses (-) (TFRS 9 applied)	9	13
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1,245	998
Other operating expenses (-)	2,351	1,633
Net operating profit/loss	2,673	2,777
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	659	534
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	3,332	3,311
Provisions for taxes on income from continuing operations (±)	-751	-698
Net profit/loss from continuing operations	2,581	2,613
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	2,581	2,613

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	21.9	21.9
Shareholders' Equity / Total Assets	11.6	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	7.9
Net On Balance Sheet Position / Total Shareholders' Equity	-39.7	-4.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	7.7	8.4
Balance-Sheet Ratios		
TC Assets / Total Assets	67.4	69.4
TC Liabilities / Total Liabilities	63.0	68.8
FC Assets / FC Liabilities	88.0	98.1
TC Deposits / Total Deposits	63.3	68.9
TC Loans / Total Loans	74.2	74.2
Total Deposits / Total Assets	67.1	69.8
Funds Borrowed / Total Assets	1.6	1.9
Assets Quality		
Financial Assets (net) / Total Assets	25.9	23.2
Total Loans / Total Assets	59.7	59.9
Total Loans / Total Deposits	89.0	85.8
Permanent Assets / Total Assets	5.3	4.7
Loans under follow-up (gross) / Total Loans	3.5	2.2
Consumer Loans / Total Loans	41.9	40.0
Liquidity		
Liquid Assets / Total Assets	21.3	18.4
Liquid Assets / Short-term Liabilities	33.5	28.2
TC Liquid Assets / Total Assets	9.5	7.9
Profitability		
Average Return on Assets	3.3	3.8
Average Return on Shareholders' Equity	28.1	31.6
Net Profit/Loss From Continuing Operations / Total Assets	2.9	3.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.4	1.8
Net Interest Income After Provisions / Gross Profit from Operating Activities	26.3	18.8
Non-interest Income (net) / Total Assets	4.7	5.5
Other Operating Expenses / Total Assets	2.6	2.2
Personnel Expenses / Other Operating Expenses	53.0	61.1
Non-interest Income (net) / Other Operating Expenses	177.0	251.2

Development and Investment Banks

Aktif Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	688	756	1,443	45.1	679	646	1,325	46.0
Cash and cash equivalents	137	443	580	18.1	244	406	650	22.5
Cash and cash balances at Central Bank	36	265	300	9.4	50	267	317	11.0
Banks	9	178	186	5.8	37	140	177	6.1
Receivables from Money Markets	93	0	93	2.9	156	0	156	5.4
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	149	1	150	4.7	162	1	163	5.7
Public debt securities	0	0	0	0.0	1	0	1	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	149	1	150	4.7	161	1	162	5.6
Fin.ass. at fair value through other comp. income	396	291	687	21.5	267	229	496	17.2
Public debt securities	388	203	591	18.5	228	182	411	14.2
Equity instruments	0	2	2	0.1	0	2	2	0.1
Other financial assets	8	86	94	2.9	38	45	84	2.9
Derivative financial assets	6	21	26	0.8	7	9	16	0.6
Derivative fin.ass. at fair value through profit or loss	6	21	26	0.8	7	9	16	0.6
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	776	819	1,595	49.8	561	826	1,387	48.1
Loans	722	756	1,478	46.2	453	739	1,192	41.3
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	3	3	0.1	0	0	0	0.0
Other financial assets measured at amortised cost	76	62	139	4.3	127	90	217	7.5
Public debt securities	76	62	139	4.3	111	90	201	7.0
Other financial assets	0	0	0	0.0	16	0	16	0.6
Allow.for expec. credit losses (-) (TFRS 9 applied)	22	2	24	0.8	19	2	21	0.7
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	2	0	2	0.1	3	0	3	0.1
Held for sale	2	0	2	0.1	3	0	3	0.1
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	26	0	26	0.8	23	0	23	0.8
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	26	0	26	0.8	23	0	23	0.8
Non-consolidated financial subsidiaries	9	0	9	0.3	3	0	3	0.1
Non-consolidated non-financial subsidiaries	17	0	17	0.5	20	0	20	0.7
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	27	0	27	0.8	19	0	19	0.7
Intangible assets and goodwill (net)	39	0	39	1.2	30	0	30	1.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	39	0	39	1.2	30	0	30	1.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	10	0	10	0.3	19	0	19	0.6
Other assets	36	22	58	1.8	75	2	77	2.7
Total Assets	1,604	1,597	3,201	100.0	1,408	1,474	2,883	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	87	254	341	10.6	108	227	335	11.6
Money market funds	39	251	290	9.1	176	285	461	16.0
Marketable securities (net)	616	399	1,015	31.7	476	306	781	27.1
Bills	507	0	507	15.8	340	0	340	11.8
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	109	399	508	15.9	136	306	441	15.3
Funds	55	422	478	14.9	29	318	347	12.1
Borrower funds	7	45	52	1.6	4	24	28	1.0
Other	48	377	425	13.3	26	294	320	11.1
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	7	9	15	0.5	5	8	14	0.5
Derivative financial liabilities at fair value through profit or loss	7	9	15	0.5	5	8	14	0.5
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.1	2	0	2	0.1
Provisions	26	0	27	0.8	26	0	26	0.9
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	15	0	15	0.5	11	0	11	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	12	0	12	0.4	14	0	15	0.5
Current tax liabilities	24	0	24	0.7	20	0	20	0.7
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	35	35	1.1	0	35	35	1.2
Loans	0	14	14	0.4	0	14	14	0.5
Other debt instruments	0	20	20	0.6	0	20	20	0.7
Other liabilities	86	485	571	17.8	134	387	521	18.1
Shareholders' equity	395	9	404	12.6	339	3	342	11.9
Paid-in capital	28	0	28	0.9	34	0	34	1.2
Capital reserves	4	0	4	0.1	4	0	4	0.2
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	4	0	4	0.1	4	0	4	0.2
Other accum.comp. income not reclass. in profit or loss	0	1	1	0.0	0	1	1	0.0
Other accum.comp.income reclassified in profit or loss	0	8	8	0.2	-6	2	-4	-0.1
Profit reserves	232	0	232	7.3	187	0	187	6.5
Legal reserves	7	0	7	0.2	7	0	7	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	225	0	225	7.0	180	0	180	6.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	131	0	131	4.1	121	0	121	4.2
Prior years' profits or losses	1	0	1	0.0	1	0	1	0.0
Current period net profit or loss	130	0	130	4.1	120	0	120	4.2
Total Liabilities	1,337	1,865	3,201	100.0	1,315	1,568	2,883	100.0

Aktif Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	101	182	283	125	154	279
Letters of guarantee	88	103	192	102	93	195
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	79	79	0	61	61
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	13	0	13	23	0	23
Commitments	8,307	392	8,699	2,698	184	2,882
Irrevocable commitments	277	392	669	123	184	307
Revocable commitments	8,030	0	8,030	2,575	0	2,575
Derivative financial instruments	1,045	2,559	3,604	658	1,856	2,514
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	1,045	2,559	3,604	658	1,856	2,514
Custody and pledged securities	2,225	5,159	7,383	1,750	4,928	6,678
Items held in custody	1,125	448	1,573	940	389	1,329
Pledged items	1,095	4,711	5,806	805	4,539	5,344
Accepted guarantees and warranties	4	0	4	5	0	5
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	11,678	8,292	19,970	5,231	7,122	12,354

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	524	474
Interest on loans	346	272
Interest received from reserve deposits	0	20
Interest received from banks	23	20
Interest received from money market transactions	1	19
Interest received from marketable securities portfolio	150	142
Other interest income	4	1
Interest expenses (-)	316	289
Interest on deposits	0	0
Interest on funds borrowed	29	27
Interest on money market transactions	32	20
Interest on securities issued	218	232
Other interest expenses	37	11
Net interest income/expenses	208	185
Net fees and commissions income/expenses	15	19
Fees and commissions received	40	53
Fees and commissions paid (-)	25	35
Dividend income	4	0
Trading income or loss (net)	53	31
Profit/loss on capital market transactions	50	52
Profit/losses on derivative financial transactions	-10	-57
Foreign exchange profit/loss	13	35
Other operating income	30	27
Gross profit from operating activities	310	262
Allowances for expected credit losses (-) (TFRS 9 applied)	27	20
Other provision expenses (-) (TFRS 9 applied)	9	7
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	44	34
Other operating expenses (-)	70	57
Net operating profit/loss	161	145
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	161	145
Provisions for taxes on income from continuing operations (±)	-31	-24
Net profit/loss from continuing operations	130	120
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	130	120

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	20.3	20.5
Shareholders' Equity / Total Assets	12.6	11.9
(Shareholders' Equity - Permanent Assets) / Total Assets	9.7	9.3
Net On Balance Sheet Position / Total Shareholders' Equity	-66.1	-26.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-6.4	-6.6
Balance-Sheet Ratios		
TC Assets / Total Assets	50.1	48.9
TC Liabilities / Total Liabilities	41.8	45.6
FC Assets / FC Liabilities	85.6	94.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	48.9	38.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	10.6	11.6
Assets Quality		
Financial Assets (net) / Total Assets	45.1	46.0
Total Loans / Total Assets	46.2	41.3
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	2.9	2.6
Loans under follow-up (gross) / Total Loans	2.2	1.9
Consumer Loans / Total Loans	33.7	30.9
Liquidity		
Liquid Assets / Total Assets	18.1	22.5
Liquid Assets / Short-term Liabilities	26.9	33.7
TC Liquid Assets / Total Assets	4.3	8.4
Profitability		
Average Return on Assets	4.6	4.6
Average Return on Shareholders' Equity	37.5	40.4
Net Profit/Loss From Continuing Operations / Total Assets	4.1	4.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	5.4	5.5
Net Interest Income After Provisions / Gross Profit from Operating Activities	55.7	60.6
Non-interest Income (net) / Total Assets	3.2	2.7
Other Operating Expenses / Total Assets	2.2	2.0
Personnel Expenses / Other Operating Expenses	63.3	59.2
Non-interest Income (net) / Other Operating Expenses	146.3	134.2

Aytemiz Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	14	3	16	19.9	0	0	0	-
Cash and cash equivalents	12	2	15	17.7	0	0	0	-
Cash and cash balances at Central Bank	0	0	0	0.0	0	0	0	-
Banks	12	2	14	17.5	0	0	0	-
Receivables from Money Markets	0	0	0	0.1	0	0	0	-
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Fin.ass. at fair value through other comp. income	2	0	2	2.2	0	0	0	-
Public debt securities	2	0	2	2.2	0	0	0	-
Equity instruments	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Derivative financial assets	0	0	0	0.0	0	0	0	-
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	-
Financial assets measured at amortised cost (net)	61	0	61	74.6	0	0	0	-
Loans	61	0	61	74.6	0	0	0	-
Receivables from leasing transactions	0	0	0	0.0	0	0	0	-
Factoring receivables	0	0	0	0.0	0	0	0	-
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	-
Public debt securities	0	0	0	0.0	0	0	0	-
Other financial assets	0	0	0	0.0	0	0	0	-
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	-
Non-performing loans	0	0	0	0.0	0	0	0	-
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	-
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Held from discontinued operations	0	0	0	0.0	0	0	0	-
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	-
Investments in associates (net)	0	0	0	0.0	0	0	0	-
Associates accounted by using equity method	0	0	0	0.0	0	0	0	-
Non-consolidated associates	0	0	0	0.0	0	0	0	-
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	-
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	-
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	-
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	-
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	-
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	-
Tangible assets (Net)	4	0	4	4.3	0	0	0	-
Intangible assets and goodwill (net)	0	0	0	0.1	0	0	0	-
Goodwill	0	0	0	0.0	0	0	0	-
Other	0	0	0	0.1	0	0	0	-
Investment properties (net)	0	0	0	0.0	0	0	0	-
Current tax assets	0	0	0	0.0	0	0	0	-
Deferred tax assets	0	0	0	0.5	0	0	0	-
Other assets	0	0	0	0.6	0	0	0	-
Total Assets	79	3	82	100.0	0	0	0	-

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	-
Loans received	0	0	0	0.0	0	0	0	-
Money market funds	0	0	0	0.0	0	0	0	-
Marketable securities (net)	0	0	0	0.0	0	0	0	-
Bills	0	0	0	0.0	0	0	0	-
Asset-backed securities	0	0	0	0.0	0	0	0	-
Bonds	0	0	0	0.0	0	0	0	-
Funds	3	0	3	4.2	0	0	0	-
Borrower funds	3	0	3	4.0	0	0	0	-
Other	0	0	0	0.1	0	0	0	-
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative financial liabilities	0	0	0	0.0	0	0	0	-
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	-
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	-
Factoring payables	0	0	0	0.0	0	0	0	-
Lease payables (net)	1	0	1	1.0	0	0	0	-
Provisions	1	0	1	1.6	0	0	0	-
General loan loss provisions (TFRS 9 not applied)	1	0	1	1.4	0	0	0	-
Provision for restructuring	0	0	0	0.0	0	0	0	-
Reserves for employee benefits	0	0	0	0.1	0	0	0	-
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	-
Other provisions	0	0	0	0.0	0	0	0	-
Current tax liabilities	2	0	2	2.2	0	0	0	-
Deferred tax liabilities	0	0	0	0.0	0	0	0	-
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	-
Held for sale	0	0	0	0.0	0	0	0	-
Related to discontinued operations	0	0	0	0.0	0	0	0	-
Subordinated debt	0	0	0	0.0	0	0	0	-
Loans	0	0	0	0.0	0	0	0	-
Other debt instruments	0	0	0	0.0	0	0	0	-
Other liabilities	0	0	0	0.5	0	0	0	-
Shareholders' equity	74	0	74	90.6	0	0	0	-
Paid-in capital	65	0	65	79.7	0	0	0	-
Capital reserves	0	0	0	0.0	0	0	0	-
Equity share premiums	0	0	0	0.0	0	0	0	-
Share cancellation profits	0	0	0	0.0	0	0	0	-
Other capital reserves	0	0	0	0.0	0	0	0	-
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-
Profit reserves	1	0	1	1.1	0	0	0	-
Legal reserves	0	0	0	0.1	0	0	0	-
Statutory reserves	0	0	0	0.0	0	0	0	-
Extraordinary reserves	1	0	1	1.1	0	0	0	-
Other profit reserves	0	0	0	0.0	0	0	0	-
Profit or loss	8	0	8	9.8	0	0	0	-
Prior years' profits or losses	0	0	0	0.0	0	0	0	-
Current period net profit or loss	8	0	8	9.8	0	0	0	-
Total Liabilities	82	0	82	100.0	0	0	0	-

Aytemiz Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	5	0	5	0	0	0
Letters of guarantee	5	0	5	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	126	0	126	0	0	0
Irrevocable commitments	15	0	15	0	0	0
Revocable commitments	111	0	111	0	0	0
Derivative financial instruments	2	2	5	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	2	2	5	0	0	0
Custody and pledged securities	223	0	223	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	223	0	223	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	356	2	358	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	22	0
Interest on loans	2	0
Interest received from reserve deposits	0	0
Interest received from banks	18	0
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	21	0
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	21	0
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	1	0
Personnel expenses (-)	5	0
Other operating expenses (-)	4	0
Net operating profit/loss	12	0
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	12	0
Provisions for taxes on income from continuing operations (±)	-4	0
Net profit/loss from continuing operations	8	0
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	8	0

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	210.2	-
Shareholders' Equity / Total Assets	90.6	-
(Shareholders' Equity - Permanent Assets) / Total Assets	86.2	-
Net On Balance Sheet Position / Total Shareholders' Equity	3.4	-
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.2	-
Balance-Sheet Ratios		
TC Assets / Total Assets	96.9	-
TC Liabilities / Total Liabilities	99.9	-
FC Assets / FC Liabilities	4,826.8	-
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	100.0	-
Total Deposits / Total Assets	0.0	-
Funds Borrowed / Total Assets	0.0	-
Assets Quality		
Financial Assets (net) / Total Assets	19.9	-
Total Loans / Total Assets	74.6	-
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	4.4	-
Loans under follow-up (gross) / Total Loans	0.0	-
Consumer Loans / Total Loans	0.0	-
Liquidity		
Liquid Assets / Total Assets	17.7	-
Liquid Assets / Short-term Liabilities	585.4	-
TC Liquid Assets / Total Assets	14.8	-
Profitability		
Average Return on Assets	39.3	-
Average Return on Shareholders' Equity	43.4	-
Net Profit/Loss From Continuing Operations / Total Assets	9.8	-
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	24.5	-
Net Interest Income After Provisions / Gross Profit from Operating Activities	94.4	-
Non-interest Income (net) / Total Assets	0.0	-
Other Operating Expenses / Total Assets	4.6	-
Personnel Expenses / Other Operating Expenses	125.9	-
Non-interest Income (net) / Other Operating Expenses	0.1	-

Bank of America Yatırım Bank A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	8	7	15	10.7	56	4	60	52.4
Cash and cash equivalents	8	7	15	10.6	56	4	60	52.3
Cash and cash balances at Central Bank	1	3	3	2.3	10	3	13	11.0
Banks	7	4	12	8.4	46	2	47	41.3
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.1
Public debt securities	0	0	0	0.0	0	0	0	0.1
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	7	0	7	4.9	1	0	1	0.7
Intangible assets and goodwill (net)	1	0	1	0.6	1	0	1	0.9
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.6	1	0	1	0.9
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	2	0	2	1.4
Deferred tax assets	2	0	2	1.6	51	0	51	44.5
Other assets	114	0	114	82.2	0	0	0	0.0
Total Assets	132	7	139	100.0	110	4	114	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	6	6	4.4	0	0	0	0.1
Provisions	4	4	9	6.2	3	4	7	5.9
General loan loss provisions (TFRS 9 not applied)	2	0	2	1.4	1	0	1	1.3
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	4	5	3.6	0	4	4	3.6
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	1.3	1	0	1	1.0
Current tax liabilities	6	0	6	4.1	5	0	5	4.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	1	0	1	0.6	1	0	1	0.6
Shareholders' equity	118	0	118	84.8	102	0	102	89.3
Paid-in capital	1	0	1	0.8	1	0	1	1.2
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	83	0	83	59.6	59	0	59	51.6
Legal reserves	0	0	0	0.2	0	0	0	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	83	0	83	59.3	59	0	59	51.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	34	0	34	24.4	42	0	42	36.5
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	34	0	34	24.4	42	0	42	36.5
Total Liabilities	129	10	139	100.0	111	4	114	100.0

Bank of America Yatırım Bank A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	8	0	8	0	0	0
Irrevocable commitments	8	0	8	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	305	129	434	122	51	173
Items held in custody	291	129	420	121	51	171
Pledged items	14	0	14	1	0	1
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	313	129	442	122	51	173

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	40	33
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	13	3
Interest received from money market transactions	2	0
Interest received from marketable securities portfolio	0	0
Other interest income	26	30
Interest expenses (-)	2	0
Interest on deposits	0	0
Interest on funds borrowed	1	0
Interest on money market transactions	1	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	38	33
Net fees and commissions income/expenses	23	33
Fees and commissions received	36	45
Fees and commissions paid (-)	13	12
Divident income	0	0
Trading income or loss (net)	0	1
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	15	14
Gross profit from operating activities	76	81
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	1	0
Personnel expenses (-)	13	10
Other operating expenses (-)	12	11
Net operating profit/loss	49	59
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	49	59
Provisions for taxes on income from continuing operations (±)	-15	-18
Net profit/loss from continuing operations	34	42
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	34	42

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	58.8	86.8
Shareholders' Equity / Total Assets	84.8	89.3
(Shareholders' Equity - Permanent Assets) / Total Assets	79.3	87.6
Net On Balance Sheet Position / Total Shareholders' Equity	-2.9	0.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.9	0.4
Balance-Sheet Ratios		
TC Assets / Total Assets	95.1	96.3
TC Liabilities / Total Liabilities	92.6	96.7
FC Assets / FC Liabilities	66.7	111.8
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	10.7	52.4
Total Loans / Total Assets	0.0	0.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	5.5	1.6
Loans under follow-up (gross) / Total Loans	-	-
Consumer Loans / Total Loans	-	-
Liquidity		
Liquid Assets / Total Assets	10.6	52.3
Liquid Assets / Short-term Liabilities	691.9	3,617.6
TC Liquid Assets / Total Assets	5.7	48.6
Profitability		
Average Return on Assets	27.5	40.5
Average Return on Shareholders' Equity	32.5	47.4
Net Profit/Loss From Continuing Operations / Total Assets	24.4	36.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	27.1	29.2
Net Interest Income After Provisions / Gross Profit from Operating Activities	50.0	41.2
Non-interest Income (net) / Total Assets	26.7	41.6
Other Operating Expenses / Total Assets	8.8	9.8
Personnel Expenses / Other Operating Expenses	109.0	93.0
Non-interest Income (net) / Other Operating Expenses	303.7	424.3

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	24	0	24	74.2	45	2	47	76.8
Cash and cash equivalents	17	0	18	54.2	39	2	41	66.7
Cash and cash balances at Central Bank	17	0	17	53.8	0	0	0	0.4
Banks	0	0	0	0.5	33	2	35	57.1
Receivables from Money Markets	0	0	0	0.0	6	0	6	9.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	-0.1	0	0	0	-0.1
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	6	0	6	19.8	6	0	6	10.1
Public debt securities	6	0	6	19.8	6	0	6	10.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.3	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.3	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	2	2	4	10.9	0	9	9	15.2
Loans	2	2	4	11.9	0	9	9	15.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.5
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.5
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	1.0	0	0	0	0.6
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.3	0	0	0	0.2
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.3	0	0	0	0.2
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.3	0	0	0	0.2
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	2	0	2	4.8	1	0	1	0.9
Intangible assets and goodwill (net)	2	0	2	6.1	3	0	3	4.6
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	6.1	3	0	3	4.6
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	2.0	1	0	1	1.6
Other assets	0	0	1	1.7	0	0	0	0.8
Total Assets	30	2	32	100.0	50	11	61	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.2
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	9	2	11	34.7	16	20	36	58.5
Borrower funds	0	1	1	3.5	4	3	7	12.3
Other	9	1	10	31.2	11	17	28	46.2
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.1	0	0	0	0.1
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.1	0	0	0	0.1
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	5.0	0	0	0	0.7
Provisions	1	0	1	1.6	1	0	1	1.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.9	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.0	0	0	0	0.6
Insurance technical reserves (Net)	0	0	0	0.7	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.7
Current tax liabilities	0	0	0	0.5	3	0	3	5.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	1	1.5	0	1	1	2.2
Shareholders' equity	18	0	18	56.6	19	0	19	31.5
Paid-in capital	8	0	8	24.4	10	0	10	15.6
Capital reserves	1	0	1	3.8	1	0	1	2.4
Equity share premiums	0	0	0	1.5	1	0	1	0.9
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	2.3	1	0	1	1.5
Other accum.comp. income not reclass. in profit or loss	0	0	0	-1.3	-1	0	-1	-0.8
Other accum.comp.income reclassified in profit or loss	0	0	0	0.2	0	0	0	0.5
Profit reserves	3	0	3	8.3	3	0	3	5.3
Legal reserves	0	0	0	1.2	0	0	0	0.8
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	7.1	3	0	3	4.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	21.3	5	0	5	8.4
Prior years' profits or losses	4	0	4	13.1	-3	0	-3	-4.8
Current period net profit or loss	3	0	3	8.2	8	0	8	13.2
Total Liabilities	30	2	32	100.0	40	21	61	100.0

BankPozitif Kredi ve Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	3	1	4	4	1	5
Letters of guarantee	3	1	4	4	1	5
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	30	30	60	18	18	36
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	30	30	60	18	18	36
Custody and pledged securities	23	389	412	24	521	546
Items held in custody	1	314	315	2	315	317
Pledged items	21	75	97	23	206	229
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	56	420	476	47	540	587

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	12	13
Interest on loans	1	3
Interest received from reserve deposits	0	0
Interest received from banks	7	3
Interest received from money market transactions	1	5
Interest received from marketable securities portfolio	3	3
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	11	13
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	1	1
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	2	-6
Foreign exchange profit/loss	-2	7
Other operating income	0	11
Gross profit from operating activities	13	25
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	4	5
Other operating expenses (-)	4	9
Net operating profit/loss	4	10
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	4	10
Provisions for taxes on income from continuing operations (±)	-1	-2
Net profit/loss from continuing operations	3	8
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	3	8

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	68.6	63.9
Shareholders' Equity / Total Assets	56.6	31.5
(Shareholders' Equity - Permanent Assets) / Total Assets	45.4	25.8
Net On Balance Sheet Position / Total Shareholders' Equity	0.1	-51.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.1	0.0
Balance-Sheet Ratios		
TC Assets / Total Assets	93.8	81.8
TC Liabilities / Total Liabilities	93.8	65.3
FC Assets / FC Liabilities	101.1	52.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	56.0	3.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	74.2	76.8
Total Loans / Total Assets	11.9	15.2
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	11.2	5.7
Loans under follow-up (gross) / Total Loans	7.6	3.7
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	54.2	66.7
Liquid Assets / Short-term Liabilities	149.5	108.8
TC Liquid Assets / Total Assets	53.8	63.4
Profitability		
Average Return on Assets	7.3	17.1
Average Return on Shareholders' Equity	15.3	59.8
Net Profit/Loss From Continuing Operations / Total Assets	8.2	13.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	34.9	21.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	90.2	51.6
Non-interest Income (net) / Total Assets	3.3	19.6
Other Operating Expenses / Total Assets	13.0	14.9
Personnel Expenses / Other Operating Expenses	102.8	58.7
Non-interest Income (net) / Other Operating Expenses	25.5	131.6

D Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	44	15	59	26.6	24	7	32	27.1
Cash and cash equivalents	11	5	16	7.1	13	6	19	16.4
Cash and cash balances at Central Bank	1	3	4	1.8	0	3	3	2.2
Banks	4	2	6	2.8	6	4	10	8.6
Receivables from Money Markets	6	0	6	2.5	7	0	7	5.6
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	8	8	3.5	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	8	8	3.5	0	0	0	0.0
Fin.ass. at fair value through other comp. income	32	2	35	15.5	11	1	12	10.5
Public debt securities	31	0	31	13.7	11	1	12	9.9
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	2	2	4	1.8	1	0	1	0.6
Derivative financial assets	1	0	1	0.4	0	0	0	0.2
Derivative fin.ass. at fair value through profit or loss	1	0	1	0.4	0	0	0	0.2
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	127	25	152	68.3	62	12	74	63.3
Loans	127	25	153	68.6	62	12	74	63.4
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.3
Public debt securities	0	0	0	0.0	0	0	0	0.3
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	1	0	1	0.3	0	0	0	0.4
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	7	0	7	3.1	6	0	6	5.4
Intangible assets and goodwill (net)	1	0	1	0.6	2	0	2	1.5
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.6	2	0	2	1.5
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.2
Deferred tax assets	1	0	1	0.3	1	0	1	0.5
Other assets	2	0	3	1.1	2	0	2	2.0
Total Assets	182	40	223	100.0	97	20	117	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	34	27	61	27.3	3	23	26	22.6
Money market funds	23	0	23	10.3	22	0	22	18.5
Marketable securities (net)	22	0	22	10.0	7	0	7	5.7
Bills	22	0	22	10.0	7	0	7	5.7
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	27	22	49	22.2	25	9	34	29.3
Borrower funds	9	0	9	4.1	0	1	1	0.8
Other	18	22	40	18.1	25	8	33	28.5
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	0	1	0.4	0	0	0	0.2
Derivative financial liabilities at fair value through profit or loss	1	0	1	0.4	0	0	0	0.2
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.1	0	0	0	0.3
Provisions	2	0	2	1.0	2	0	2	1.9
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	1.0	2	0	2	1.8
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.1
Current tax liabilities	1	0	1	0.6	1	0	1	0.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	9	7	16	7.3	0	0	1	0.6
Shareholders' equity	46	0	46	20.7	24	0	24	20.5
Paid-in capital	33	0	33	14.7	6	0	6	4.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	3	0	3	1.4	2	0	2	1.7
Other accum.comp.income reclassified in profit or loss	0	0	0	0.1	0	0	0	-0.1
Profit reserves	3	0	3	1.3	13	0	13	11.5
Legal reserves	1	0	1	0.3	1	0	1	0.6
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	1.0	13	0	13	11.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	7	0	7	3.2	3	0	3	2.4
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	7	0	7	3.2	3	0	3	2.4
Total Liabilities	166	57	223	100.0	84	33	117	100.0

D Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	37	0	37	26	3	29
Letters of guarantee	37	0	37	26	3	29
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	34	34	68	6	0	6
Irrevocable commitments	34	34	68	6	0	6
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	88	84	171	20	24	43
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	88	84	171	20	24	43
Custody and pledged securities	141	24	165	107	34	141
Items held in custody	46	17	62	50	33	83
Pledged items	95	7	103	57	1	57
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	299	142	441	159	61	220

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	53	33
Interest on loans	41	27
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	8	3
Other interest income	1	1
Interest expenses (-)	29	15
Interest on deposits	0	0
Interest on funds borrowed	10	1
Interest on money market transactions	6	3
Interest on securities issued	4	4
Other interest expenses	9	7
Net interest income/expenses	24	18
Net fees and commissions income/expenses	2	1
Fees and commissions received	3	2
Fees and commissions paid (-)	1	0
Dividend income	0	0
Trading income or loss (net)	-4	-4
Profit/loss on capital market transactions	1	0
Profit/losses on derivative financial transactions	-4	-5
Foreign exchange profit/loss	0	1
Other operating income	0	0
Gross profit from operating activities	23	15
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	9	7
Other operating expenses (-)	4	4
Net operating profit/loss	9	3
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	9	3
Provisions for taxes on income from continuing operations (±)	-2	-1
Net profit/loss from continuing operations	7	3
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	7	3

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	31.8	25.6
Shareholders' Equity / Total Assets	20.7	20.5
(Shareholders' Equity - Permanent Assets) / Total Assets	17.0	13.6
Net On Balance Sheet Position / Total Shareholders' Equity	-34.8	-54.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-7.6	-8.2
Balance-Sheet Ratios		
TC Assets / Total Assets	81.8	83.1
TC Liabilities / Total Liabilities	74.6	71.9
FC Assets / FC Liabilities	71.5	60.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	83.4	83.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	27.3	22.6
Assets Quality		
Financial Assets (net) / Total Assets	26.6	27.1
Total Loans / Total Assets	68.6	63.4
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	3.7	6.9
Loans under follow-up (gross) / Total Loans	0.4	1.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	7.1	16.4
Liquid Assets / Short-term Liabilities	19.2	29.6
TC Liquid Assets / Total Assets	5.0	10.9
Profitability		
Average Return on Assets	4.2	2.9
Average Return on Shareholders' Equity	19.2	12.7
Net Profit/Loss From Continuing Operations / Total Assets	3.2	2.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	10.6	15.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	104.3	119.5
Non-interest Income (net) / Total Assets	-0.5	-2.7
Other Operating Expenses / Total Assets	2.0	3.2
Personnel Expenses / Other Operating Expenses	200.3	199.8
Non-interest Income (net) / Other Operating Expenses	-27.5	-85.1

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	133	23	157	22.0	77	24	102	21.7
Cash and cash equivalents	95	23	118	16.6	39	22	61	13.0
Cash and cash balances at Central Bank	0	18	18	2.6	0	16	16	3.4
Banks	7	5	12	1.7	22	6	28	5.9
Receivables from Money Markets	88	0	88	12.3	17	0	17	3.6
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	37	0	37	5.1	30	3	33	7.0
Public debt securities	35	0	35	5.0	29	3	32	6.8
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	1	0	1	0.2	1	0	1	0.2
Derivative financial assets	1	0	2	0.2	8	0	8	1.8
Derivative fin.ass. at fair value through profit or loss	1	0	2	0.2	8	0	8	1.8
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	208	294	502	70.5	133	211	344	73.4
Loans	207	294	501	70.4	133	211	344	73.4
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	2	0	2	0.2	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	32	0	32	4.5	9	0	9	1.8
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	32	0	32	4.5	9	0	9	1.8
Non-consolidated financial subsidiaries	32	0	32	4.5	9	0	9	1.8
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	3	0	3	0.4	3	0	3	0.6
Intangible assets and goodwill (net)	4	0	4	0.6	3	0	3	0.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	4	0	4	0.6	3	0	3	0.7
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.0	0	0	0	0.0
Other assets	10	3	14	1.9	5	3	8	1.8
Total Assets	391	321	712	100.0	230	238	468	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	262	262	36.7	0	143	143	30.5
Money market funds	10	9	18	2.6	0	5	5	1.1
Marketable securities (net)	12	173	184	25.9	11	119	130	27.7
Bills	5	0	5	0.8	7	0	7	1.5
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	6	173	179	25.1	4	119	122	26.1
Funds	34	48	81	11.4	15	69	84	17.9
Borrower funds	34	48	81	11.4	15	69	84	17.9
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	0	1	0.2	1	0	1	0.3
Derivative financial liabilities at fair value through profit or loss	1	0	1	0.2	1	0	1	0.3
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.2	1	0	1	0.1
Provisions	6	5	11	1.5	4	3	8	1.6
General loan loss provisions (TFRS 9 not applied)	6	5	10	1.4	4	3	7	1.5
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.1	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	7	0	7	1.0	6	0	6	1.3
Deferred tax liabilities	0	0	0	0.0	2	0	2	0.3
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	10	10	1.5	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	10	10	1.5	0	0	0	0.0
Other liabilities	11	6	17	2.4	6	6	12	2.5
Shareholders' equity	119	0	119	16.7	78	0	78	16.8
Paid-in capital	37	0	37	5.2	17	0	17	3.6
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	1	0	1	0.1	-1	0	0	0.0
Profit reserves	3	0	3	0.4	1	0	1	0.3
Legal reserves	3	0	3	0.4	1	0	1	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	78	0	78	11.0	60	0	60	12.9
Prior years' profits or losses	48	0	48	6.8	28	0	28	5.9
Current period net profit or loss	30	0	30	4.2	33	0	33	7.0
Total Liabilities	200	512	712	100.0	124	345	468	100.0

Destek Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	163	9	172	131	8	138
Letters of guarantee	163	9	172	131	8	138
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	654	234	888	281	118	399
Irrevocable commitments	234	234	468	118	118	236
Revocable commitments	420	0	420	163	0	163
Derivative financial instruments	318	590	908	475	472	947
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	318	590	908	475	472	947
Custody and pledged securities	2,433	398	2,831	1,611	284	1,895
Items held in custody	64	144	208	51	113	164
Pledged items	2,368	254	2,623	1,561	171	1,732
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,567	1,231	4,798	2,498	882	3,380

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	137	74
Interest on loans	104	49
Interest received from reserve deposits	0	0
Interest received from banks	3	5
Interest received from money market transactions	20	7
Interest received from marketable securities portfolio	10	13
Other interest income	0	0
Interest expenses (-)	48	22
Interest on deposits	0	0
Interest on funds borrowed	15	4
Interest on money market transactions	4	2
Interest on securities issued	18	10
Other interest expenses	11	6
Net interest income/expenses	89	52
Net fees and commissions income/expenses	2	1
Fees and commissions received	3	1
Fees and commissions paid (-)	1	1
Divident income	0	0
Trading income or loss (net)	-28	9
Profit/loss on capital market transactions	8	2
Profit/losses on derivative financial transactions	20	17
Foreign exchange profit/loss	-56	-10
Other operating income	2	0
Gross profit from operating activities	65	62
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	5	5
Personnel expenses (-)	9	4
Other operating expenses (-)	6	4
Net operating profit/loss	45	48
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	45	48
Provisions for taxes on income from continuing operations (±)	-15	-16
Net profit/loss from continuing operations	30	33
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	30	33

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	24.7	24.6
Shareholders' Equity / Total Assets	16.7	16.8
(Shareholders' Equity - Permanent Assets) / Total Assets	11.1	13.6
Net On Balance Sheet Position / Total Shareholders' Equity	-160.8	-135.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.1	-3.2
Balance-Sheet Ratios		
TC Assets / Total Assets	54.9	49.2
TC Liabilities / Total Liabilities	28.1	26.4
FC Assets / FC Liabilities	62.7	69.0
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	41.3	38.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	36.7	30.5
Assets Quality		
Financial Assets (net) / Total Assets	22.0	21.7
Total Loans / Total Assets	70.4	73.4
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	5.5	3.1
Loans under follow-up (gross) / Total Loans	0.3	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	16.6	13.0
Liquid Assets / Short-term Liabilities	54.4	51.7
TC Liquid Assets / Total Assets	13.4	8.3
Profitability		
Average Return on Assets	4.6	9.3
Average Return on Shareholders' Equity	34.4	49.8
Net Profit/Loss From Continuing Operations / Total Assets	4.2	7.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	11.8	10.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	129.5	75.3
Non-interest Income (net) / Total Assets	-3.3	2.1
Other Operating Expenses / Total Assets	0.9	0.9
Personnel Expenses / Other Operating Expenses	148.0	103.5
Non-interest Income (net) / Other Operating Expenses	-387.4	243.0

Diler Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	4	1	4	59.8	2	1	3	35.1
Cash and cash equivalents	3	1	3	44.8	1	1	3	28.3
Cash and cash balances at Central Bank	0	0	0	0.5	0	0	0	0.6
Banks	0	1	1	8.4	0	1	1	12.6
Receivables from Money Markets	3	0	3	36.0	1	0	1	15.1
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	1	0	1	14.9	1	0	1	6.9
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.1	0	0	0	0.0
Other financial assets	1	0	1	14.9	1	0	1	6.8
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	2	0	2	28.4	5	1	6	58.9
Loans	2	0	2	28.2	5	0	5	48.8
Receivables from leasing transactions	0	0	0	0.2	0	1	1	10.1
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.4	0	0	0	0.4
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.4	0	0	0	0.4
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	2.4	0	0	0	0.4
Intangible assets and goodwill (net)	0	0	0	0.2	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	0	0	0	0.0
Investment properties (net)	0	0	0	1.1	0	0	0	1.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	1.0	0	0	0	0.5
Other assets	1	0	1	7.1	0	0	0	4.0
Total Assets	7	1	7	100.0	7	2	9	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	1	1	7.5	0	2	2	16.4
Borrower funds	0	1	1	7.5	0	2	2	16.4
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	2.2	0	0	0	0.0
Provisions	1	0	1	7.2	1	0	1	6.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	3.9	0	0	0	4.4
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	3.3	0	0	0	2.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	0	0	0	1.3	0	0	0	1.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	1.4	0	0	0	0.4
Shareholders' equity	6	0	6	80.4	7	0	7	75.2
Paid-in capital	1	0	1	19.1	2	0	2	18.1
Capital reserves	0	0	0	0.8	0	0	0	0.7
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.8	0	0	0	0.7
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	-0.2	0	0	0	-0.1
Profit reserves	4	0	4	59.6	5	0	5	48.2
Legal reserves	0	0	0	3.1	0	0	0	2.5
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4	0	4	56.5	4	0	4	45.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	0	0	0	1.1	1	0	1	8.3
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	0	0	0	1.1	1	0	1	8.3
Total Liabilities	7	1	7	100.0	8	2	9	100.0

Diler Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	23	1	24	28	7	36
Letters of guarantee	23	1	23	28	6	35
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	1	1	0	1	1
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	23	1	24	28	7	36

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	3	3
Interest on loans	1	2
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	1	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	3	3
Net fees and commissions income/expenses	0	0
Fees and commissions received	0	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	3	3
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	1	1
Other operating expenses (-)	2	1
Net operating profit/loss	0	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	0	1
Provisions for taxes on income from continuing operations (±)	0	0
Net profit/loss from continuing operations	0	1
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	0	1

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	32.0	25.1
Shareholders' Equity / Total Assets	80.4	75.2
(Shareholders' Equity - Permanent Assets) / Total Assets	76.7	73.8
Net On Balance Sheet Position / Total Shareholders' Equity	1.4	6.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	1.4	6.1
Balance-Sheet Ratios		
TC Assets / Total Assets	91.3	78.1
TC Liabilities / Total Liabilities	92.5	82.7
FC Assets / FC Liabilities	115.3	126.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	59.8	35.1
Total Loans / Total Assets	28.2	48.8
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	3.7	1.4
Loans under follow-up (gross) / Total Loans	1.4	0.7
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	44.8	28.3
Liquid Assets / Short-term Liabilities	562.8	172.1
TC Liquid Assets / Total Assets	36.2	15.6
Profitability		
Average Return on Assets	1.1	8.4
Average Return on Shareholders' Equity	1.3	11.5
Net Profit/Loss From Continuing Operations / Total Assets	1.1	8.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	34.2	33.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	92.7	88.7
Non-interest Income (net) / Total Assets	2.7	4.0
Other Operating Expenses / Total Assets	21.2	14.9
Personnel Expenses / Other Operating Expenses	68.6	68.1
Non-interest Income (net) / Other Operating Expenses	12.8	26.6

Golden Global Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	146	130	276	47.2	63	119	182	40.3
Cash and cash equivalents	87	79	166	28.4	53	101	154	34.1
Cash and cash balances at Central Bank	86	55	141	24.1	53	81	134	29.7
Banks	0	24	25	4.2	0	20	20	4.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	28	0	28	4.8	0	6	6	1.2
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	28	0	28	4.8	0	6	6	1.2
Fin.ass. at fair value through other comp. income	31	51	82	14.0	10	12	22	4.9
Public debt securities	0	0	0	0.0	9	0	9	1.9
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	31	51	82	14.0	1	12	13	3.0
Derivative financial assets	0	0	1	0.1	0	0	0	0.1
Derivative fin.ass. at fair value through profit or loss	0	0	1	0.1	0	0	0	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	135	145	280	47.9	142	103	245	54.3
Loans	116	145	261	44.6	142	103	245	54.3
Receivables from leasing transactions	7	0	7	1.2	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	13	0	13	2.2	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	13	0	13	2.2	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.1	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	3	0	3	0.6	0	0	0	0.0
Held for sale	3	0	3	0.6	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	3	0	3	0.5	0	0	0	0.1
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	3	0	3	0.5	0	0	0	0.1
Non-consolidated financial subsidiaries	3	0	3	0.5	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.1
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	4	0	4	0.6	5	0	5	1.2
Intangible assets and goodwill (net)	9	0	9	1.5	9	0	9	2.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	9	0	9	1.5	9	0	9	2.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	1	0	1	0.3	1	0	1	0.3
Other assets	7	1	8	1.4	5	4	8	1.8
Total Assets	309	275	584	100.0	225	225	451	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	151	110	260	44.6	43	191	234	51.9
Money market funds	26	0	26	4.4	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	10	58	68	11.6	12	9	21	4.6
Borrower funds	10	58	68	11.6	12	9	21	4.6
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	0	1	0.2	4	0	4	0.9
Derivative financial liabilities at fair value through profit or loss	1	0	1	0.2	4	0	4	0.9
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.3	2	0	2	0.4
Provisions	3	0	3	0.5	0	0	0	0.1
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	3	0.4	0	0	0	0.0
Current tax liabilities	0	0	0	0.0	3	0	3	0.7
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	5	147	152	26.0	38	91	129	28.7
Shareholders' equity	73	0	73	12.4	57	0	57	12.7
Paid-in capital	39	0	39	6.6	4	0	4	0.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.1	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-0.1
Profit reserves	8	0	8	1.3	28	0	28	6.2
Legal reserves	2	0	2	0.4	2	0	2	0.4
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	4	0	4	0.6	26	0	26	5.8
Other profit reserves	2	0	2	0.3	0	0	0	0.0
Profit or loss	27	0	27	4.6	25	0	25	5.6
Prior years' profits or losses	2	0	2	0.3	6	0	6	1.4
Current period net profit or loss	25	0	25	4.2	19	0	19	4.1
Total Liabilities	270	314	584	100.0	160	291	451	100.0

Golden Global Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	99	17	116	113	42	155
Letters of guarantee	99	17	116	113	42	155
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	71	182	253	23	147	171
Irrevocable commitments	71	182	253	23	147	171
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	152	411	563	124	303	428
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	152	411	563	124	303	428
Custody and pledged securities	2,494	294	2,788	2,072	182	2,255
Items held in custody	96	294	390	22	182	205
Pledged items	2,398	0	2,398	2,050	0	2,050
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,817	904	3,721	2,333	675	3,008

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	87	68
Interest on loans	60	50
Interest received from reserve deposits	0	0
Interest received from banks	13	8
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	15	10
Other interest income	0	0
Interest expenses (-)	32	21
Interest on deposits	0	0
Interest on funds borrowed	30	18
Interest on money market transactions	1	2
Interest on securities issued	0	0
Other interest expenses	1	0
Net interest income/expenses	55	48
Net fees and commissions income/expenses	8	20
Fees and commissions received	35	58
Fees and commissions paid (-)	28	38
Dividend income	0	0
Trading income or loss (net)	-7	-23
Profit/loss on capital market transactions	9	-1
Profit/losses on derivative financial transactions	3	-6
Foreign exchange profit/loss	-19	-17
Other operating income	1	1
Gross profit from operating activities	57	45
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	2	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	10	8
Other operating expenses (-)	16	12
Net operating profit/loss	28	24
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	1	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	29	24
Provisions for taxes on income from continuing operations (±)	-4	-6
Net profit/loss from continuing operations	25	19
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	25	19

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	16.9	15.6
Shareholders' Equity / Total Assets	12.4	12.7
(Shareholders' Equity - Permanent Assets) / Total Assets	9.2	9.4
Net On Balance Sheet Position / Total Shareholders' Equity	-53.3	-114.5
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-0.9	165.2
Balance-Sheet Ratios		
TC Assets / Total Assets	52.8	50.0
TC Liabilities / Total Liabilities	46.2	35.5
FC Assets / FC Liabilities	87.7	77.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	44.5	58.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	44.6	51.9
Assets Quality		
Financial Assets (net) / Total Assets	47.2	40.3
Total Loans / Total Assets	44.6	54.3
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	3.2	3.3
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.1	0.0
Liquidity		
Liquid Assets / Total Assets	28.4	34.1
Liquid Assets / Short-term Liabilities	101.4	140.1
TC Liquid Assets / Total Assets	14.8	11.7
Profitability		
Average Return on Assets	5.0	4.8
Average Return on Shareholders' Equity	41.7	36.6
Net Profit/Loss From Continuing Operations / Total Assets	4.2	4.1
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	9.0	10.5
Net Interest Income After Provisions / Gross Profit from Operating Activities	92.2	105.9
Non-interest Income (net) / Total Assets	0.3	-0.6
Other Operating Expenses / Total Assets	2.8	2.7
Personnel Expenses / Other Operating Expenses	61.4	67.8
Non-interest Income (net) / Other Operating Expenses	9.5	-23.8

GSD Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	36	1	37	71.2	28	2	30	62.7
Cash and cash equivalents	0	1	1	2.6	0	1	1	1.2
Cash and cash balances at Central Bank	0	0	0	0.2	0	0	0	0.1
Banks	0	1	1	2.4	0	1	1	1.1
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	36	0	36	68.6	28	1	29	61.5
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	36	0	36	68.6	28	1	29	61.5
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	8	5	13	24.9	12	3	15	32.0
Loans	8	5	13	24.9	12	3	15	32.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	0	0	0	0.7	0	0	0	0.7
Intangible assets and goodwill (net)	0	0	0	0.1	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.4	0	0	0	0.4
Other assets	1	0	1	2.8	2	0	2	4.2
Total Assets	46	6	52	100.0	43	5	48	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	4	0	4	8.0	5	0	5	10.5
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	5	5	10.0	2	4	6	12.6
Borrower funds	0	5	5	10.0	2	4	6	12.6
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	1.1	1	0	1	1.1
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.5	0	0	0	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.6	0	0	0	0.6
Current tax liabilities	0	0	0	0.3	0	0	0	0.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.3	1	0	1	2.4
Shareholders' equity	42	0	42	80.3	35	0	35	72.7
Paid-in capital	6	0	6	10.7	7	0	7	14.2
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	-0.2	0	0	0	-0.1
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	23	0	23	44.1	15	0	15	31.8
Legal reserves	1	0	1	2.7	1	0	1	2.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	22	0	22	41.4	14	0	14	29.6
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	13	0	13	25.7	13	0	13	26.9
Prior years' profits or losses	0	0	0	0.1	0	0	0	0.1
Current period net profit or loss	13	0	13	25.6	13	0	13	26.8
Total Liabilities	47	5	52	100.0	44	4	48	100.0

GSD Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	279	4	283	283	11	294
Letters of guarantee	279	4	283	283	11	294
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	401	92	493	450	90	540
Items held in custody	0	0	0	2	0	2
Pledged items	47	5	52	20	5	26
Accepted guarantees and warranties	354	87	441	428	85	513
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	680	96	776	733	101	834

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	5	10
Interest on loans	5	10
Interest received from reserve deposits	0	0
Interest received from banks	0	0
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	3	4
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	1	1
Interest on securities issued	0	0
Other interest expenses	1	3
Net interest income/expenses	3	6
Net fees and commissions income/expenses	2	3
Fees and commissions received	3	3
Fees and commissions paid (-)	0	0
Divident income	0	0
Trading income or loss (net)	14	9
Profit/loss on capital market transactions	14	11
Profit/losses on derivative financial transactions	0	-2
Foreign exchange profit/loss	0	-1
Other operating income	0	0
Gross profit from operating activities	19	18
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	3	2
Other operating expenses (-)	2	2
Net operating profit/loss	14	14
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	14	14
Provisions for taxes on income from continuing operations (±)	0	-1
Net profit/loss from continuing operations	13	13
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	13	13

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	24.3	19.0
Shareholders' Equity / Total Assets	80.3	72.7
(Shareholders' Equity - Permanent Assets) / Total Assets	79.6	71.9
Net On Balance Sheet Position / Total Shareholders' Equity	3.1	1.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.1	1.2
Balance-Sheet Ratios		
TC Assets / Total Assets	87.7	90.0
TC Liabilities / Total Liabilities	90.2	90.8
FC Assets / FC Liabilities	125.6	109.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	60.8	79.6
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	71.2	62.7
Total Loans / Total Assets	24.9	32.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	0.7	0.8
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	2.6	1.2
Liquid Assets / Short-term Liabilities	31.6	8.6
TC Liquid Assets / Total Assets	0.1	0.0
Profitability		
Average Return on Assets	27.4	24.7
Average Return on Shareholders' Equity	36.4	43.1
Net Profit/Loss From Continuing Operations / Total Assets	25.6	26.8
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.8	12.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	13.0	32.2
Non-interest Income (net) / Total Assets	31.7	25.2
Other Operating Expenses / Total Assets	4.8	3.9
Personnel Expenses / Other Operating Expenses	115.1	122.8
Non-interest Income (net) / Other Operating Expenses	666.5	645.4

Hedef Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	83	6	89	37.3	10	1	11	27.7
Cash and cash equivalents	59	5	64	26.6	1	0	1	1.7
Cash and cash balances at Central Bank	0	2	2	0.9	0	0	0	0.0
Banks	22	3	24	10.1	0	0	0	0.5
Receivables from Money Markets	37	0	37	15.6	0	0	0	1.2
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	24	1	25	10.5	9	1	10	26.0
Public debt securities	4	1	5	2.3	2	1	4	9.3
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	20	0	20	8.3	6	0	6	16.7
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.1	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.1	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	138	6	144	59.9	23	0	23	58.0
Loans	138	6	144	59.9	23	0	23	58.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	5	0	5	1.9	4	0	4	9.8
Intangible assets and goodwill (net)	0	0	0	0.2	1	0	1	1.3
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.2	1	0	1	1.3
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.9
Deferred tax assets	1	0	1	0.4	0	0	0	0.7
Other assets	1	0	1	0.4	1	0	1	1.5
Total Assets	228	12	240	100.0	38	1	39	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	18	15	32	13.5	3	0	3	8.9
Money market funds	104	0	104	43.4	12	0	12	31.5
Marketable securities (net)	3	0	3	1.4	3	0	3	6.5
Bills	3	0	3	1.4	3	0	3	6.5
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2	13	16	6.6	0	0	0	0.3
Borrower funds	1	4	5	2.1	0	0	0	0.0
Other	2	9	11	4.5	0	0	0	0.3
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.8	2	0	2	5.0
Provisions	2	0	2	1.0	1	0	1	1.4
General loan loss provisions (TFRS 9 not applied)	2	0	2	0.9	0	0	0	1.3
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.0	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	3	0	3	1.1	1	0	1	2.1
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	2	0	2	0.7	0	0	0	1.2
Shareholders' equity	75	0	75	31.4	17	0	17	43.1
Paid-in capital	70	0	70	29.1	14	0	14	36.4
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	2	0	2	0.9	2	0	2	5.2
Legal reserves	0	0	0	0.0	0	0	0	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	0.9	2	0	2	5.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	3	0	3	1.3	1	0	1	1.5
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	3	0	3	1.3	1	0	1	1.5
Total Liabilities	212	28	240	100.0	39	0	39	100.0

Hedef Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	23	2	25	13	3	16
Letters of guarantee	23	2	25	13	3	16
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	27	15	41	6	5	11
Irrevocable commitments	13	13	27	0	0	0
Revocable commitments	13	1	15	6	5	11
Derivative financial instruments	19	54	73	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	19	54	73	0	0	0
Custody and pledged securities	2,393	15	2,408	161	0	161
Items held in custody	1,741	1	1,742	0	0	0
Pledged items	121	0	121	13	0	13
Accepted guarantees and warranties	531	14	546	147	0	147
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,462	86	2,548	180	8	187

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	35	10
Interest on loans	22	5
Interest received from reserve deposits	0	0
Interest received from banks	2	2
Interest received from money market transactions	5	1
Interest received from marketable securities portfolio	5	2
Other interest income	0	0
Interest expenses (-)	19	3
Interest on deposits	0	0
Interest on funds borrowed	4	0
Interest on money market transactions	12	2
Interest on securities issued	1	0
Other interest expenses	0	0
Net interest income/expenses	16	7
Net fees and commissions income/expenses	3	0
Fees and commissions received	3	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	2
Profit/loss on capital market transactions	0	1
Profit/losses on derivative financial transactions	-1	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	19	8
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	2	0
Personnel expenses (-)	6	4
Other operating expenses (-)	6	3
Net operating profit/loss	5	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	5	1
Provisions for taxes on income from continuing operations (±)	-1	0
Net profit/loss from continuing operations	3	1
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	3	1

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	58.0	44.5
Shareholders' Equity / Total Assets	31.4	43.1
(Shareholders' Equity - Permanent Assets) / Total Assets	29.3	32.0
Net On Balance Sheet Position / Total Shareholders' Equity	-21.3	5.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-22.6	5.6
Balance-Sheet Ratios		
TC Assets / Total Assets	94.8	96.9
TC Liabilities / Total Liabilities	88.2	99.4
FC Assets / FC Liabilities	43.6	486.1
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	95.8	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	13.5	8.9
Assets Quality		
Financial Assets (net) / Total Assets	37.3	27.7
Total Loans / Total Assets	59.9	58.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	2.1	11.1
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	14.2
Liquidity		
Liquid Assets / Total Assets	26.6	1.7
Liquid Assets / Short-term Liabilities	156.6	12.4
TC Liquid Assets / Total Assets	24.5	1.6
Profitability		
Average Return on Assets	3.0	2.1
Average Return on Shareholders' Equity	9.2	3.5
Net Profit/Loss From Continuing Operations / Total Assets	1.3	1.5
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	6.1	15.9
Net Interest Income After Provisions / Gross Profit from Operating Activities	78.4	72.9
Non-interest Income (net) / Total Assets	0.9	4.6
Other Operating Expenses / Total Assets	2.7	8.6
Personnel Expenses / Other Operating Expenses	90.2	113.7
Non-interest Income (net) / Other Operating Expenses	35.0	53.8

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Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	3,911	259	4,169	50.3	3,379	153	3,532	59.7
Cash and cash equivalents	3,892	259	4,150	50.1	3,379	153	3,532	59.7
Cash and cash balances at Central Bank	0	16	16	0.2	0	19	19	0.3
Banks	3,892	242	4,134	49.9	3,379	133	3,513	59.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	19	0	19	0.2	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	19	0	19	0.2	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	1,268	1,343	2,610	31.5	1,176	975	2,151	36.4
Loans	1,268	1,343	2,610	31.5	1,176	975	2,151	36.4
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	36	0	36	0.4	40	0	40	0.7
Intangible assets and goodwill (net)	5	0	5	0.1	2	0	2	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.1	2	0	2	0.0
Investment properties (net)	776	0	776	9.4	124	0	124	2.1
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	10	0	10	0.1	9	0	9	0.2
Other assets	668	7	676	8.2	46	8	54	0.9
Total Assets	6,674	1,608	8,282	100.0	4,777	1,135	5,912	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	2	1,515	1,518	18.3	14	1,087	1,101	18.6
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	3,580	82	3,662	44.2	2,313	40	2,353	39.8
Borrower funds	83	0	83	1.0	34	0	34	0.6
Other	3,497	82	3,579	43.2	2,279	40	2,319	39.2
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	31	0	31	0.4	43	0	43	0.7
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	30	0	30	0.4	30	0	30	0.5
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.0	12	0	12	0.2
Current tax liabilities	64	0	64	0.8	65	0	65	1.1
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	31	2	33	0.4	17	1	18	0.3
Shareholders' equity	2,974	0	2,974	35.9	2,332	0	2,332	39.4
Paid-in capital	2,022	0	2,022	24.4	1,607	0	1,607	27.2
Capital reserves	38	0	38	0.5	42	0	42	0.7
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	38	0	38	0.5	42	0	42	0.7
Other accum.comp. income not reclass. in profit or loss	-18	0	-18	-0.2	-16	0	-16	-0.3
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	440	0	440	5.3	210	0	210	3.5
Legal reserves	51	0	51	0.6	37	0	37	0.6
Statutory reserves	389	0	389	4.7	170	0	170	2.9
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	2	0	2	0.0
Profit or loss	492	0	492	5.9	490	0	490	8.3
Prior years' profits or losses	2	0	2	0.0	2	0	2	0.0
Current period net profit or loss	490	0	490	5.9	488	0	488	8.2
Total Liabilities	6,682	1,600	8,282	100.0	4,785	1,128	5,912	100.0

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Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	1,221	15	1,236	1,680	21	1,701
Letters of guarantee	1,221	15	1,236	1,680	21	1,701
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	578	2,079	2,656	284	2,143	2,426
Irrevocable commitments	578	1,682	2,260	284	1,286	1,570
Revocable commitments	0	397	397	0	856	856
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	407	196	602	554	155	709
Items held in custody	321	161	482	451	143	595
Pledged items	86	35	120	103	11	114
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,205	2,289	4,494	2,518	2,318	4,836

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	1,334	1,041
Interest on loans	229	174
Interest received from reserve deposits	0	0
Interest received from banks	1,091	851
Interest received from money market transactions	0	3
Interest received from marketable securities portfolio	0	0
Other interest income	14	13
Interest expenses (-)	350	179
Interest on deposits	0	0
Interest on funds borrowed	1	18
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	348	161
Net interest income/expenses	985	862
Net fees and commissions income/expenses	29	22
Fees and commissions received	30	23
Fees and commissions paid (-)	0	1
Divident income	0	0
Trading income or loss (net)	1	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	183	47
Gross profit from operating activities	1,198	931
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	127	118
Other operating expenses (-)	298	129
Net operating profit/loss	773	684
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	773	684
Provisions for taxes on income from continuing operations (±)	-283	-196
Net profit/loss from continuing operations	490	488
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	490	488

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	39.5	39.7
Shareholders' Equity / Total Assets	35.9	39.4
(Shareholders' Equity - Permanent Assets) / Total Assets	26.0	36.6
Net On Balance Sheet Position / Total Shareholders' Equity	0.3	0.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.3	0.3
Balance-Sheet Ratios		
TC Assets / Total Assets	80.6	80.8
TC Liabilities / Total Liabilities	80.7	80.9
FC Assets / FC Liabilities	100.5	100.7
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	48.6	54.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	18.3	18.6
Assets Quality		
Financial Assets (net) / Total Assets	50.3	59.7
Total Loans / Total Assets	31.5	36.4
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	9.9	2.8
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.5	0.5
Liquidity		
Liquid Assets / Total Assets	50.1	59.7
Liquid Assets / Short-term Liabilities	146.7	185.4
TC Liquid Assets / Total Assets	47.0	57.2
Profitability		
Average Return on Assets	7.0	9.6
Average Return on Shareholders' Equity	19.3	25.5
Net Profit/Loss From Continuing Operations / Total Assets	5.9	8.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	11.9	14.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	82.2	92.6
Non-interest Income (net) / Total Assets	2.6	1.2
Other Operating Expenses / Total Assets	3.6	2.2
Personnel Expenses / Other Operating Expenses	42.8	91.8
Non-interest Income (net) / Other Operating Expenses	71.6	53.6

İstanbul Takas ve Saklama Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	6,062	1,005	7,067	94.0	4,222	858	5,080	93.0
Cash and cash equivalents	6,060	980	7,040	93.6	4,219	809	5,028	92.1
Cash and cash balances at Central Bank	2,801	0	2,801	37.2	737	0	737	13.5
Banks	3,161	980	4,141	55.1	3,455	809	4,263	78.1
Receivables from Money Markets	103	0	103	1.4	32	0	32	0.6
Allow. for exp.credit losses (-) (TFRS 9 applied)	-5	0	-5	-0.1	-4	0	-4	-0.1
Financial assets at fair value through profit/loss	3	25	27	0.4	3	49	52	0.9
Public debt securities	2	0	2	0.0	2	0	2	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	25	25	0.3	0	49	49	0.9
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	147	246	393	5.2	91	240	330	6.0
Loans	73	0	73	1.0	65	0	65	1.2
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	74	246	320	4.3	26	240	266	4.9
Public debt securities	73	6	79	1.0	24	14	38	0.7
Other financial assets	1	240	241	3.2	3	225	228	4.2
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	3	0	3	0.0	5	0	5	0.1
Intangible assets and goodwill (net)	11	0	11	0.1	9	0	9	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	11	0	11	0.1	9	0	9	0.2
Investment properties (net)	9	0	9	0.1	9	0	9	0.2
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	12	0	12	0.2	8	0	8	0.1
Other assets	24	0	24	0.3	19	0	19	0.4
Total Assets	6,269	1,251	7,521	100.0	4,363	1,098	5,462	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	216	343	559	7.4	10	228	237	4.3
Money market funds	67	0	67	0.9	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	5,424	898	6,322	84.1	3,923	858	4,780	87.5
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	5,424	898	6,322	84.1	3,923	858	4,780	87.5
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	33	0	33	0.4	20	0	20	0.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	5	0	5	0.1	5	0	5	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	28	0	28	0.4	16	0	16	0.3
Current tax liabilities	43	0	43	0.6	35	0	35	0.6
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	0.0	0	0	0	0.0
Shareholders' equity	497	0	497	6.6	389	0	389	7.1
Paid-in capital	14	0	14	0.2	17	0	17	0.3
Capital reserves	1	0	1	0.0	1	0	1	0.0
Equity share premiums	1	0	1	0.0	1	0	1	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	-1	0	-1	0.0	-1	0	-1	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	209	0	209	2.8	137	0	137	2.5
Legal reserves	21	0	21	0.3	14	0	14	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	187	0	187	2.5	114	0	114	2.1
Other profit reserves	0	0	0	0.0	9	0	9	0.2
Profit or loss	273	0	273	3.6	235	0	235	4.3
Prior years' profits or losses	1	0	1	0.0	1	0	1	0.0
Current period net profit or loss	273	0	273	3.6	235	0	235	4.3
Total Liabilities	6,279	1,241	7,521	100.0	4,376	1,085	5,462	100.0

İstanbul Takas ve Saklama Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	3,320	0	3,320	3,023	0	3,023
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	3,320	0	3,320	3,023	0	3,023
Commitments	83	0	83	64	0	64
Irrevocable commitments	83	0	83	64	0	64
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	359,977	773	360,750	304,945	316	305,261
Items held in custody	341,000	0	341,000	290,628	0	290,628
Pledged items	18,978	773	19,751	14,318	316	14,634
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	363,381	773	364,154	308,033	316	308,349

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	332	263
Interest on loans	54	33
Interest received from reserve deposits	0	0
Interest received from banks	236	206
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	40	23
Other interest income	2	1
Interest expenses (-)	59	17
Interest on deposits	0	0
Interest on funds borrowed	48	17
Interest on money market transactions	11	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	273	246
Net fees and commissions income/expenses	206	158
Fees and commissions received	229	172
Fees and commissions paid (-)	23	14
Divident income	7	4
Trading income or loss (net)	4	-3
Profit/loss on capital market transactions	1	1
Profit/losses on derivative financial transactions	1	3
Foreign exchange profit/loss	3	-6
Other operating income	3	4
Gross profit from operating activities	494	409
Allowances for expected credit losses (-) (TFRS 9 applied)	1	2
Other provision expenses (-) (TFRS 9 applied)	29	18
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	57	41
Other operating expenses (-)	24	20
Net operating profit/loss	383	329
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	383	329
Provisions for taxes on income from continuing operations (±)	-110	-95
Net profit/loss from continuing operations	273	235
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	273	235

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	28.6	27.2
Shareholders' Equity / Total Assets	6.6	7.1
(Shareholders' Equity - Permanent Assets) / Total Assets	6.3	6.7
Net On Balance Sheet Position / Total Shareholders' Equity	2.0	3.3
Net On and Off Balance Sheet Position / Total Shareholders' Equity	2.0	3.3
Balance-Sheet Ratios		
TC Assets / Total Assets	83.4	79.9
TC Liabilities / Total Liabilities	83.5	80.1
FC Assets / FC Liabilities	100.8	101.2
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	100.0	100.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	7.4	4.3
Assets Quality		
Financial Assets (net) / Total Assets	94.0	93.0
Total Loans / Total Assets	1.0	1.2
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	0.3	0.4
Loans under follow-up (gross) / Total Loans	0.0	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	93.6	92.1
Liquid Assets / Short-term Liabilities	101.1	100.0
TC Liquid Assets / Total Assets	80.6	77.3
Profitability		
Average Return on Assets	4.2	4.7
Average Return on Shareholders' Equity	65.5	76.1
Net Profit/Loss From Continuing Operations / Total Assets	3.6	4.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.2	4.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	49.1	55.3
Non-interest Income (net) / Total Assets	2.9	3.0
Other Operating Expenses / Total Assets	0.3	0.4
Personnel Expenses / Other Operating Expenses	237.2	208.5
Non-interest Income (net) / Other Operating Expenses	926.5	835.2

Misyon Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	26	9	34	16.2	7	2	8	29.1
Cash and cash equivalents	15	8	23	11.1	0	2	2	5.9
Cash and cash balances at Central Bank	0	6	6	2.9	0	0	0	1.0
Banks	14	2	17	7.9	0	1	1	4.6
Receivables from Money Markets	1	0	1	0.3	0	0	0	0.3
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.1	1	0	1	3.5
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.1	1	0	1	3.5
Fin.ass. at fair value through other comp. income	10	0	10	4.8	6	0	6	19.6
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	10	0	10	4.8	6	0	6	19.6
Derivative financial assets	0	0	0	0.2	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.2	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	137	10	146	69.2	0	1	1	3.5
Loans	137	9	146	68.7	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	1	1	0.5	0	1	1	3.5
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	1	1	0.5	0	1	1	3.5
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	2	0	2	0.9	1	0	1	4.9
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	2	0	2	0.9	1	0	1	4.9
Non-consolidated financial subsidiaries	0	0	0	0.0	1	0	1	4.9
Non-consolidated non-financial subsidiaries	2	0	2	0.9	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	1	0	1	0.7	3	0	3	9.0
Intangible assets and goodwill (net)	3	0	3	1.3	5	0	5	17.7
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	3	0	3	1.3	5	0	5	17.7
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.1
Deferred tax assets	7	0	7	3.3	5	0	5	17.1
Other assets	18	0	18	8.5	5	0	5	18.5
Total Assets	193	19	212	100.0	26	3	29	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	0	0	0.0	0	0	0	0.0
Money market funds	112	27	139	65.5	4	3	6	21.1
Marketable securities (net)	11	0	11	5.0	0	0	0	0.0
Bills	11	0	11	5.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	2	4	7	3.2	0	0	0	0.0
Borrower funds	2	4	7	3.2	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	1	0	1	0.3	1	0	1	4.5
Provisions	1	0	1	0.2	0	0	0	1.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.9
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.1	0	0	0	0.4
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.2	0	0	0	0.0
Current tax liabilities	1	0	1	0.4	1	0	1	1.8
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	2	20	22	10.3	1	0	1	4.3
Shareholders' equity	32	0	32	15.1	19	0	19	67.0
Paid-in capital	47	0	47	22.0	28	0	28	98.2
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-0.2
Profit reserves	0	0	0	0.0	0	0	0	0.3
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.3
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	-15	0	-15	-7.0	-9	0	-9	-31.2
Prior years' profits or losses	-7	0	-7	-3.5	-1	0	-1	-4.9
Current period net profit or loss	-7	0	-7	-3.5	-8	0	-8	-26.3
Total Liabilities	160	51	212	100.0	26	3	29	100.0

Misyon Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	30	1	31	6	0	6
Letters of guarantee	30	1	31	6	0	6
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	25	27	51	0	0	0
Irrevocable commitments	25	27	51	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	28	59	87	1	1	2
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	28	59	87	1	1	2
Custody and pledged securities	2,914	8	2,922	33	0	33
Items held in custody	521	8	529	4	0	4
Pledged items	2,393	0	2,393	29	0	29
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,996	95	3,091	40	1	41

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	27	3
Interest on loans	20	0
Interest received from reserve deposits	0	0
Interest received from banks	4	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	2	2
Other interest income	0	0
Interest expenses (-)	21	1
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	15	0
Interest on securities issued	5	0
Other interest expenses	1	0
Net interest income/expenses	6	2
Net fees and commissions income/expenses	2	0
Fees and commissions received	3	0
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	-3	2
Profit/loss on capital market transactions	1	2
Profit/losses on derivative financial transactions	-2	0
Foreign exchange profit/loss	-2	0
Other operating income	0	0
Gross profit from operating activities	6	4
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	9	10
Other operating expenses (-)	6	6
Net operating profit/loss	-10	-11
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	-10	-11
Provisions for taxes on income from continuing operations (±)	3	3
Net profit/loss from continuing operations	-7	-8
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	-7	-8

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	19.6	45.7
Shareholders' Equity / Total Assets	15.1	67.0
(Shareholders' Equity - Permanent Assets) / Total Assets	12.2	35.4
Net On Balance Sheet Position / Total Shareholders' Equity	-103.0	-0.2
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-74.0	-0.2
Balance-Sheet Ratios		
TC Assets / Total Assets	91.2	90.4
TC Liabilities / Total Liabilities	75.7	90.3
FC Assets / FC Liabilities	36.0	98.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	94.0	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	0.0	0.0
Assets Quality		
Financial Assets (net) / Total Assets	16.2	29.1
Total Loans / Total Assets	68.7	0.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	2.9	31.7
Loans under follow-up (gross) / Total Loans	0.0	-
Consumer Loans / Total Loans	0.0	-
Liquidity		
Liquid Assets / Total Assets	11.1	5.9
Liquid Assets / Short-term Liabilities	21.1	23.8
TC Liquid Assets / Total Assets	7.1	0.3
Profitability		
Average Return on Assets	-6.2	-31.4
Average Return on Shareholders' Equity	-34.8	-39.5
Net Profit/Loss From Continuing Operations / Total Assets	-3.5	-26.3
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.7	7.9
Net Interest Income After Provisions / Gross Profit from Operating Activities	96.9	54.6
Non-interest Income (net) / Total Assets	-0.1	6.2
Other Operating Expenses / Total Assets	2.9	19.5
Personnel Expenses / Other Operating Expenses	151.1	169.3
Non-interest Income (net) / Other Operating Expenses	-4.0	31.6

Nurol Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	760	218	978	43.4	502	322	824	56.5
Cash and cash equivalents	293	44	337	15.0	148	67	215	14.8
Cash and cash balances at Central Bank	194	20	214	9.5	9	20	29	2.0
Banks	3	24	26	1.2	31	47	78	5.4
Receivables from Money Markets	96	0	96	4.3	108	0	108	7.4
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	319	5	324	14.4	213	4	216	14.8
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	319	5	324	14.4	213	4	216	14.8
Fin.ass. at fair value through other comp. income	146	167	313	13.9	140	251	392	26.9
Public debt securities	93	52	144	6.4	9	64	72	5.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	53	116	169	7.5	131	188	319	21.9
Derivative financial assets	2	2	4	0.2	0	0	1	0.0
Derivative fin.ass. at fair value through profit or loss	2	2	4	0.2	0	0	1	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	710	464	1,174	52.2	351	229	580	39.8
Loans	720	466	1,186	52.7	352	231	583	40.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	10	1	11	0.5	1	1	2	0.2
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	12	0	12	0.5	14	0	14	1.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	12	0	12	0.5	14	0	14	1.0
Non-consolidated financial subsidiaries	12	0	12	0.5	14	0	14	1.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	4	0	4	0.2	4	0	4	0.3
Intangible assets and goodwill (net)	6	0	6	0.3	6	0	6	0.4
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	6	0	6	0.3	6	0	6	0.4
Investment properties (net)	4	0	4	0.2	2	0	2	0.2
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	8	0	8	0.4	5	0	5	0.4
Other assets	65	1	66	2.9	16	7	22	1.5
Total Assets	1,569	683	2,252	100.0	900	558	1,457	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	1	41	43	1.9	30	26	56	3.8
Money market funds	70	80	150	6.7	116	34	151	10.3
Marketable securities (net)	340	36	376	16.7	231	0	231	15.8
Bills	272	0	272	12.1	228	0	228	15.7
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	68	36	104	4.6	2	0	2	0.2
Funds	143	80	222	9.9	81	22	103	7.1
Borrower funds	13	1	14	0.6	2	0	2	0.1
Other	129	79	209	9.3	80	22	101	6.9
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	21	22	1.0	0	15	15	1.0
Derivative financial liabilities at fair value through profit or loss	1	21	22	1.0	0	15	15	1.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.1	2	0	2	0.2
Provisions	7	8	15	0.7	4	6	9	0.6
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	1	0	1	0.0	1	0	1	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	6	8	14	0.6	3	6	8	0.6
Current tax liabilities	10	0	10	0.5	5	0	5	0.3
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	41	41	1.8	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	41	41	1.8	0	0	0	0.0
Other liabilities	30	1,041	1,071	47.6	25	611	637	43.7
Shareholders' equity	288	12	300	13.3	245	4	249	17.1
Paid-in capital	138	0	138	6.1	102	0	102	7.0
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	-4	12	7	0.3	-4	4	0	0.0
Profit reserves	42	0	42	1.9	23	0	23	1.6
Legal reserves	26	0	26	1.2	7	0	7	0.5
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	1	0	1	0.0
Other profit reserves	15	0	15	0.7	16	0	16	1.1
Profit or loss	113	0	113	5.0	124	0	124	8.5
Prior years' profits or losses	5	0	5	0.2	4	0	4	0.3
Current period net profit or loss	107	0	107	4.8	120	0	120	8.2
Total Liabilities	893	1,359	2,252	100.0	739	719	1,457	100.0

Nurol Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	243	33	276	178	26	204
Letters of guarantee	243	32	274	175	23	198
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	2	2	3	3	6
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	148	135	283	0	0	0
Irrevocable commitments	148	135	283	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	919	2,254	3,173	379	1,150	1,528
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	919	2,254	3,173	379	1,150	1,528
Custody and pledged securities	1,734	423	2,157	1,437	310	1,747
Items held in custody	654	288	942	507	122	629
Pledged items	1,077	125	1,202	930	189	1,118
Accepted guarantees and warranties	3	10	13	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,044	2,845	5,889	1,994	1,485	3,479

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	443	292
Interest on loans	202	154
Interest received from reserve deposits	0	0
Interest received from banks	86	32
Interest received from money market transactions	35	22
Interest received from marketable securities portfolio	108	69
Other interest income	12	14
Interest expenses (-)	201	169
Interest on deposits	0	0
Interest on funds borrowed	21	24
Interest on money market transactions	31	56
Interest on securities issued	117	67
Other interest expenses	33	21
Net interest income/expenses	242	123
Net fees and commissions income/expenses	6	23
Fees and commissions received	10	27
Fees and commissions paid (-)	4	3
Divident income	9	5
Trading income or loss (net)	-86	21
Profit/loss on capital market transactions	110	90
Profit/losses on derivative financial transactions	-164	-74
Foreign exchange profit/loss	-32	6
Other operating income	4	8
Gross profit from operating activities	174	180
Allowances for expected credit losses (-) (TFRS 9 applied)	15	3
Other provision expenses (-) (TFRS 9 applied)	14	18
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	14	10
Other operating expenses (-)	24	21
Net operating profit/loss	108	128
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	108	128
Provisions for taxes on income from continuing operations (±)	-1	-8
Net profit/loss from continuing operations	107	120
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	107	120

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	21.6	21.2
Shareholders' Equity / Total Assets	13.3	17.1
(Shareholders' Equity - Permanent Assets) / Total Assets	12.2	15.3
Net On Balance Sheet Position / Total Shareholders' Equity	-215.2	-56.9
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-3.9	3.7
Balance-Sheet Ratios		
TC Assets / Total Assets	69.7	61.7
TC Liabilities / Total Liabilities	39.6	50.7
FC Assets / FC Liabilities	50.2	77.6
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	60.7	60.4
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	1.9	3.8
Assets Quality		
Financial Assets (net) / Total Assets	43.4	56.5
Total Loans / Total Assets	52.7	40.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	1.1	1.8
Loans under follow-up (gross) / Total Loans	0.2	0.4
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	15.0	14.8
Liquid Assets / Short-term Liabilities	31.1	34.8
TC Liquid Assets / Total Assets	13.0	10.2
Profitability		
Average Return on Assets	5.5	9.8
Average Return on Shareholders' Equity	42.6	59.7
Net Profit/Loss From Continuing Operations / Total Assets	4.8	8.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	9.5	7.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	122.8	56.3
Non-interest Income (net) / Total Assets	-3.0	3.9
Other Operating Expenses / Total Assets	1.1	1.4
Personnel Expenses / Other Operating Expenses	58.7	50.3
Non-interest Income (net) / Other Operating Expenses	-284.0	278.7

Pasha Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	9	67	76	22.0	9	92	101	27.5
Cash and cash equivalents	7	62	69	19.9	2	89	91	24.8
Cash and cash balances at Central Bank	0	35	36	10.3	1	50	51	13.9
Banks	1	26	27	7.9	1	39	40	10.9
Receivables from Money Markets	6	0	6	1.6	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	5	5	1.5	0	2	3	0.7
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	5	5	1.4	0	2	2	0.6
Other financial assets	0	0	0	0.1	0	0	0	0.1
Fin.ass. at fair value through other comp. income	2	1	2	0.6	7	1	7	1.9
Public debt securities	1	0	1	0.4	5	0	5	1.4
Equity instruments	0	0	0	0.1	0	0	0	0.1
Other financial assets	0	1	1	0.2	1	1	2	0.5
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	94	148	242	70.1	112	129	242	66.0
Loans	67	101	168	48.5	90	74	165	45.0
Receivables from leasing transactions	14	19	32	9.4	14	20	35	9.5
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	14	29	43	12.4	9	35	44	12.0
Public debt securities	14	0	14	4.1	9	16	25	6.9
Other financial assets	0	29	29	8.3	0	19	19	5.1
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	1	0.2	1	0	1	0.4
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	2	0	2	0.6	2	0	2	0.6
Intangible assets and goodwill (net)	1	0	1	0.2	1	0	1	0.2
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	1	0	1	0.2	1	0	1	0.2
Investment properties (net)	5	0	5	1.4	6	0	6	1.6
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	16	0	16	4.5	11	0	11	3.1
Other assets	4	0	4	1.2	4	0	4	1.0
Total Assets	131	215	346	100.0	145	221	366	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	48	146	194	56.1	54	101	155	42.4
Money market funds	13	17	30	8.7	23	17	40	11.0
Marketable securities (net)	7	20	27	7.8	7	25	33	8.9
Bills	7	0	7	2.0	7	0	7	2.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	20	20	5.8	0	25	25	6.9
Funds	3	1	4	1.2	1	13	13	3.6
Borrower funds	0	0	1	0.1	0	1	1	0.3
Other	2	1	4	1.0	1	12	12	3.3
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.0
Provisions	1	0	1	0.4	1	0	1	0.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.1	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	1	0	1	0.4	1	0	1	0.4
Current tax liabilities	1	0	1	0.2	1	0	1	0.4
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	25	25	7.2	0	25	25	6.8
Loans	0	25	25	7.2	0	25	25	6.8
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	5	2	8	2.2	8	39	47	12.7
Shareholders' equity	56	0	56	16.1	50	0	50	13.7
Paid-in capital	12	0	12	3.4	14	0	14	3.9
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-0.1
Profit reserves	29	0	29	8.4	23	0	23	6.4
Legal reserves	2	0	2	0.4	1	0	1	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	28	0	28	8.0	22	0	22	6.1
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	15	0	15	4.3	13	0	13	3.6
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	15	0	15	4.3	13	0	13	3.6
Total Liabilities	134	212	346	100.0	146	220	366	100.0

Pasha Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	21	12	32	20	17	37
Letters of guarantee	20	9	30	20	13	33
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	1	1
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	2	2	0	4	4
Commitments	0	2	2	0	0	0
Irrevocable commitments	0	2	2	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	220	139	360	197	191	388
Items held in custody	11	30	41	8	30	38
Pledged items	209	100	309	189	149	338
Accepted guarantees and warranties	0	10	10	0	12	12
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	241	153	394	217	208	426

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	50	47
Interest on loans	34	33
Interest received from reserve deposits	0	1
Interest received from banks	1	1
Interest received from money market transactions	0	0
Interest received from marketable securities portfolio	7	5
Other interest income	7	7
Interest expenses (-)	34	32
Interest on deposits	0	0
Interest on funds borrowed	23	19
Interest on money market transactions	5	6
Interest on securities issued	4	5
Other interest expenses	1	1
Net interest income/expenses	17	16
Net fees and commissions income/expenses	1	2
Fees and commissions received	2	3
Fees and commissions paid (-)	1	0
Divident income	0	0
Trading income or loss (net)	4	5
Profit/loss on capital market transactions	1	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	3	5
Other operating income	3	3
Gross profit from operating activities	24	25
Allowances for expected credit losses (-) (TFRS 9 applied)	1	2
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	8	6
Other operating expenses (-)	4	4
Net operating profit/loss	11	14
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	11	14
Provisions for taxes on income from continuing operations (±)	4	-1
Net profit/loss from continuing operations	15	13
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	15	13

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	24.5	24.1
Shareholders' Equity / Total Assets	16.1	13.7
(Shareholders' Equity - Permanent Assets) / Total Assets	13.9	11.4
Net On Balance Sheet Position / Total Shareholders' Equity	5.6	2.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	5.6	2.7
Balance-Sheet Ratios		
TC Assets / Total Assets	37.8	39.6
TC Liabilities / Total Liabilities	38.7	39.9
FC Assets / FC Liabilities	101.4	100.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	39.8	54.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	56.1	42.4
Assets Quality		
Financial Assets (net) / Total Assets	22.0	27.5
Total Loans / Total Assets	48.5	45.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	2.2	2.3
Loans under follow-up (gross) / Total Loans	0.1	0.6
Consumer Loans / Total Loans	0.3	0.2
Liquidity		
Liquid Assets / Total Assets	19.9	24.8
Liquid Assets / Short-term Liabilities	61.6	64.2
TC Liquid Assets / Total Assets	2.0	0.5
Profitability		
Average Return on Assets	4.6	4.2
Average Return on Shareholders' Equity	30.1	28.7
Net Profit/Loss From Continuing Operations / Total Assets	4.3	3.6
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.4	3.8
Net Interest Income After Provisions / Gross Profit from Operating Activities	63.5	54.9
Non-interest Income (net) / Total Assets	2.2	2.7
Other Operating Expenses / Total Assets	1.2	1.0
Personnel Expenses / Other Operating Expenses	178.8	168.6
Non-interest Income (net) / Other Operating Expenses	178.2	269.2

Q Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	27	6	33	12.2	29	2	31	28.5
Cash and cash equivalents	9	3	12	4.5	19	2	21	19.7
Cash and cash balances at Central Bank	0	3	3	1.2	0	0	0	0.0
Banks	9	0	9	3.4	18	2	20	18.6
Receivables from Money Markets	0	0	0	0.0	1	0	1	1.1
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	16	3	19	7.2	9	0	9	8.7
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	16	3	19	7.2	9	0	9	8.7
Fin.ass. at fair value through other comp. income	1	0	1	0.5	0	0	0	0.0
Public debt securities	1	0	1	0.5	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	200	12	212	78.5	71	4	75	68.9
Loans	194	12	206	76.2	68	4	73	66.8
Receivables from leasing transactions	0	0	0	0.0	2	0	2	2.1
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	12	0	12	4.5	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	6	0	6	2.2	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	12	0	12	4.3	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	12	0	12	4.3	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	12	0	12	4.3	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	3	0	3	1.1	1	0	1	0.8
Intangible assets and goodwill (net)	0	0	0	0.1	0	0	0	0.1
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.1	0	0	0	0.1
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	6	0	6	2.2	1	0	1	1.0
Deferred tax assets	3	0	3	1.3	0	0	0	0.4
Other assets	1	0	1	0.3	0	0	0	0.4
Total Assets	251	19	270	100.0	102	7	109	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	94	3	97	35.9	4	0	4	3.9
Money market funds	39	0	39	14.5	9	0	9	8.0
Marketable securities (net)	13	0	13	4.9	12	0	12	11.1
Bills	6	0	6	2.1	12	0	12	11.1
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	8	0	8	2.8	0	0	0	0.0
Funds	55	9	64	23.8	51	6	57	52.8
Borrower funds	54	3	57	21.2	50	0	50	45.7
Other	1	6	7	2.6	1	6	8	7.1
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	2	0	2	0.6	1	0	1	0.5
Provisions	5	0	5	2.0	1	0	1	1.3
General loan loss provisions (TFRS 9 not applied)	4	0	5	1.8	1	0	1	1.2
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.1	0	0	0	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.1	0	0	0	0.0
Current tax liabilities	7	0	7	2.5	1	0	1	0.7
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	2	0	2	0.8	1	0	1	0.8
Shareholders' equity	40	0	40	14.9	23	0	23	20.8
Paid-in capital	35	0	35	13.0	17	0	17	15.7
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	0	0	0	0.1	0	0	0	0.2
Legal reserves	0	0	0	0.1	0	0	0	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	5	0	5	1.9	5	0	5	4.9
Prior years' profits or losses	0	0	0	0.1	4	0	4	3.7
Current period net profit or loss	5	0	5	1.9	1	0	1	1.2
Total Liabilities	257	13	270	100.0	102	6	109	100.0

Q Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	23	2	25	16	2	18
Letters of guarantee	23	1	24	16	2	18
Bank acceptances	0	1	1	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	3	0	3	7	0	7
Irrevocable commitments	3	0	3	7	0	7
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	1	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	1	0	0	0
Custody and pledged securities	4,284	116	4,399	1,526	36	1,562
Items held in custody	87	21	108	12	0	12
Pledged items	4,196	95	4,291	1,514	36	1,550
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	4,309	118	4,427	1,549	38	1,588

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	114	32
Interest on loans	90	20
Interest received from reserve deposits	0	0
Interest received from banks	15	6
Interest received from money market transactions	3	2
Interest received from marketable securities portfolio	5	4
Other interest income	1	0
Interest expenses (-)	102	20
Interest on deposits	0	0
Interest on funds borrowed	42	0
Interest on money market transactions	18	3
Interest on securities issued	15	1
Other interest expenses	27	16
Net interest income/expenses	12	12
Net fees and commissions income/expenses	3	0
Fees and commissions received	4	1
Fees and commissions paid (-)	1	0
Dividend income	0	0
Trading income or loss (net)	12	-3
Profit/loss on capital market transactions	12	-3
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	1	0
Other operating income	1	1
Gross profit from operating activities	28	10
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	11	1
Personnel expenses (-)	7	3
Other operating expenses (-)	8	5
Net operating profit/loss	2	1
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	2	1
Provisions for taxes on income from continuing operations (±)	3	0
Net profit/loss from continuing operations	5	1
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	5	1

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	12.5	21.1
Shareholders' Equity / Total Assets	14.9	20.8
(Shareholders' Equity - Permanent Assets) / Total Assets	9.4	19.9
Net On Balance Sheet Position / Total Shareholders' Equity	14.0	1.1
Net On and Off Balance Sheet Position / Total Shareholders' Equity	14.6	1.1
Balance-Sheet Ratios		
TC Assets / Total Assets	93.1	93.9
TC Liabilities / Total Liabilities	95.2	94.2
FC Assets / FC Liabilities	143.2	103.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	94.1	94.3
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	35.9	3.9
Assets Quality		
Financial Assets (net) / Total Assets	12.2	28.5
Total Loans / Total Assets	76.2	66.8
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	5.5	0.8
Loans under follow-up (gross) / Total Loans	5.9	0.0
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	4.5	19.7
Liquid Assets / Short-term Liabilities	7.8	37.0
TC Liquid Assets / Total Assets	3.3	17.5
Profitability		
Average Return on Assets	1.8	1.5
Average Return on Shareholders' Equity	12.9	6.1
Net Profit/Loss From Continuing Operations / Total Assets	1.9	1.2
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	0.4	9.7
Net Interest Income After Provisions / Gross Profit from Operating Activities	3.9	109.3
Non-interest Income (net) / Total Assets	5.9	-2.1
Other Operating Expenses / Total Assets	2.9	4.2
Personnel Expenses / Other Operating Expenses	90.6	59.1
Non-interest Income (net) / Other Operating Expenses	200.9	-48.5

Standard Chartered Yatırım Bankası Türk A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	16	3	19	80.9	19	2	21	77.6
Cash and cash equivalents	16	3	19	80.9	19	2	21	77.6
Cash and cash balances at Central Bank	0	0	0	0.0	0	0	0	0.0
Banks	0	3	3	12.2	16	2	18	67.8
Receivables from Money Markets	16	0	16	68.8	3	0	3	9.8
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	0	0	0	0.0	0	0	0	0.0
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	3	0	3	12.9	4	0	4	14.9
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.0	0	0	0	0.0
Other assets	0	1	1	6.1	0	2	2	7.4
Total Assets	19	4	23	100.0	23	4	27	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	0	3	3	13.4	0	3	3	9.2
Money market funds	0	0	0	0.0	0	0	0	0.0
Marketable securities (net)	0	0	0	0.0	0	0	0	0.0
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	0	0	0	0.0	0	0	0	0.0
Borrower funds	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.2	0	0	0	0.0
Provisions	2	0	2	7.4	2	0	2	6.2
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.3	0	0	0	1.1
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	2	0	2	7.2	1	0	1	5.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	0	0	0	0.0	0	0	0	0.0
Current tax liabilities	1	0	1	4.4	1	0	1	4.4
Deferred tax liabilities	0	0	0	0.5	0	0	0	0.8
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	0	0	0	1.8	0	1	1	3.6
Shareholders' equity	17	0	17	72.2	21	0	21	75.8
Paid-in capital	1	0	1	4.1	1	0	1	4.2
Capital reserves	0	0	0	0.6	0	0	0	0.6
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.6	0	0	0	0.6
Other accum.comp. income not reclass. in profit or loss	2	0	2	8.4	3	0	3	9.5
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	0.0
Profit reserves	2	0	2	8.4	1	0	1	5.5
Legal reserves	0	0	0	1.0	0	0	0	1.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	2	0	2	7.4	1	0	1	4.5
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	12	0	12	50.8	15	0	15	56.0
Prior years' profits or losses	5	0	5	20.2	6	0	6	21.0
Current period net profit or loss	7	0	7	30.6	9	0	9	35.0
Total Liabilities	20	3	23	100.0	24	4	27	100.0

Standard Chartered Yatırım Bankası Türk A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	0	0	0	0	0	0
Letters of guarantee	0	0	0	0	0	0
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	0	0	0	0	0	0
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	0	0	0	0	0	0
Derivative financial instruments	0	0	0	0	0	0
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	0	0	0	0	0	0
Custody and pledged securities	0	0	0	0	0	0
Items held in custody	0	0	0	0	0	0
Pledged items	0	0	0	0	0	0
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	0	0	0	0	0	0

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	7	6
Interest on loans	0	0
Interest received from reserve deposits	0	0
Interest received from banks	5	3
Interest received from money market transactions	2	3
Interest received from marketable securities portfolio	0	0
Other interest income	0	0
Interest expenses (-)	0	0
Interest on deposits	0	0
Interest on funds borrowed	0	0
Interest on money market transactions	0	0
Interest on securities issued	0	0
Other interest expenses	0	0
Net interest income/expenses	7	6
Net fees and commissions income/expenses	11	14
Fees and commissions received	11	14
Fees and commissions paid (-)	0	0
Dividend income	0	0
Trading income or loss (net)	0	0
Profit/loss on capital market transactions	0	0
Profit/losses on derivative financial transactions	0	0
Foreign exchange profit/loss	0	0
Other operating income	0	0
Gross profit from operating activities	18	20
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	3	3
Other operating expenses (-)	5	4
Net operating profit/loss	10	13
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	10	13
Provisions for taxes on income from continuing operations (±)	-3	-4
Net profit/loss from continuing operations	7	9
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	7	9

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	64.6	89.1
Shareholders' Equity / Total Assets	72.2	75.8
(Shareholders' Equity - Permanent Assets) / Total Assets	59.3	60.8
Net On Balance Sheet Position / Total Shareholders' Equity	3.8	2.6
Net On and Off Balance Sheet Position / Total Shareholders' Equity	3.8	2.6
Balance-Sheet Ratios		
TC Assets / Total Assets	82.2	85.1
TC Liabilities / Total Liabilities	85.0	87.1
FC Assets / FC Liabilities	118.4	115.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	-	-
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	13.4	9.2
Assets Quality		
Financial Assets (net) / Total Assets	80.9	77.6
Total Loans / Total Assets	0.0	0.0
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	13.0	15.0
Loans under follow-up (gross) / Total Loans	-	-
Consumer Loans / Total Loans	-	-
Liquidity		
Liquid Assets / Total Assets	80.9	77.6
Liquid Assets / Short-term Liabilities	5,262.7	6,998.9
TC Liquid Assets / Total Assets	68.8	69.8
Profitability		
Average Return on Assets	28.6	43.2
Average Return on Shareholders' Equity	50.9	58.3
Net Profit/Loss From Continuing Operations / Total Assets	30.6	35.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	30.4	20.5
Net Interest Income After Provisions / Gross Profit from Operating Activities	38.3	27.4
Non-interest Income (net) / Total Assets	48.0	53.3
Other Operating Expenses / Total Assets	19.9	15.0
Personnel Expenses / Other Operating Expenses	69.6	62.5
Non-interest Income (net) / Other Operating Expenses	241.7	355.8

Tera Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	107	6	113	17.4	2	4	6	7.8
Cash and cash equivalents	2	6	8	1.3	0	4	4	5.4
Cash and cash balances at Central Bank	2	2	4	0.6	0	4	4	5.0
Banks	0	4	4	0.7	0	0	0	0.4
Receivables from Money Markets	0	0	0	0.0	0	0	0	0.0
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	97	0	97	14.9	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	97	0	97	14.9	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	8	0	8	1.2	2	0	2	2.3
Public debt securities	0	0	0	0.1	0	0	0	0.5
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	7	0	7	1.1	1	0	1	1.9
Derivative financial assets	0	0	0	0.0	0	0	0	0.1
Derivative fin.ass. at fair value through profit or loss	0	0	0	0.0	0	0	0	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	403	7	410	63.3	58	8	66	87.8
Loans	403	7	410	63.3	58	8	66	87.8
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	0	0	0	0.0	0	0	0	0.0
Public debt securities	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Non-performing loans	3	0	3	0.5	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	3	0	3	0.5	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	0	0	0	0.0	0	0	0	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	5	0	5	0.7	0	0	0	0.6
Intangible assets and goodwill (net)	2	0	2	0.3	1	0	1	2.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.3	1	0	1	2.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	12	0	12	1.9	0	0	0	0.0
Deferred tax assets	8	0	8	1.2	0	0	0	0.0
Other assets	98	0	99	15.3	1	0	1	1.9
Total Assets	635	13	648	100.0	63	12	75	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	26	6	32	4.9	12	6	19	25.3
Money market funds	30	0	30	4.6	0	0	0	0.0
Marketable securities (net)	120	0	120	18.5	13	0	13	18.1
Bills	120	0	120	18.5	13	0	13	18.1
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	0	0	0.0	0	0	0	0.0
Funds	74	0	74	11.4	10	10	20	27.0
Borrower funds	73	0	73	11.3	10	10	20	26.8
Other	1	0	1	0.1	0	0	0	0.2
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	0	1	0.1	0	0	0	0.0
Derivative financial liabilities at fair value through profit or loss	1	0	1	0.1	0	0	0	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	0	0	0	0.3
Provisions	21	0	21	3.3	2	0	2	3.1
General loan loss provisions (TFRS 9 not applied)	19	0	19	2.9	2	0	2	2.4
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	0	0	0	0.0	0	0	0	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	2	0	2	0.4	0	0	0	0.6
Current tax liabilities	57	0	57	8.8	0	0	0	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	0	0	0.0	0	0	0	0.0
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	69	65	135	20.8	1	0	1	1.3
Shareholders' equity	179	0	179	27.6	18	0	18	24.7
Paid-in capital	82	0	82	12.6	14	0	14	19.0
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	0	0	0	0.0	0	0	0	-0.1
Profit reserves	0	0	0	0.0	1	0	1	0.7
Legal reserves	0	0	0	0.0	0	0	0	0.0
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.7
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	97	0	97	15.0	4	0	4	5.1
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	97	0	97	15.0	4	0	4	5.1
Total Liabilities	577	72	648	100.0	58	17	75	100.0

Tera Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	112	22	135	96	4	100
Letters of guarantee	112	22	135	96	4	100
Bank acceptances	0	0	0	0	0	0
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
Other guarantees and warranties	0	0	0	0	0	0
Commitments	190	0	190	231	0	231
Irrevocable commitments	0	0	0	0	0	0
Revocable commitments	190	0	190	231	0	231
Derivative financial instruments	57	65	121	5	7	12
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	57	65	121	5	7	12
Custody and pledged securities	1,894	53	1,947	497	0	497
Items held in custody	61	0	61	14	0	14
Pledged items	1,833	53	1,886	483	0	483
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	2,253	140	2,393	829	11	840

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	87	16
Interest on loans	82	14
Interest received from reserve deposits	0	0
Interest received from banks	1	1
Interest received from money market transactions	0	1
Interest received from marketable securities portfolio	2	0
Other interest income	2	0
Interest expenses (-)	49	4
Interest on deposits	0	0
Interest on funds borrowed	13	2
Interest on money market transactions	13	0
Interest on securities issued	13	1
Other interest expenses	10	1
Net interest income/expenses	38	12
Net fees and commissions income/expenses	2	0
Fees and commissions received	5	1
Fees and commissions paid (-)	2	0
Dividend income	0	0
Trading income or loss (net)	149	1
Profit/loss on capital market transactions	151	2
Profit/losses on derivative financial transactions	-4	-14
Foreign exchange profit/loss	2	13
Other operating income	1	0
Gross profit from operating activities	190	13
Allowances for expected credit losses (-) (TFRS 9 applied)	0	0
Other provision expenses (-) (TFRS 9 applied)	0	0
Provision for loan losses (-) (TFRS 9 not applied)	21	2
Personnel expenses (-)	6	3
Other operating expenses (-)	24	4
Net operating profit/loss	139	5
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	139	5
Provisions for taxes on income from continuing operations (±)	-42	-2
Net profit/loss from continuing operations	97	4
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	97	4

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	24.7	16.4
Shareholders' Equity / Total Assets	27.6	24.7
(Shareholders' Equity - Permanent Assets) / Total Assets	26.6	22.2
Net On Balance Sheet Position / Total Shareholders' Equity	-32.6	-25.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.6	0.7
Balance-Sheet Ratios		
TC Assets / Total Assets	98.0	84.2
TC Liabilities / Total Liabilities	89.0	77.8
FC Assets / FC Liabilities	18.3	71.4
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	98.4	88.1
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	4.9	25.3
Assets Quality		
Financial Assets (net) / Total Assets	17.4	7.8
Total Loans / Total Assets	63.3	87.8
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	1.0	2.5
Loans under follow-up (gross) / Total Loans	-0.8	0.0
Consumer Loans / Total Loans	6.4	0.0
Liquidity		
Liquid Assets / Total Assets	1.3	5.4
Liquid Assets / Short-term Liabilities	3.3	13.4
TC Liquid Assets / Total Assets	0.3	0.2
Profitability		
Average Return on Assets	32.3	9.0
Average Return on Shareholders' Equity	121.6	22.2
Net Profit/Loss From Continuing Operations / Total Assets	15.0	5.1
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	2.6	13.3
Net Interest Income After Provisions / Gross Profit from Operating Activities	9.0	74.5
Non-interest Income (net) / Total Assets	23.5	2.4
Other Operating Expenses / Total Assets	3.7	5.0
Personnel Expenses / Other Operating Expenses	26.2	66.5
Non-interest Income (net) / Other Operating Expenses	641.0	48.2

Türk Eximbank

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	1,291	1,058	2,349	7.8	695	978	1,673	6.8
Cash and cash equivalents	499	541	1,040	3.5	398	441	839	3.4
Cash and cash balances at Central Bank	0	288	288	1.0	1	0	1	0.0
Banks	38	254	291	1.0	241	441	682	2.8
Receivables from Money Markets	460	0	460	1.5	157	0	157	0.6
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	0	0	0	0.0	0	10	10	0.0
Public debt securities	0	0	0	0.0	0	10	10	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	789	502	1,291	4.3	286	457	744	3.0
Public debt securities	764	375	1,139	3.8	264	347	611	2.5
Equity instruments	25	127	151	0.5	23	110	132	0.5
Other financial assets	0	0	0	0.0	0	0	0	0.0
Derivative financial assets	3	15	18	0.1	11	69	80	0.3
Derivative fin.ass. at fair value through profit or loss	3	10	14	0.0	11	49	60	0.2
Derivative fin. ass.at fair value thr.other comp.income	0	4	4	0.0	0	20	20	0.1
Financial assets measured at amortised cost (net)	10,510	16,059	26,569	88.1	7,869	14,015	21,884	88.7
Loans	10,459	15,802	26,261	87.1	7,773	13,852	21,625	87.6
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	85	257	342	1.1	125	163	288	1.2
Public debt securities	85	195	280	0.9	124	163	287	1.2
Other financial assets	0	61	61	0.2	1	0	1	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	35	0	35	0.1	29	0	29	0.1
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	9	0	9	0.0	8	0	8	0.0
Investments in associates (net)	9	0	9	0.0	8	0	8	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	9	0	9	0.0	8	0	8	0.0
Investments in subsidiaries (net)	0	0	0	0.0	0	0	0	0.0
Non-consolidated financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	11	0	11	0.0	10	0	10	0.0
Intangible assets and goodwill (net)	5	0	5	0.0	3	0	3	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	5	0	5	0.0	3	0	3	0.0
Investment properties (net)	20	0	20	0.1	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	0	0	0	0.0	0	0	0	0.0
Other assets	1,121	60	1,181	3.9	1,045	53	1,098	4.5
Total Assets	12,966	17,177	30,143	100.0	9,630	15,045	24,676	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	9,261	11,085	20,346	67.5	7,284	9,553	16,838	68.2
Money market funds	0	526	526	1.7	0	520	520	2.1
Marketable securities (net)	0	5,283	5,283	17.5	0	4,275	4,275	17.3
Bills	0	871	871	2.9	0	1,248	1,248	5.1
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	4,412	4,412	14.6	0	3,027	3,027	12.3
Funds	31	63	94	0.3	11	43	55	0.2
Borrower funds	31	63	94	0.3	11	43	55	0.2
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	1	88	89	0.3	0	9	9	0.0
Derivative financial liabilities at fair value through profit or loss	1	83	84	0.3	0	7	7	0.0
Derivative fin. liab.at fair value through other compre. income	0	5	5	0.0	0	2	2	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	5	0	5	0.0	4	0	4	0.0
Provisions	59	0	59	0.2	64	0	64	0.3
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	30	0	30	0.1	23	0	23	0.1
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	29	0	29	0.1	41	0	41	0.2
Current tax liabilities	6	0	6	0.0	5	0	5	0.0
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	70	0	70	0.2	85	0	85	0.3
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	70	0	70	0.2	85	0	85	0.3
Other liabilities	61	132	193	0.6	21	165	186	0.8
Shareholders' equity	3,446	25	3,470	11.5	2,636	0	2,636	10.7
Paid-in capital	2,063	0	2,063	6.8	1,567	0	1,567	6.3
Capital reserves	0	0	0	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	0	0	0	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	58	17	75	0.2	39	0	39	0.2
Other accum.comp.income reclassified in profit or loss	-46	8	-38	-0.1	-2	0	-2	0.0
Profit reserves	78	0	78	0.3	45	0	45	0.2
Legal reserves	78	0	78	0.3	45	0	45	0.2
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	0	0	0	0.0	0	0	0	0.0
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	1,293	0	1,293	4.3	988	0	988	4.0
Prior years' profits or losses	19	0	19	0.1	0	0	0	0.0
Current period net profit or loss	1,274	0	1,274	4.2	988	0	988	4.0
Total Liabilities	12,940	17,203	30,143	100.0	10,111	14,565	24,676	100.0

Türk Eximbank

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	127	2,815	2,943	71	2,307	2,378
Letters of guarantee	0	119	119	0	14	14
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	22	22	0	0	0
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	127	2,674	2,801	71	2,293	2,364
Commitments	2,177	3,294	5,472	852	2,740	3,591
Irrevocable commitments	3	27	30	0	1	1
Revocable commitments	2,175	3,267	5,442	851	2,739	3,590
Derivative financial instruments	467	8,677	9,143	541	6,045	6,586
Derivative financial instruments held for hedging	0	7,725	7,725	0	3,714	3,714
Trading transactions	467	952	1,419	541	2,331	2,872
Custody and pledged securities	24,899	138,938	163,837	20,379	63,352	83,731
Items held in custody	0	2	2	0	0	0
Pledged items	28	54	82	6	57	63
Accepted guarantees and warranties	24,871	138,882	163,753	20,373	63,295	83,668
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	27,670	153,725	181,395	21,843	74,443	96,285

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	3,784	3,608
Interest on loans	3,303	3,166
Interest received from reserve deposits	0	0
Interest received from banks	42	123
Interest received from money market transactions	193	223
Interest received from marketable securities portfolio	231	90
Other interest income	15	7
Interest expenses (-)	2,536	2,607
Interest on deposits	0	0
Interest on funds borrowed	2,184	2,307
Interest on money market transactions	0	0
Interest on securities issued	320	271
Other interest expenses	32	28
Net interest income/expenses	1,248	1,001
Net fees and commissions income/expenses	80	65
Fees and commissions received	126	107
Fees and commissions paid (-)	46	42
Dividend income	3	3
Trading income or loss (net)	91	35
Profit/loss on capital market transactions	0	-1
Profit/losses on derivative financial transactions	-253	128
Foreign exchange profit/loss	344	-92
Other operating income	19	16
Gross profit from operating activities	1,441	1,119
Allowances for expected credit losses (-) (TFRS 9 applied)	18	9
Other provision expenses (-) (TFRS 9 applied)	3	9
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	95	74
Other operating expenses (-)	51	39
Net operating profit/loss	1,274	988
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	1,274	988
Provisions for taxes on income from continuing operations (±)	0	0
Net profit/loss from continuing operations	1,274	988
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	1,274	988

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	22.6	19.9
Shareholders' Equity / Total Assets	11.5	10.7
(Shareholders' Equity - Permanent Assets) / Total Assets	11.4	10.6
Net On Balance Sheet Position / Total Shareholders' Equity	2.4	15.8
Net On and Off Balance Sheet Position / Total Shareholders' Equity	0.9	-0.5
Balance-Sheet Ratios		
TC Assets / Total Assets	43.0	39.0
TC Liabilities / Total Liabilities	42.9	41.0
FC Assets / FC Liabilities	99.8	103.3
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	39.8	35.9
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	67.5	68.2
Assets Quality		
Financial Assets (net) / Total Assets	7.8	6.8
Total Loans / Total Assets	87.1	87.6
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	0.1	0.1
Loans under follow-up (gross) / Total Loans	0.1	0.1
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	3.5	3.4
Liquid Assets / Short-term Liabilities	51.9	56.2
TC Liquid Assets / Total Assets	1.7	1.6
Profitability		
Average Return on Assets	4.8	4.4
Average Return on Shareholders' Equity	43.5	44.6
Net Profit/Loss From Continuing Operations / Total Assets	4.2	4.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	4.1	4.0
Net Interest Income After Provisions / Gross Profit from Operating Activities	85.1	87.8
Non-interest Income (net) / Total Assets	0.6	0.5
Other Operating Expenses / Total Assets	0.2	0.2
Personnel Expenses / Other Operating Expenses	187.7	188.3
Non-interest Income (net) / Other Operating Expenses	382.5	300.0

Türkiye Kalkınma ve Yatırım Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total	Distr.	TC	FC	Total	Distr.
Financial Assets (net)	942	657	1,599	33.7	717	671	1,388	31.9
Cash and cash equivalents	749	39	788	16.6	594	47	641	14.7
Cash and cash balances at Central Bank	0	0	0	0.0	0	0	0	0.0
Banks	523	39	562	11.8	312	47	359	8.3
Receivables from Money Markets	227	0	227	4.8	281	0	281	6.5
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	14	9	23	0.5	12	8	20	0.5
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	14	9	23	0.5	12	8	20	0.5
Other financial assets	0	0	0	0.0	0	0	0	0.0
Fin.ass. at fair value through other comp. income	179	608	787	16.6	108	616	723	16.6
Public debt securities	123	195	318	6.7	91	166	257	5.9
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	56	413	469	9.9	17	450	467	10.7
Derivative financial assets	1	0	1	0.0	4	0	4	0.1
Derivative fin.ass. at fair value through profit or loss	1	0	1	0.0	4	0	4	0.1
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	788	2,331	3,120	65.7	876	2,057	2,933	67.4
Loans	563	2,325	2,888	60.8	645	2,042	2,687	61.7
Receivables from leasing transactions	0	0	0	0.0	0	0	0	0.0
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	263	6	269	5.7	280	15	295	6.8
Public debt securities	263	6	269	5.7	280	15	295	6.8
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	37	0	37	0.8	49	0	49	1.1
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	1	0	1	0.0	2	0	2	0.0
Investments in associates (net)	0	0	0	0.0	0	0	0	0.0
Associates accounted by using equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	1	0	1	0.0	1	0	1	0.0
Non-consolidated financial subsidiaries	1	0	1	0.0	1	0	1	0.0
Non-consolidated non-financial subsidiaries	0	0	0	0.0	0	0	0	0.0
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	3	0	3	0.1	2	0	2	0.0
Intangible assets and goodwill (net)	2	0	2	0.0	1	0	1	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	2	0	2	0.0	1	0	1	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	11	0	11	0.2	14	0	14	0.3
Other assets	8	9	17	0.3	7	7	14	0.3
Total Assets	1,755	2,997	4,752	100.0	1,619	2,734	4,354	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	548	2,718	3,266	68.7	621	2,448	3,069	70.5
Money market funds	106	3	109	2.3	97	0	97	2.2
Marketable securities (net)	0	119	119	2.5	0	106	106	2.4
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	119	119	2.5	0	106	106	2.4
Funds	20	151	172	3.6	64	174	238	5.5
Borrower funds	20	65	85	1.8	43	99	142	3.3
Other	1	86	86	1.8	21	75	96	2.2
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	0	0	0	0.0	0	0	1	0.0
Derivative financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	1	0.0
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	0	0	0	0.0	1	0	1	0.0
Provisions	16	0	16	0.3	17	0	17	0.4
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	8	0	8	0.2	13	0	13	0.3
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	8	0	8	0.2	4	0	4	0.1
Current tax liabilities	29	0	29	0.6	23	0	23	0.5
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	171	66	237	5.0	156	58	215	4.9
Loans	171	66	237	5.0	156	58	215	4.9
Other debt instruments	0	0	0	0.0	0	0	0	0.0
Other liabilities	16	3	18	0.4	17	3	20	0.5
Shareholders' equity	780	4	785	16.5	564	3	567	13.0
Paid-in capital	233	0	233	4.9	156	0	156	3.6
Capital reserves	5	0	5	0.1	6	0	6	0.1
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	5	0	5	0.1	6	0	6	0.1
Other accum.comp. income not reclass. in profit or loss	0	0	0	0.0	0	0	0	0.0
Other accum.comp.income reclassified in profit or loss	1	4	5	0.1	0	3	3	0.1
Profit reserves	331	0	331	7.0	227	0	227	5.2
Legal reserves	17	0	17	0.4	12	0	12	0.3
Statutory reserves	0	0	0	0.0	0	0	0	0.0
Extraordinary reserves	313	0	313	6.6	214	0	214	4.9
Other profit reserves	1	0	1	0.0	2	0	2	0.0
Profit or loss	210	0	210	4.4	175	0	175	4.0
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	210	0	210	4.4	175	0	175	4.0
Total Liabilities	1,687	3,064	4,752	100.0	1,560	2,793	4,354	100.0

Türkiye Kalkınma ve Yatırım Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	3	127	130	4	140	144
Letters of guarantee	3	111	114	4	118	122
Bank acceptances	0	0	0	0	0	0
Letters of credit	0	0	0	0	4	4
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	15	15	0	18	18
Commitments	457	873	1,331	110	440	551
Irrevocable commitments	25	37	63	9	18	27
Revocable commitments	432	836	1,268	101	422	524
Derivative financial instruments	72	277	349	186	345	531
Derivative financial instruments held for hedging	0	0	0	0	0	0
Trading transactions	72	277	349	186	345	531
Custody and pledged securities	3,089	16,952	20,041	3,721	15,582	19,302
Items held in custody	3	0	3	4	0	4
Pledged items	3,086	16,952	20,038	3,717	15,582	19,299
Accepted guarantees and warranties	0	0	0	0	0	0
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	3,621	18,230	21,851	4,021	16,507	20,528

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	698	662
Interest on loans	255	274
Interest received from reserve deposits	0	0
Interest received from banks	110	112
Interest received from money market transactions	177	118
Interest received from marketable securities portfolio	154	158
Other interest income	2	0
Interest expenses (-)	335	342
Interest on deposits	0	0
Interest on funds borrowed	264	287
Interest on money market transactions	27	40
Interest on securities issued	8	7
Other interest expenses	35	9
Net interest income/expenses	364	319
Net fees and commissions income/expenses	5	6
Fees and commissions received	6	7
Fees and commissions paid (-)	1	1
Dividend income	1	1
Trading income or loss (net)	-20	-23
Profit/loss on capital market transactions	4	3
Profit/losses on derivative financial transactions	-8	-21
Foreign exchange profit/loss	-16	-5
Other operating income	19	12
Gross profit from operating activities	369	316
Allowances for expected credit losses (-) (TFRS 9 applied)	9	21
Other provision expenses (-) (TFRS 9 applied)	12	13
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	30	23
Other operating expenses (-)	16	12
Net operating profit/loss	302	247
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	0	0
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	302	247
Provisions for taxes on income from continuing operations (±)	-92	-72
Net profit/loss from continuing operations	210	175
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	210	175

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	21.8	18.0
Shareholders' Equity / Total Assets	16.5	13.0
(Shareholders' Equity - Permanent Assets) / Total Assets	16.4	12.9
Net On Balance Sheet Position / Total Shareholders' Equity	-8.6	-10.4
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-2.3	-0.1
Balance-Sheet Ratios		
TC Assets / Total Assets	36.9	37.2
TC Liabilities / Total Liabilities	35.5	35.8
FC Assets / FC Liabilities	97.8	97.9
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	19.5	24.0
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	68.7	70.5
Assets Quality		
Financial Assets (net) / Total Assets	33.7	31.9
Total Loans / Total Assets	60.8	61.7
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	0.1	0.1
Loans under follow-up (gross) / Total Loans	0.5	0.8
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	16.6	14.7
Liquid Assets / Short-term Liabilities	273.3	189.5
TC Liquid Assets / Total Assets	15.8	13.6
Profitability		
Average Return on Assets	4.9	4.2
Average Return on Shareholders' Equity	31.4	36.9
Net Profit/Loss From Continuing Operations / Total Assets	4.4	4.0
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	7.2	6.6
Net Interest Income After Provisions / Gross Profit from Operating Activities	92.9	90.5
Non-interest Income (net) / Total Assets	0.1	-0.1
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	190.9	196.4
Non-interest Income (net) / Other Operating Expenses	32.6	-32.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Assets

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Financial Assets (net)	763	531	1,294	17.0	467	533	1,000	15.3
Cash and cash equivalents	229	330	559	7.3	55	299	354	5.4
Cash and cash balances at Central Bank	0	133	133	1.7	0	82	82	1.2
Banks	0	197	197	2.6	0	217	218	3.3
Receivables from Money Markets	229	0	229	3.0	55	0	55	0.8
Allow. for exp.credit losses (-) (TFRS 9 applied)	0	0	0	0.0	0	0	0	0.0
Financial assets at fair value through profit/loss	67	0	67	0.9	39	0	39	0.6
Public debt securities	0	0	0	0.0	0	0	0	0.0
Equity instruments	0	0	0	0.0	0	0	0	0.0
Other financial assets	67	0	67	0.9	39	0	39	0.6
Fin.ass. at fair value through other comp. income	444	180	623	8.2	353	167	520	7.9
Public debt securities	427	152	579	7.6	329	142	471	7.2
Equity instruments	7	28	35	0.5	6	25	31	0.5
Other financial assets	10	0	10	0.1	18	0	18	0.3
Derivative financial assets	23	21	44	0.6	20	67	87	1.3
Derivative fin.ass. at fair value through profit or loss	23	21	44	0.6	20	67	87	1.3
Derivative fin. ass.at fair value thr.other comp.income	0	0	0	0.0	0	0	0	0.0
Financial assets measured at amortised cost (net)	493	5,404	5,897	77.3	590	4,586	5,175	79.0
Loans	363	5,115	5,479	71.9	408	4,297	4,705	71.8
Receivables from leasing transactions	0	27	27	0.4	0	12	12	0.2
Factoring receivables	0	0	0	0.0	0	0	0	0.0
Other financial assets measured at amortised cost	230	409	639	8.4	282	404	686	10.5
Public debt securities	230	409	639	8.4	282	404	686	10.5
Other financial assets	0	0	0	0.0	0	0	0	0.0
Allow.for expec. credit losses (-) (TFRS 9 applied)	101	147	248	3.2	100	128	228	3.5
Non-performing loans	0	0	0	0.0	0	0	0	0.0
Specific provisions (-) (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Non-current assets or disposal groups (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Held from discontinued operations	0	0	0	0.0	0	0	0	0.0
Investments in associ., subsidi. and joint ventures	299	0	299	3.9	267	0	267	4.1
Investments in associates (net)	129	0	129	1.7	119	0	119	1.8
Associates accounted by using equity method	129	0	129	1.7	119	0	119	1.8
Non-consolidated associates	0	0	0	0.0	0	0	0	0.0
Investments in subsidiaries (net)	170	0	170	2.2	148	0	148	2.3
Non-consolidated financial subsidiaries	166	0	166	2.2	144	0	144	2.2
Non-consolidated non-financial subsidiaries	4	0	4	0.1	4	0	4	0.1
Jointly contr. partnerships (joint ventures) (net)	0	0	0	0.0	0	0	0	0.0
Jointly contr.partnerships accounted by equity method	0	0	0	0.0	0	0	0	0.0
Non-consolidated jointly controlled partnerships	0	0	0	0.0	0	0	0	0.0
Tangible assets (Net)	16	0	16	0.2	16	0	16	0.2
Intangible assets and goodwill (net)	0	0	0	0.0	0	0	0	0.0
Goodwill	0	0	0	0.0	0	0	0	0.0
Other	0	0	0	0.0	0	0	0	0.0
Investment properties (net)	0	0	0	0.0	0	0	0	0.0
Current tax assets	0	0	0	0.0	0	0	0	0.0
Deferred tax assets	14	0	14	0.2	8	0	8	0.1
Other assets	97	7	104	1.4	85	4	89	1.4
Total Assets	1,682	5,942	7,624	100.0	1,432	5,123	6,555	100.0

Liabilities

(USD Million)

	Dec. 2025			%	Dec. 2024			%
	TC	FC	Total		TC	FC	Total	
Deposits	0	0	0	0.0	0	0	0	0.0
Loans received	64	4,455	4,519	59.3	1	3,514	3,515	53.6
Money market funds	23	118	141	1.8	56	37	93	1.4
Marketable securities (net)	0	1,414	1,414	18.5	0	1,461	1,461	22.3
Bills	0	0	0	0.0	0	0	0	0.0
Asset-backed securities	0	0	0	0.0	0	0	0	0.0
Bonds	0	1,414	1,414	18.5	0	1,461	1,461	22.3
Funds	1	23	24	0.3	1	19	19	0.3
Borrower funds	1	23	24	0.3	1	19	19	0.3
Other	0	0	0	0.0	0	0	0	0.0
Financial liabilities at fair value through profit or loss	0	0	0	0.0	0	0	0	0.0
Derivative financial liabilities	8	31	39	0.5	5	32	37	0.6
Derivative financial liabilities at fair value through profit or loss	8	31	39	0.5	5	32	37	0.6
Derivative fin. liab.at fair value through other compre. income	0	0	0	0.0	0	0	0	0.0
Factoring payables	0	0	0	0.0	0	0	0	0.0
Lease payables (net)	5	0	5	0.1	7	0	7	0.1
Provisions	34	3	38	0.5	65	2	67	1.0
General loan loss provisions (TFRS 9 not applied)	0	0	0	0.0	0	0	0	0.0
Provision for restructuring	0	0	0	0.0	0	0	0	0.0
Reserves for employee benefits	4	0	4	0.1	3	0	3	0.0
Insurance technical reserves (Net)	0	0	0	0.0	0	0	0	0.0
Other provisions	30	3	34	0.4	62	2	64	1.0
Current tax liabilities	8	0	8	0.1	10	0	10	0.2
Deferred tax liabilities	0	0	0	0.0	0	0	0	0.0
Liabilities related to non-current assets (net)	0	0	0	0.0	0	0	0	0.0
Held for sale	0	0	0	0.0	0	0	0	0.0
Related to discontinued operations	0	0	0	0.0	0	0	0	0.0
Subordinated debt	0	307	307	4.0	0	306	306	4.7
Loans	0	0	0	0.0	0	0	0	0.0
Other debt instruments	0	307	307	4.0	0	306	306	4.7
Other liabilities	21	44	65	0.9	16	102	118	1.8
Shareholders' equity	1,054	12	1,065	14.0	915	6	921	14.0
Paid-in capital	65	0	65	0.9	79	0	79	1.2
Capital reserves	1	0	1	0.0	0	0	0	0.0
Equity share premiums	0	0	0	0.0	0	0	0	0.0
Share cancellation profits	0	0	0	0.0	0	0	0	0.0
Other capital reserves	1	0	1	0.0	0	0	0	0.0
Other accum.comp. income not reclass. in profit or loss	113	8	121	1.6	110	7	117	1.8
Other accum.comp.income reclassified in profit or loss	22	4	26	0.3	11	-1	10	0.2
Profit reserves	587	0	587	7.7	427	0	427	6.5
Legal reserves	15	0	15	0.2	18	0	18	0.3
Statutory reserves	2	0	2	0.0	2	0	2	0.0
Extraordinary reserves	570	0	570	7.5	406	0	406	6.2
Other profit reserves	0	0	0	0.0	0	0	0	0.0
Profit or loss	266	0	266	3.5	287	0	287	4.4
Prior years' profits or losses	0	0	0	0.0	0	0	0	0.0
Current period net profit or loss	266	0	266	3.5	287	0	287	4.4
Total Liabilities	1,217	6,407	7,624	100.0	1,075	5,480	6,555	100.0

Türkiye Sınai Kalkınma Bankası A.Ş.

Off Balance Sheet Commitments

(USD Million)

	Dec. 2025			Dec. 2024		
	TC	FC	Total	TC	FC	Total
Guarantees and warranties	34	762	796	95	517	612
Letters of guarantee	34	316	350	80	165	245
Bank acceptances	0	13	13	0	4	4
Letters of credit	0	433	433	15	349	364
Prefinancing given as guarantee	0	0	0	0	0	0
Endorsements	0	0	0	0	0	0
Other guarantees and warranties	0	0	0	0	0	0
Commitments	115	542	657	80	245	325
Irrevocable commitments	57	74	131	35	18	53
Revocable commitments	58	468	525	45	227	272
Derivative financial instruments	620	5,414	6,034	490	4,765	5,256
Derivative financial instruments held for hedging	0	2,090	2,090	0	1,964	1,964
Trading transactions	620	3,324	3,945	490	2,801	3,291
Custody and pledged securities	15,260	91,379	106,640	12,625	79,392	92,017
Items held in custody	6	150	156	20	78	98
Pledged items	14,874	73,331	88,205	12,176	64,318	76,494
Accepted guarantees and warranties	380	17,898	18,278	429	14,997	15,425
	0	0	0	0	0	0
Total Off Balance Sheet Commitments	16,030	98,097	114,127	13,290	84,919	98,209

Income-Expenditure

(USD Million)

	Dec. 2025	Dec. 2024
Interest income	815	812
Interest on loans	484	478
Interest received from reserve deposits	0	0
Interest received from banks	3	3
Interest received from money market transactions	73	88
Interest received from marketable securities portfolio	246	238
Other interest income	8	6
Interest expenses (-)	416	384
Interest on deposits	0	0
Interest on funds borrowed	217	224
Interest on money market transactions	79	49
Interest on securities issued	118	105
Other interest expenses	3	6
Net interest income/expenses	398	428
Net fees and commissions income/expenses	10	15
Fees and commissions received	12	16
Fees and commissions paid (-)	2	2
Dividend income	0	0
Trading income or loss (net)	-11	-59
Profit/loss on capital market transactions	14	4
Profit/losses on derivative financial transactions	-292	-41
Foreign exchange profit/loss	267	-22
Other operating income	72	25
Gross profit from operating activities	469	409
Allowances for expected credit losses (-) (TFRS 9 applied)	100	16
Other provision expenses (-) (TFRS 9 applied)	2	9
Provision for loan losses (-) (TFRS 9 not applied)	0	0
Personnel expenses (-)	58	43
Other operating expenses (-)	21	18
Net operating profit/loss	289	323
Surplus written as gain after merger	0	0
Profit/losses from equity method applied subsidiaries	57	65
Net monetary position gain/loss	0	0
Profit/loss before taxes from continuing operations	346	388
Provisions for taxes on income from continuing operations (±)	-80	-100
Net profit/loss from continuing operations	266	287
Net profit/loss from discontinued operations	0	0
Net Profit/Losses	266	287

Ratios

(%)

	Dec. 2025	Dec. 2024
Capital Ratios		
Capital Adequacy Ratio	25.7	26.9
Shareholders' Equity / Total Assets	14.0	14.0
(Shareholders' Equity - Permanent Assets) / Total Assets	9.8	9.7
Net On Balance Sheet Position / Total Shareholders' Equity	-40.2	-40.7
Net On and Off Balance Sheet Position / Total Shareholders' Equity	-1.1	-1.9
Balance-Sheet Ratios		
TC Assets / Total Assets	22.1	21.9
TC Liabilities / Total Liabilities	16.0	16.4
FC Assets / FC Liabilities	92.7	93.5
TC Deposits / Total Deposits	-	-
TC Loans / Total Loans	6.6	8.7
Total Deposits / Total Assets	0.0	0.0
Funds Borrowed / Total Assets	59.3	53.6
Assets Quality		
Financial Assets (net) / Total Assets	17.0	15.3
Total Loans / Total Assets	71.9	71.8
Total Loans / Total Deposits	-	-
Permanent Assets / Total Assets	4.1	4.3
Loans under follow-up (gross) / Total Loans	2.4	2.2
Consumer Loans / Total Loans	0.0	0.0
Liquidity		
Liquid Assets / Total Assets	7.3	5.4
Liquid Assets / Short-term Liabilities	84.6	64.5
TC Liquid Assets / Total Assets	3.0	0.8
Profitability		
Average Return on Assets	3.9	4.7
Average Return on Shareholders' Equity	27.9	36.4
Net Profit/Loss From Continuing Operations / Total Assets	3.5	4.4
Income-Expenditure Structure		
Net Interest Income After Provisions / Total Assets	3.9	6.1
Net Interest Income After Provisions / Gross Profit from Operating Activities	63.2	98.4
Non-interest Income (net) / Total Assets	0.9	-0.3
Other Operating Expenses / Total Assets	0.3	0.3
Personnel Expenses / Other Operating Expenses	282.3	244.2
Non-interest Income (net) / Other Operating Expenses	344.5	-106.7

Appendix

Table 1 Turkish Banks - Ranked by Total Assets, as of December 31, 2025

(USD Million)

	Banks	Groups	Date of Estab.	Total Assets	Total Loans*	Total Deposits	Total Share- holders' Equity	Paid-in Capital	Net Income/ Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Emp'ees
1	Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	State-owned Deposit B.	1863	197,779	98,954	126,160	17,063	1,975	3,769	564,959	1,769	25,743
2	Türkiye Vakıflar Bankası T.A.O.	State-owned Deposit B.	1954	125,760	70,309	80,503	7,524	231	1,635	2,427,911	978	19,147
3	Türkiye İş Bankası A.Ş.	Privately-owned Deposit B.	1924	107,944	55,575	72,327	9,981	583	1,574	278,024	1,019	20,630
4	Türkiye Halk Bankası A.Ş.	State-owned Deposit B.	1938	100,192	46,540	81,388	5,096	168	633	480,849	1,105	22,575
5	Türkiye Garanti Bankası A.Ş.	Foreign B.	1946	89,179	53,252	59,831	10,371	98	2,581	529,544	794	20,337
6	Akbank T.A.Ş.	Privately-owned Deposit B.	1984	77,861	41,593	48,350	7,239	121	1,336	311,110	647	12,591
7	Yapı ve Kredi Bankası A.Ş.	Privately-owned Deposit B.	1944	74,024	41,640	41,625	5,966	197	1,099	281,388	740	14,637
8	QNB Bank A.Ş.	Foreign B.	1987	42,881	26,566	23,398	4,035	128	1,116	291,150	418	10,413
9	Denizbank A.Ş.	Foreign B.	1997	40,448	23,574	23,175	5,038	458	1,281	291,249	576	11,972
10	Türk Eximbank	Dev't and Inv't B.	1987	30,143	26,261	0	3,470	2,063	1,274	181,395	24	883
11	Türk Ekonomi Bankası A.Ş.	Privately-owned Deposit B.	1927	17,933	10,394	11,907	1,354	51	328	55,960	426	7,918
12	İller Bankası A.Ş.	Dev't and Inv't B.	1933	8,282	2,610	0	2,974	2,022	490	4,494	19	2,596
13	Türkiye Sınai Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1950	7,624	5,479	0	1,065	65	266	114,127	2	483
14	İstanbul Takas ve Saklama Bankası A.Ş.	Dev't and Inv't B.	1995	7,521	73	0	497	14	273	364,154	1	476
15	Enpara Bank A.Ş.	Foreign B.	2023	5,838	3,611	4,796	441	291	132	6,858	1	1,402
16	ING Bank A.Ş.	Foreign B.	1984	5,830	2,710	4,250	564	81	41	37,467	54	1,549
17	HSBC Bank A.Ş.	Foreign B.	1990	5,686	1,584	3,828	572	15	192	26,849	36	1,327
18	Şekerbank T.A.Ş.	Privately-owned Deposit B.	1953	4,770	2,702	3,265	310	58	49	97,765	239	3,718
19	Türkiye Kalkınma ve Yatırım Bankası A.Ş.	Dev't and Inv't B.	1975	4,752	2,888	0	785	233	210	21,851	1	401
20	Fibabanka A.Ş.	Privately-owned Deposit B.	1984	4,463	1,967	2,911	468	32	133	28,596	35	1,571
21	Anadolubank A.Ş.	Privately-owned Deposit B.	1997	4,203	2,074	2,239	668	26	220	33,063	96	1,505
22	Burgan Bank A.Ş.	Foreign B.	1991	3,802	2,123	1,548	302	71	60	28,389	28	1,335
23	Aktif Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	3,201	1,478	0	404	28	130	19,970	16	747
24	Citibank A.Ş.	Foreign B.	1981	3,181	432	2,365	691	1	421	8,863	2	362
25	Odea Bank A.Ş.	Foreign B.	2011	2,870	1,235	1,647	144	123	-44	16,176	35	1,211
26	Alternatifbank A.Ş.	Foreign B.	1991	2,765	1,488	1,037	210	52	43	13,951	15	521
27	ICBC Turkey Bank A.Ş.	Foreign B.	1986	2,334	920	835	91	20	-2	17,143	19	531
28	Nurol Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	2,252	1,186	0	300	138	107	5,889	1	159
29	MUFG Bank Turkey A.Ş.	Foreign B.	2012	2,072	1,188	563	190	12	63	1,012	1	77

	Banks	Groups	Date of Estab.	Total Assets	Total Loans*	Total Deposits	Total Shareholders' Equity	Paid-in Capital	Net Income/ Loss	Off Balance Sheet Commit.	No.of Branch Offices	No.of Emp'ees
30	Türk Ticaret Bankası A.Ş.	Privately-owned Deposit B.	1913	1,098	607	831	227	216	13	5,164	11	401
31	Deutsche Bank A.Ş.	Foreign B.	1988	849	178	375	183	11	78	3,169	1	118
32	Destek Yatırım Bankası A.Ş.	Dev't and Inv't B.	2021	712	501	0	119	37	30	4,798	1	95
33	Arap Türk Bankası A.Ş.	Foreign B.	1977	656	301	349	122	75	13	762	4	251
34	Tera Yatırım Bankası A.Ş.	Dev't and Inv't B.	2021	648	410	0	179	82	97	2,393	1	124
35	Golden Global Yatırım Bankası A.Ş.	Dev't and Inv't B.	2019	584	261	0	73	39	25	3,721	1	109
36	Turkland Bank A.Ş.	Foreign B.	1991	441	214	348	36	23	2	916	6	191
37	JPMorgan Chase Bank N.A.	Foreign B.	1984	409	0	199	184	2	109	158	1	74
38	Pasha Yatırım Bankası A.Ş.	Dev't and Inv't B.	1987	346	168	0	56	12	15	394	1	66
39	Birleşik Fon Bankası A.Ş.	B. Under the Dep.Ins.Fund	1958	292	137	87	19	11	4	132	1	219
40	Q Yatırım Bankası A.Ş.	Dev't and Inv't B.	2022	270	206	0	40	35	5	4,427	4	140
41	Intesa Sanpaolo S.p.A.	Foreign B.	2013	259	190	1	142	16	37	42	1	29
42	Hedef Yatırım Bankası A.Ş.	Dev't and Inv't B.	2022	240	144	0	75	70	3	2,548	1	68
43	Bank of China Turkey A.Ş.	Foreign B.	2017	239	6	139	90	25	21	298	1	54
44	D Yatırım Bankası A.Ş.	Dev't and Inv't B.	2020	223	153	0	46	33	7	441	1	74
45	Misyon Yatırım Bankası A.Ş.	Dev't and Inv't B.	2021	212	146	0	32	47	-7	3,091	1	83
46	Turkish Bank A.Ş.	Privately-owned Deposit B.	1981	202	61	155	23	14	9	2,268	6	115
47	Bank of America Yatırım Bank A.Ş.	Dev't and Inv't B.	1992	139	0	0	118	1	34	442	1	43
48	Ziraat Dinamik Banka A.Ş.	State-owned Deposit B.	2023	98	7	5	65	58	5	41	1	126
49	Colendi Bank A.Ş.	Privately-owned Deposit B.	2023	96	14	27	48	47	0	45	1	98
50	Aytemiz Yatırım Bankası A.Ş.	Dev't and Inv't B.	2024	82	61	0	74	65	8	358	1	49
51	Rabobank A.Ş.	Foreign B.	2013	54	0	0	51	16	9	0	1	30
52	GSD Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	52	13	0	42	6	13	776	3	42
53	Bank Mellat	Foreign B.	1984	49	9	24	23	5	3	209	3	39
54	BankPozitif Kredi ve Kalkınma Bankası A.Ş.	Dev't and Inv't B.	1998	32	4	0	18	8	3	476	1	43
55	Standard Chartered Yatırım Bankası Türk A.Ş.	Dev't and Inv't B.	1990	23	0	0	17	1	7	0	1	32
56	Diler Yatırım Bankası A.Ş.	Dev't and Inv't B.	1998	7	2	0	6	1	0	24	1	19
57	Société Générale (SA)	Foreign B.	1989	6	0	0	2	3	0	0	1	29
58	FUPS Bank A.Ş.**	Privately-owned Deposit B.	2023	0	0	0	0	0	0	0	1	58
	Total			993,909	534,200	600,487	89,922	10,315	19,955	6,577,249	9,156	189,636

* Total Loans = "Loans" figure under the "Financial assets measured at amortised cost (net)" of assets table has been used.

** FUPS Bank A.Ş. has been exempted from the preparation of "Financial Statements, Related Explanations and Footnotes to be Disclosed to the Public" as of December 31, 2025.

Table 2 Number of Branches and Employees by the Banks and Groups, as of December 31, 2025

	No. of Banks	No. of Branches	No. of Employees		No. of Banks	No. of Branches	No. of Employees
Sector Total	58	9,156	189,636	Banks Under Depo. Insurance Fund	1	1	219
Deposit Banks	37	9,073	182,904	Birleşik Fon Bankası A.Ş.		1	219
State-owned Banks	4	3,853	67,591	Foreign Banks	21	1,998	51,852
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.		1,769	25,743	Alternatifbank A.Ş.		15	521
Türkiye Halk Bankası A.Ş.		1,105	22,575	Arap Türk Bankası A.Ş.		4	251
Türkiye Vakıflar Bankası T.A.O.		978	19,147	Bank Mellat		3	39
Ziraat Dinamik Banka A.Ş.		1	126	Bank of China Turkey A.Ş.		1	54
Privately-owned Banks	11	3,221	63,242	Burgan Bank A.Ş.		28	1,335
Akbank T.A.Ş.		647	12,591	Citibank A.Ş.		2	362
Anadolubank A.Ş.		96	1,505	Denizbank A.Ş.		576	11,972
Colendi Bank A.Ş.		1	98	Deutsche Bank A.Ş.		1	118
Fibabanka A.Ş.		35	1,571	Enpara Bank A.Ş.		1	1,402
FUPS Bank A.Ş.		1	58	HSBC Bank A.Ş.		36	1,327
Şekerbank T.A.Ş.		239	3,718	ICBC Turkey Bank A.Ş.		19	531
Turkish Bank A.Ş.		6	115	ING Bank A.Ş.		54	1,549
Türk Ekonomi Bankası A.Ş.		426	7,918	Intesa Sanpaolo S.p.A.		1	29
Türk Ticaret Bankası A.Ş.		11	401	JPMorgan Chase Bank N.A.		1	74
Türkiye İş Bankası A.Ş.		1,019	20,630	MUFG Bank Turkey A.Ş.		1	77
Yapı ve Kredi Bankası A.Ş.		740	14,637	Odea Bank A.Ş.		35	1,211
				QNB Bank A.Ş.		418	10,413

	No. of Banks	No. of Branches	No. of Employees
<i>Foreign Banks continued...</i>			
Rabobank A.Ş.		1	30
Société Générale (SA)		1	29
Turkland Bank A.Ş.		6	191
Türkiye Garanti Bankası A.Ş.		794	20,337

	No. of Banks	No. of Branches	No. of Employees
Development and Investment Banks	21	83	6,732
Aktif Yatırım Bankası A.Ş.		16	747
Aytemiz Yatırım Bankası A.Ş.		1	49
Bank of America Yatırım Bank A.Ş.		1	43
BankPozitif Kredi ve Kalkınma Bankası A.Ş.		1	43
D Yatırım Bankası A.Ş.		1	74
Destek Yatırım Bankası A.Ş.		1	95
Diler Yatırım Bankası A.Ş.		1	19
Golden Global Yatırım Bankası A.Ş.		1	109
GSD Yatırım Bankası A.Ş.		3	42
Hedef Yatırım Bankası A.Ş.		1	68
İller Bankası A.Ş.		19	2,596
İstanbul Takas ve Saklama Bankası A.Ş.		1	476
Misyon Yatırım Bankası A.Ş.		1	83
Nurol Yatırım Bankası A.Ş.		1	159
Pasha Yatırım Bankası A.Ş.		1	66
Q Yatırım Bankası A.Ş.		4	140
Standard Chartered Yatırım Bankası Türk A.Ş.		1	32
Tera Yatırım Bankası A.Ş.		1	124
Türk Eximbank		24	883
Türkiye Kalkınma ve Yatırım Bankası A.Ş.		1	401
Türkiye Sınai Kalkınma Bankası A.Ş.		2	483

Table 3 Presentation of Assets and Liabilities According to their Outstanding Maturities, as of December 31, 2025

(USD Million)

	Demand	Up to 1 Month	1-3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Undistributed	Total
Assets								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Turkey	78,025	80,367	1,107	2	0	0	-1	159,500
Due from banks	17,024	13,850	872	417	18	0	26	32,207
Financial assets where fair value change is reflected to income statement	1,243	1,403	3,667	3,588	2,101	1,367	1,479	14,849
Money market placements	97	11,453	266	29	0	0	0	11,845
Financial assets at fair value through other comprehensive income	463	4,028	2,951	13,756	51,098	24,879	193	97,368
Loans	4,804	105,875	66,427	150,438	150,456	37,727	10,816	526,543
Loans measured at amortised cost	0	3,815	1,349	3,972	46,835	26,956	-4	82,923
Other assets	8,905	4,342	1,375	1,721	2,177	533	49,489	68,542
Total assets	110,561	225,134	78,013	173,924	252,685	91,462	61,997	993,776
Liabilities								
Interbank deposits	6,923	13,656	2,316	1,697	170	0	0	24,761
Other deposits	209,866	281,353	65,978	17,781	735	12	0	575,725
Funds provided from other financial instruments	26	9,964	8,836	44,425	31,887	14,944	0	110,083
Money market takings	0	43,415	2,961	4,855	4,893	44	50	56,218
Marketable securities issued	0	3,591	5,602	18,143	23,159	8,717	0	59,212
Miscellaneous payables	11,622	19,529	579	664	824	18	3,356	36,591
Other liabilities	8,919	8,546	3,386	2,181	4,942	5,034	98,177	131,186
Total liabilities	237,357	380,054	89,656	89,746	66,610	28,770	101,584	993,776
Liquidity Gap	-126,796	-154,920	-11,643	84,178	186,076	62,692	-39,587	0

Table 4 Interest Rate Sensitivity of Assets, Liabilities and Off Balance Sheet Items, as of December 31, 2025
(based on repricing dates)

(USD Million)

	Up to 1 Month	1 – 3 Months	3 – 12 Months	1 – 5 Years	5 Years and Over	Demand	Total
Assets							
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	63,677	293	0	0	0	95,388	159,358
Due from banks	14,606	883	417	18	0	16,257	32,181
Financial assets where fair value change is reflected to income statement	1,253	3,635	3,432	1,860	1,251	3,452	14,883
Money market placements	11,453	266	29	0	0	0	11,748
Financial assets at fair value through other comprehensive income	18,989	10,573	17,912	29,287	18,587	1,974	97,323
Loans	190,165	72,156	144,180	86,664	22,433	10,684	526,283
Loans measured at amortised cost	28,375	7,779	9,245	22,429	13,273	1,808	82,910
Diğer Varlıklar	1,464	2,515	1,834	341	176	62,177	68,507
Total assets	329,983	98,101	177,049	140,599	55,720	191,741	993,192
Liabilities							
Interbank deposits	13,610	2,311	1,694	170	0	6,976	24,761
Other deposits	280,536	65,741	17,742	720	12	210,973	575,725
Money market takings	44,186	7,740	3,323	1,263	44	67	56,624
Miscellaneous payables	2,924	560	464	72	0	32,229	36,249
Marketable securities issued	3,709	6,106	20,564	20,608	8,018	197	59,202
Funds provided from other financial institutions	19,311	42,693	35,846	4,773	4,015	3,322	109,960
Other liabilities	3,108	4,234	3,282	1,403	2,642	116,003	130,671
Total liabilities	367,384	129,385	82,915	29,009	14,732	369,767	993,192
On balance sheet interest sensitivity gap-Long	24,439	5,260	94,425	112,166	41,977	436	278,703
On balance sheet interest sensitivity gap-Short	-61,878	-36,545	-291	-576	-952	-178,461	-278,703
Off balance sheet interest sensitivity gap-Long	11,646	8,871	6,167	8,900	986	4,571	41,141
Off balance sheet interest sensitivity gap-Short	-9,398	-6,516	-7,350	-1,809	-1,146	-4,459	-30,678
Total position	-35,191	-28,930	92,951	118,681	40,866	-177,913	10,463

Table 5 Information on Currency Risk, as of December 31, 2025**(USD Million)**

	EURO	USD	Other FC	Total
Assets				
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Turkey	27,618	33,853	23,655	85,126
Due from banks	5,329	7,827	9,107	22,263
Financial assets where fair value change is reflected to income statement	233	2,779	6,885	9,897
Money market placements	148	935	0	1,083
Financial assets at fair value through other comprehensive income	2,793	34,879	339	38,010
Loans	107,791	74,498	4,041	186,331
Investment and associates, subsidiaries and joint ventures (business partners)	7,323	679	1,352	9,354
Loans measured at amortised cost	1,526	13,208	350	15,083
Derivative financial assets held for hedging	12	174	31	217
Property and equipment	2	8	9	19
Intangible assets	0	1	2	3
Other assets	267	2,040	532	2,840
Total Assets	153,042	170,880	46,304	370,226
Liabilities				
Interbank deposits	6,856	4,756	603	12,215
Foreign currency deposits	66,752	65,250	72,875	204,876
Money market takings	6,377	20,935	207	27,518
Funds provided from other financial institutions	32,097	56,285	2,235	90,618
Marketable securities issued	11,962	42,953	1,568	56,483
Miscellaneous payables	2,982	3,296	404	6,682
Derivative financial liabilities held for hedging	3	22	0	25
Other liabilities	1,859	10,374	7,157	19,390
Total liabilities	128,887	203,871	85,050	417,808
Net On Balance Sheet Position	24,155	-32,991	-38,746	-47,582
Net Off Balance Sheet Position	-23,299	30,855	40,617	48,173
Financial derivative assets	37,157	99,300	48,863	185,320
Financial derivative liabilities	60,456	68,445	8,246	137,147
Non-cash loans	35,448	43,278	6,894	85,620

Table 6 Saving Deposits, as of December 31, 2025 (USD Million)

Number of Saving Deposit Accounts

Range of Accounts (TRY)	Terms	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total	State-owned Banks	Privately-owned Banks	Banks under the Deposit Insurance Fund	Foreign Banks	Total
0-50	Demand	10	7	0	6	23	102,607,413	71,682,831	771	44,985,783	219,276,798
	Time	0	0	0	0	0	6,919,885	4,106,617	0	352,788	11,379,290
	Total	10	7	0	6	24	109,527,298	75,789,448	771	45,338,571	230,656,088
51-250	Demand	27	20	0	17	64	9,922,857	7,328,675	510	6,732,024	23,984,066
	Time	0	0	0	0	1	84,581	33,428	0	80,975	198,984
	Total	27	20	0	17	64	10,007,438	7,362,103	510	6,812,999	24,183,050
251-1,000	Demand	95	64	0	55	214	7,399,432	5,003,753	545	4,606,327	17,010,057
	Time	1	0	0	1	3	88,091	35,595	0	83,548	207,234
	Total	96	65	0	56	217	7,487,523	5,039,348	545	4,689,875	17,217,291
1,001-5,000	Demand	489	342	0	253	1,085	8,530,729	5,810,390	230	4,198,286	18,539,635
	Time	11	6	0	10	28	205,307	109,763	1	180,186	495,257
	Total	500	349	0	264	1,113	8,736,036	5,920,153	231	4,378,472	19,034,892
5,001-25,000	Demand	1,878	1,685	0	1,105	4,668	6,858,372	5,876,867	68	4,567,111	17,302,418
	Time	72	103	0	94	270	226,325	316,327	2	306,000	848,654
	Total	1,950	1,788	0	1,200	4,938	7,084,697	6,193,194	70	4,873,111	18,151,072
25,001-100,000	Demand	2,980	3,013	0	1,991	7,984	2,657,368	2,708,395	17	2,344,937	7,710,717
	Time	585	848	0	605	2,039	423,915	622,478	1	476,904	1,523,298
	Total	3,566	3,861	0	2,596	10,023	3,081,283	3,330,873	18	2,821,841	9,234,015
100,001-500,000	Demand	3,570	3,107	0	1,991	8,668	790,318	693,664	4	663,314	2,147,300
	Time	4,702	5,589	0	3,552	13,843	792,223	944,119	2	648,352	2,384,696
	Total	8,271	8,697	0	5,543	22,511	1,582,541	1,637,783	6	1,311,666	4,531,996
500,001-1,000,000	Demand	1,221	918	0	637	2,776	77,169	57,723	2	48,958	183,852
	Time	5,709	6,284	0	4,289	16,282	340,475	369,459	5	265,348	975,287
	Total	6,929	7,202	0	4,926	19,058	417,644	427,182	7	314,306	1,159,139
1,000,001 +	Demand	3,322	2,130	0	626	6,079	62,081	41,071	0	21,334	124,486
	Time	54,712	36,720	3	31,644	123,078	550,119	469,550	4	349,791	1,369,464
	Total	58,034	38,850	3	32,270	129,157	612,200	510,621	4	371,125	1,493,950
Total	Demand	13,593	11,287	0	6,681	31,561	138,905,739	99,203,369	2,147	68,168,074	306,279,329
	Time	65,792	49,552	3	40,197	155,543	9,630,921	7,007,336	15	2,743,892	19,382,164
	Total	79,385	60,839	3	46,878	187,104	148,536,660	106,210,705	2,162	70,911,966	325,661,493

Table 7 Number of Deposit Accounts, as of December 31, 2025

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Deposit Banks	325,661,493	792,426	22,030,502	16,866	43,903,304	2,579,298	15,763,241	410,747,130
State-owned Banks	148,536,660	719,771	8,331,517	2,270	19,894,048	1,645,677	7,041,262	186,171,205
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	103,633,476	347,518	3,087,265	934	14,032,489	815,511	1,578,189	123,495,382
Türkiye Halk Bankası A.Ş.	16,001,338	46,645	2,598,499	324	1,001,029	354,628	1,903,278	21,905,741
Türkiye Vakıflar Bankası T.A.O.	28,870,597	325,608	2,645,743	1,012	4,860,424	475,538	3,559,686	40,738,608
Ziraat Dinamik Banka A.Ş.	31,249	0	10	0	106	0	109	31,474
Privately-owned Banks	106,210,705	55,120	7,769,620	10,173	16,921,878	846,188	6,980,290	138,793,974
Akbank T.A.Ş.	38,263,591	31,654	2,390,247	9,249	4,611,136	630,144	2,861,207	48,797,228
Anadolubank A.Ş.	208,147	70	67,969	41	33,418	690	5,394	315,729
Colendi Bank A.Ş.	11,125	0	100	0	165	0	0	11,390
Fibabanka A.Ş.	2,496,527	69	104,859	45	103,578	272	73,931	2,779,281
FUPS Bank A.Ş.	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	1,062,397	377	171,191	66	106,830	60,451	26,948	1,428,260
Turkish Bank A.Ş.	6,390	3	417	33	2,836	1	82	9,762
Türk Ekonomi Bankası A.Ş.	6,618,389	1,904	481,672	126	522,160	21,185	83,950	7,729,386
Türk Ticaret Bankası A.Ş.	843	0	1,287	0	91	24	0	2,245
Türkiye İş Bankası A.Ş.	38,403,260	12,647	3,163,125	322	9,800,457	105,125	3,396,145	54,881,081
Yapı ve Kredi Bankası A.Ş.	19,140,036	8,396	1,388,753	291	1,741,207	28,296	532,633	22,839,612

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	2,162	3	1,725	62	1,235	4	17	5,208
Birleşik Fon Bankası A.Ş.	2,162	3	1,725	62	1,235	4	17	5,208
Foreign Banks	70,911,966	17,532	5,927,640	4,361	7,086,143	87,429	1,741,672	85,776,743
Alternatifbank A.Ş.	288,053	1,073	56,040	46	90,179	418	16,472	452,281
Arap Türk Bankası A.Ş.	5,168	0	1,361	125	16,372	15	0	23,041
Bank Mellat	141	0	489	98	1,203	8	0	1,939
Bank of China Turkey A.Ş.	0	0	51	5	102	0	0	158
Burgan Bank A.Ş.	543,772	35	6,917	19	31,098	149	6,376	588,366
Citibank A.Ş.	2	1	983	105	1,096	116	0	2,303
Denizbank A.Ş.	24,835,588	12,428	3,928,408	2,805	3,213,131	32,841	709,620	32,734,821
Deutsche Bank A.Ş.	0	0	227	28	185	6	0	446
Enpara Bank A.Ş.	4,920,873	2	156,387	0	316,548	17,015	143,437	5,554,262
HSBC Bank A.Ş.	453,834	23	3,420	36	125,826	34	26,552	609,725
ICBC Turkey Bank A.Ş.	133,462	19	5,177	22	25,880	345	0	164,905
ING Bank A.Ş.	5,030,074	433	110,295	22	253,191	644	39,340	5,433,999
Intesa Sanpaolo S.p.A.	0	18	1	0	21	0	0	40
JPMorgan Chase Bank N.A.	0	0	0	11	0	0	0	11
MUFG Bank Turkey A.Ş.	0	0	97	21	121	4	0	243
Odea Bank A.Ş.	581,657	77	9,816	8	55,155	205	15,503	662,421
QNB Bank A.Ş.	10,079,250	815	516,084	714	520,046	7,596	190,817	11,315,322
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	1,104	0	0	0	0	0	0	1,104
Turkland Bank A.Ş.	10,236	2	3,581	9	5,756	45	0	19,629
Türkiye Garanti Bankası A.Ş.	24,028,752	2,606	1,128,306	287	2,430,233	27,988	593,555	28,211,727

(USD Million)

[illegible]

	Demand Deposits	With 7 days maturity	Up to 1 month	1-3 Month	3-6 Month	6 Month- 1 Year	1 Year and over	Cumulative deposit	Total Deposits
Foreign Banks	48,727	0	25,309	40,076	5,473	5,252	3,868	2	128,707
Saving Deposits	6,681	0	7,403	28,521	2,078	1,114	1,080	0	46,878
Public Sector Deposits	955	0	151	30	1	0	0	0	1,137
Commercial Deposits	4,354	0	11,428	6,111	2,466	3,465	930	0	28,754
Interbank Deposits	716	0	1,238	504	138	28	988	0	3,613
Foreign Currency Deposits	21,516	0	4,754	3,888	434	334	143	1	31,071
Other Institutions Deposits	162	0	172	591	220	181	310	0	1,635
Precious Metals Deposits	14,343	0	163	430	136	130	416	0	15,620
Total	216,789	8,337	123,394	192,716	35,225	12,465	11,550	10	600,487
Saving Deposits	31,561	3,137	30,254	100,977	16,182	2,611	2,374	8	187,104
Public Sector Deposits	7,810	0	15,440	2,970	412	94	12	0	26,739
Commercial Deposits	19,873	3,833	48,637	42,011	10,253	5,359	2,370	0	132,335
Interbank Deposits	6,923	892	9,061	5,112	1,055	418	1,301	0	24,761
Foreign Currency Deposits	84,550	406	16,857	27,152	4,208	2,143	4,382	3	139,699
Other Institutions Deposits	2,373	70	1,929	10,636	2,403	529	420	0	18,359
Precious Metals Deposits	63,699	0	1,214	3,857	714	1,312	692	0	71,488

Table 9 Classification of Deposits, as of December 31, 2025**(USD Million)**

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Sector Total	187,104	26,739	132,335	24,761	139,699	18,359	71,488	600,487
State-owned Deposit Banks	79,385	24,026	60,423	15,324	64,760	14,259	29,879	288,055
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	37,041	10,987	24,013	1,202	33,335	4,618	14,963	126,160
Türkiye Halk Bankası A.Ş.	19,606	4,909	18,316	11,252	16,403	4,299	6,603	81,388
Türkiye Vakıflar Bankası T.A.O.	22,736	8,129	18,091	2,870	15,022	5,341	8,313	80,503
Ziraat Dinamik Banka A.Ş.	2	0	2	0	0	0	0	5
Privately-owned Deposit Banks	60,839	1,577	43,111	5,812	43,861	2,449	25,989	183,638
Akbank T.A.Ş.	17,470	352	12,367	3,185	8,357	357	6,262	48,350
Anadolubank A.Ş.	872	14	384	38	765	31	137	2,239
Colendi Bank A.Ş.	2	0	21	0	4	0	0	27
Fibabanka A.Ş.	1,348	0	233	177	258	16	879	2,911
FUPS Bank A.Ş.	0	0	0	0	0	0	0	0
Şekerbank T.A.Ş.	941	22	743	237	831	81	409	3,265
Turkish Bank A.Ş.	11	0	17	23	91	9	4	155
Türk Ekonomi Bankası A.Ş.	5,212	185	2,704	144	2,619	88	955	11,907
Türk Ticaret Bankası A.Ş.	10	0	642	0	167	12	0	831
Türkiye İş Bankası A.Ş.	20,619	419	17,180	1,616	20,329	1,192	10,971	72,327
Yapı ve Kredi Bankası A.Ş.	14,353	585	8,820	393	10,440	663	6,372	41,625

Banks	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Banks Under Depo. Insurance Fund	3	0	47	12	7	17	0	87
Birleşik Fon Bankası A.Ş.	3	0	47	12	7	17	0	87
Foreign Banks	46,878	1,137	28,754	3,613	31,071	1,635	15,620	128,707
Alternatifbank A.Ş.	404	11	223	13	342	3	41	1,037
Arap Türk Bankası A.Ş.	1	0	8	107	233	0	0	349
Bank Mellat	0	0	0	16	8	0	0	24
Bank of China Turkey A.Ş.	0	0	0	17	122	0	0	139
Burgan Bank A.Ş.	579	51	185	15	631	1	85	1,548
Citibank A.Ş.	0	4	1,362	94	782	123	0	2,365
Denizbank A.Ş.	8,206	234	5,749	1,018	4,881	273	2,814	23,175
Deutsche Bank A.Ş.	0	0	217	70	83	5	0	375
Enpara Bank A.Ş.	3,330	19	165	0	464	10	808	4,796
HSBC Bank A.Ş.	597	0	728	14	1,270	1	1,219	3,828
ICBC Turkey Bank A.Ş.	58	1	11	421	343	1	0	835
ING Bank A.Ş.	2,444	35	292	36	1,040	1	402	4,250
Intesa Sanpaolo S.p.A.	0	0	0	0	1	0	0	1
JPMorgan Chase Bank N.A.	0	0	0	199	0	0	0	199
MUFG Bank Turkey A.Ş.	0	0	24	354	186	0	0	563
Odea Bank A.Ş.	455	4	395	0	383	1	409	1,647
QNB Bank A.Ş.	9,272	211	4,614	1,139	5,014	213	2,935	23,398
Rabobank A.Ş.	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	33	0	67	0	247	0	0	348
Türkiye Garanti Bankası A.Ş.	21,499	565	14,715	100	15,043	1,002	6,906	59,831

Table 10 Number of Deposit Accounts by Geographical Regions and Provinces, as of December 31, 2025

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
İstanbul	76,480,972	49,296	4,745,061	9,866	12,906,219	394,270	3,670,890	98,256,574
West Marmara	15,877,743	49,487	1,156,388	198	1,698,168	172,656	804,914	19,759,554
Balıkesir	5,191,269	15,254	370,360	69	629,122	47,974	275,905	6,529,953
Çanakkale	2,520,298	10,714	190,065	35	243,774	27,633	142,514	3,135,033
Edirne	2,135,476	4,181	160,736	17	215,534	23,848	89,859	2,629,651
Kırklareli	1,664,993	7,263	118,533	19	164,050	22,885	82,875	2,060,618
Tekirdağ	4,365,707	12,075	316,694	58	445,688	50,316	213,761	5,404,299
Aegean	47,151,551	94,647	3,523,384	859	6,002,123	380,341	2,399,022	59,551,927
Afyonkarahisar	2,575,287	11,739	194,552	31	291,239	23,484	119,820	3,216,152
Aydın	4,827,634	7,655	392,033	47	633,505	43,029	229,415	6,133,318
Denizli	4,402,716	10,642	361,256	69	510,269	38,206	257,155	5,580,313
İzmir	20,407,163	31,608	1,450,579	528	2,807,344	150,945	1,045,931	25,894,098
Kütahya	2,240,092	5,603	137,527	23	212,605	19,377	103,155	2,718,382
Manisa	6,056,773	12,139	463,341	68	482,026	52,811	289,059	7,356,217
Muğla	5,098,473	10,156	404,583	76	863,135	37,144	276,129	6,689,696
Uşak	1,543,413	5,105	119,513	17	202,000	15,345	78,358	1,963,751
East Marmara	31,115,556	69,211	2,020,912	791	3,609,245	241,651	1,532,774	38,590,140
Bilecik	1,076,810	4,939	52,461	9	84,997	12,703	51,148	1,283,067
Bolu	1,287,521	5,686	80,911	9	134,169	12,618	76,602	1,597,516
Bursa	11,045,410	18,793	762,567	188	1,298,750	80,790	522,349	13,728,847
Düzce	1,423,943	3,585	104,996	11	142,665	11,626	57,699	1,744,525
Eskişehir	3,783,859	10,363	222,074	45	445,715	31,185	191,691	4,684,932
Kocaeli (İzmit)	7,811,293	10,271	463,271	481	908,272	49,281	413,115	9,655,984
Sakarya (Adapazarı)	3,645,560	13,256	276,637	39	436,217	33,080	174,404	4,579,193
Yalova	1,041,160	2,318	57,995	9	158,460	10,368	45,766	1,316,076
West Anatolia	33,405,401	85,068	2,320,365	1,557	5,018,639	308,440	1,931,383	43,070,853
Ankara	25,218,685	52,757	1,630,921	1,439	4,021,907	242,456	1,520,305	32,688,470
Karaman	978,030	2,795	73,246	11	124,147	7,201	57,614	1,243,044
Konya	7,208,686	29,516	616,198	107	872,585	58,783	353,464	9,139,339

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	40,503,370	111,828	2,868,696	696	5,317,139	311,536	1,816,560	50,929,825
Adana	8,420,876	22,182	581,317	269	819,306	79,950	350,035	10,273,935
Antalya	11,970,947	18,867	969,442	183	2,246,202	79,190	590,369	15,875,200
Burdur	1,414,657	4,566	89,860	11	114,261	12,144	57,093	1,692,592
Hatay (Antakya)	5,091,976	13,839	294,028	52	648,671	28,228	214,642	6,291,436
Isparta	2,075,414	5,279	121,456	9	202,997	15,412	92,654	2,513,221
İçel (Mersin)	6,862,694	11,872	499,530	106	828,239	56,934	298,142	8,557,517
Kahramanmaraş	3,106,586	31,883	194,464	52	336,041	21,194	140,798	3,831,018
Osmaniye	1,560,220	3,340	118,599	14	121,422	18,484	72,827	1,894,906
Mid-Anatolia	14,492,659	52,899	1,076,166	194	2,026,578	146,518	660,884	18,455,898
Aksaray	1,319,768	4,776	108,491	18	234,980	14,614	57,406	1,740,053
Kayseri	4,910,779	11,227	343,081	94	744,492	35,404	223,849	6,268,926
Kırıkkale	1,103,519	5,763	66,825	6	100,854	11,152	49,262	1,337,381
Kırşehir	922,131	4,324	68,479	7	145,957	9,256	36,967	1,187,121
Nevşehir	1,154,478	4,656	101,853	17	178,597	11,058	50,699	1,501,358
Niğde	1,125,612	3,982	92,862	18	92,635	12,221	48,983	1,376,313
Sivas	2,469,208	9,713	156,308	26	294,009	34,504	120,116	3,083,884
Yozgat	1,487,164	8,458	138,267	8	235,054	18,309	73,602	1,960,862
West Black Sea	17,745,446	72,272	1,218,916	188	1,789,147	196,642	876,431	21,899,042
Amasya	1,513,870	3,575	108,031	12	117,470	15,524	70,216	1,828,698
Bartın	826,756	5,939	44,498	5	95,719	9,757	40,532	1,023,206
Çankırı	745,487	6,346	44,199	8	66,538	12,496	38,095	913,169
Çorum	1,930,621	8,037	151,027	18	214,565	20,357	80,376	2,405,001
Karabük	1,043,143	6,930	53,819	10	95,616	20,353	70,488	1,290,359
Kastamonu	1,519,581	13,144	108,692	10	114,496	21,887	81,174	1,858,984
Samsun	4,813,437	8,692	358,748	82	517,887	45,310	219,184	5,963,340
Sinop	819,701	4,278	52,351	8	94,735	10,834	49,927	1,031,834
Tokat	2,093,291	6,070	164,774	18	173,080	15,075	94,521	2,546,829
Zonguldak	2,439,559	9,261	132,777	17	299,041	25,049	131,918	3,037,622
East Black Sea	10,667,536	53,568	735,935	150	1,258,202	100,434	523,684	13,339,509
Artvin	811,962	3,125	67,819	16	93,652	8,143	49,939	1,034,656
Giresun	1,840,562	8,744	115,853	21	222,408	17,901	86,210	2,291,699
Gümüşhane	459,266	4,170	25,868	4	61,374	6,000	26,846	583,528
Ordu	2,699,604	14,027	176,739	21	261,784	27,428	117,583	3,297,186
Rize	1,637,975	13,564	141,852	30	152,892	13,314	73,620	2,033,247
Trabzon	3,218,167	9,938	207,804	58	466,092	27,648	169,486	4,099,193

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	6,597,757	44,190	386,402	62	655,529	67,955	257,884	8,009,779
Ağrı	1,002,705	4,269	58,088	11	99,274	6,933	36,463	1,207,743
Ardahan	374,623	3,731	28,730	8	30,087	6,683	18,802	462,664
Bayburt	280,172	2,476	15,360	0	35,777	2,791	12,096	348,672
Erzincan	1,155,622	5,990	50,125	9	114,419	11,945	49,181	1,387,291
Erzurum	2,268,744	16,555	138,347	21	208,161	24,252	87,559	2,743,639
İğdır	619,862	2,682	36,099	5	91,639	4,310	22,047	776,644
Kars	896,029	8,487	59,653	8	76,172	11,041	31,736	1,083,126
Middle East Anatolia	10,090,550	36,530	548,414	135	1,043,121	76,403	450,407	12,245,560
Bingöl	678,330	3,341	30,032	6	119,312	5,498	30,247	866,766
Bitlis	691,140	3,239	40,759	1	51,505	5,251	31,979	823,874
Elazığ	1,829,341	7,262	109,424	29	235,304	15,138	93,132	2,289,630
Hakkari	678,434	2,143	26,178	0	54,052	4,240	25,492	790,539
Malatya	2,463,074	6,216	138,116	15	239,524	17,709	129,373	2,994,027
Muş	751,546	3,919	47,727	13	80,280	7,545	26,094	917,124
Tunceli	382,161	1,975	15,862	1	68,238	3,630	17,550	489,417
Van	2,616,524	8,435	140,316	70	194,906	17,392	96,540	3,074,183
South-East Anatolia	20,794,394	73,430	1,382,868	388	2,108,847	177,550	832,074	25,369,551
Adıyaman	1,639,405	6,844	107,440	11	159,631	12,738	77,497	2,003,566
Batman	1,329,314	5,010	71,791	11	137,005	9,560	50,087	1,602,778
Diyarbakır	4,160,370	20,329	246,631	100	365,835	43,838	171,265	5,008,368
Gaziantep	6,130,020	10,771	432,545	209	698,490	45,558	243,431	7,561,024
Kilis	400,118	1,443	22,755	0	35,613	2,172	16,571	478,672
Mardin	1,777,810	6,210	130,046	14	222,506	17,382	64,596	2,218,564
Siirt	741,020	7,041	33,134	9	57,320	9,571	29,671	877,766
Şanlıurfa	3,664,168	10,991	290,240	28	296,116	29,258	133,076	4,423,877
Şırnak	952,169	4,791	48,286	6	136,331	7,473	45,880	1,194,936
Turkish Republic of Northern Cyprus	737,033	0	46,691	85	425,933	4,811	6,307	1,220,860
Foreign Countries	1,525	0	304	1,697	44,414	91	27	48,058
Total	325,661,493	792,426	22,030,502	16,866	43,903,304	2,579,298	15,763,241	410,747,130

* The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in this table.

Table 11 Deposits by Geographical Regions and Provinces, as of December 31, 2025

(USD Million)

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
İstanbul	69,971	3,432	91,230	17,075	65,281	5,364	25,110	277,461
West Marmara	8,635	262	1,246	0	2,842	289	2,900	16,175
Balıkesir	2,952	45	497	0	1,187	87	1,123	5,890
Çanakkale	1,342	70	132	0	263	47	506	2,362
Edirne	1,096	26	131	0	341	41	300	1,935
Kırklareli	929	21	80	0	225	34	270	1,559
Tekirdağ	2,316	99	406	0	826	80	701	4,428
Aegean	28,582	562	5,686	10	13,218	960	9,218	58,236
Afyonkarahisar	884	33	168	0	632	38	421	2,175
Aydın	3,069	34	325	0	1,270	69	831	5,599
Denizli	2,236	36	557	0	1,164	76	811	4,879
İzmir	14,380	282	3,514	10	6,867	545	4,438	30,036
Kütahya	472	29	112	0	330	35	397	1,375
Manisa	2,443	43	490	0	631	95	869	4,571
Muğla	4,373	79	444	0	1,808	80	1,134	7,918
Uşak	724	25	78	0	516	22	317	1,683
East Marmara	12,947	390	5,842	0	8,664	777	5,997	34,618
Bilecik	285	27	44	0	77	36	158	628
Bolu	434	17	84	0	159	17	261	973
Bursa	5,214	70	2,099	0	3,312	255	2,168	13,119
Düzce	333	11	103	0	225	24	170	866
Eskişehir	1,770	54	427	0	849	58	854	4,013
Kocaeli (İzmit)	3,191	142	2,682	0	2,930	289	1,634	10,869
Sakarya (Adapazarı)	1,171	39	334	0	833	79	575	3,030
Yalova	547	30	68	0	279	19	178	1,121
West Anatolia	19,769	19,784	16,630	3,020	19,085	8,569	9,807	96,664
Ankara	17,202	19,664	15,677	3,020	16,872	8,314	8,300	89,048
Karaman	326	15	58	0	284	11	233	927
Konya	2,241	105	896	0	1,929	244	1,274	6,689

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
Mediterranean	22,036	832	4,472	0	11,614	725	7,064	46,743
Adana	4,547	84	998	0	1,485	164	1,332	8,611
Antalya	8,519	312	1,717	0	6,129	175	2,539	19,391
Burdur	463	19	71	0	216	17	252	1,037
Hatay (Antakya)	2,517	196	441	0	1,084	82	681	5,000
Isparta	677	44	111	0	354	24	427	1,636
İçel (Mersin)	4,046	88	776	0	1,610	167	1,140	7,827
Kahramanmaraş	810	63	273	0	631	66	467	2,310
Osmaniye	458	26	85	0	105	30	227	930
Mid-Anatolia	5,052	239	1,172	0	4,737	278	2,369	13,847
Aksaray	519	16	82	0	657	34	277	1,584
Kayseri	1,891	79	613	0	1,997	88	805	5,472
Kırıkkale	274	24	45	0	108	16	187	654
Kırşehir	398	16	38	0	341	13	134	940
Nevşehir	443	17	97	0	503	17	203	1,279
Niğde	378	39	101	0	126	38	144	825
Sivas	744	32	130	0	519	52	406	1,884
Yozgat	406	16	66	0	488	19	213	1,207
West Black Sea	6,021	204	1,496	0	2,943	286	2,881	13,832
Amasya	352	13	64	0	137	15	200	781
Bartın	372	13	32	0	167	13	134	730
Çankırı	176	18	26	0	70	13	141	444
Çorum	586	32	253	0	478	25	266	1,639
Karabük	316	13	62	0	166	26	241	824
Kastamonu	479	22	71	0	130	31	275	1,008
Samsun	1,738	31	703	0	838	73	753	4,136
Sinop	368	14	60	0	184	9	130	765
Tokat	499	26	93	0	163	21	277	1,080
Zonguldak	1,134	23	133	0	610	62	464	2,426
East Black Sea	3,816	164	710	0	1,754	153	1,895	8,492
Artvin	280	25	26	0	54	8	145	538
Giresun	756	25	112	0	345	17	286	1,542
Gümüşhane	111	14	11	0	63	3	78	280
Ordu	1,004	23	141	0	301	42	399	1,911
Rize	385	39	87	0	165	22	326	1,024
Trabzon	1,279	38	332	0	827	60	660	3,196

Regions and Provinces*	Saving Deposits	Public Sector Deposits	Commercial Deposits	Interbank Deposits	Foreign Currency Deposits	Other Institutions Deposits	Precious Metals Deposits	Total
North East Anatolia	1,530	174	343	0	556	68	713	3,384
Ağrı	183	44	39	0	64	10	66	405
Ardahan	122	6	12	0	15	3	34	192
Bayburt	46	8	16	0	40	3	37	149
Erzincan	350	12	29	0	149	17	147	705
Erzurum	373	55	191	0	144	21	277	1,061
İğdır	194	14	23	0	103	7	61	401
Kars	262	35	34	0	41	9	91	471
Middle East Anatolia	2,620	177	717	0	1,285	212	1,615	6,626
Bingöl	151	10	44	0	118	5	100	428
Bitlis	133	40	48	0	17	7	68	312
Elazığ	532	21	183	0	455	30	462	1,683
Hakkari	83	18	27	0	19	6	39	192
Malatya	872	33	169	0	411	126	641	2,252
Muş	146	17	43	0	50	9	59	322
Tunceli	233	6	15	0	132	5	45	437
Van	469	32	187	0	84	25	201	998
South-East Anatolia	5,537	519	2,177	0	3,046	391	1,785	13,454
Adıyaman	529	91	109	0	186	13	266	1,194
Batman	263	28	103	0	79	18	101	590
Diyarbakır	1,159	106	478	0	316	73	381	2,513
Gaziantep	1,993	98	1,088	0	1,968	191	565	5,903
Kilis	75	13	13	0	28	7	33	169
Mardin	409	18	91	0	164	26	126	835
Siirt	106	15	26	0	24	10	49	230
Şanlıurfa	855	107	219	0	201	43	215	1,641
Şırnak	147	44	50	0	80	10	49	380
Turkish Republic of Northern Cyprus	587	0	359	8	1,608	244	133	2,939
Foreign Countries	3	0	254	4,648	3,067	43	1	8,016
Total	187,104	26,739	132,335	24,761	139,699	18,359	71,488	600,487

The statistics in this table are within the scope of the Official Statistics Programme(OSP).

* The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in this table.

Table 12 Loans by Geographical Regions and Provinces, as of December 31, 2025

(USD Million)

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
İstanbul	387	132	3	6	82	689	189,063	190,362
West Marmara	2,063	78	3	0	39	324	11,644	14,150
Balıkesir	783	20	1	0	13	102	3,885	4,803
Çanakkale	332	16	1	0	9	61	1,557	1,975
Edirne	319	10	0	0	4	38	1,219	1,590
Kırklareli	224	8	0	0	5	37	1,077	1,352
Tekirdağ	404	24	1	0	8	86	3,906	4,430
Aegean	4,915	238	10	4	121	1,028	48,694	55,010
Afyonkarahisar	476	15	1	0	4	65	1,596	2,157
Aydın	861	34	1	0	10	119	3,563	4,588
Denizli	485	24	1	0	10	130	5,586	6,236
İzmir	1,462	103	5	1	41	361	26,346	28,318
Kütahya	143	8	0	0	5	55	1,079	1,290
Manisa	957	30	1	0	12	168	4,473	5,641
Muğla	358	20	1	3	36	93	5,034	5,546
Uşak	173	5	0	0	3	37	1,017	1,235
East Marmara	1,993	102	5	0	50	520	34,732	37,402
Bilecik	92	3	0	0	2	17	698	812
Bolu	153	5	0	0	3	28	1,111	1,301
Bursa	671	43	2	0	19	220	13,567	14,523
Düzce	104	4	0	0	3	34	947	1,092
Eskişehir	441	8	0	0	4	53	3,610	4,116
Kocaeli (İzmit)	196	16	1	0	7	79	10,472	10,771
Sakarya (Adapazarı)	278	19	1	0	10	79	3,241	3,629
Yalova	58	2	0	0	2	11	1,086	1,160
West Anatolia	3,122	110	5	0	39	591	66,231	70,097
Ankara	1,311	89	4	0	33	450	58,516	60,403
Karaman	176	3	0	0	1	13	587	779
Konya	1,634	18	1	0	6	128	7,128	8,914

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
Mediterranean	3,668	217	14	2	240	1,158	47,003	52,303
Adana	956	35	2	0	12	225	11,208	12,438
Antalya	924	67	5	2	190	357	18,875	20,421
Burdur	246	7	0	0	4	46	637	939
Hatay (Antakya)	296	41	2	0	9	150	5,049	5,547
Isparta	174	6	0	0	3	38	1,045	1,267
İçel (Mersin)	576	35	2	0	15	168	6,051	6,847
Kahramanmaraş	351	15	1	0	4	99	3,287	3,757
Osmaniye	147	11	1	0	3	74	851	1,087
Mid-Anatolia	3,204	56	2	0	20	365	10,954	14,601
Aksaray	435	6	0	0	2	45	875	1,363
Kayseri	616	10	0	0	2	64	5,407	6,100
Kırıkkale	201	4	0	0	1	27	556	789
Kırşehir	531	5	0	0	3	31	537	1,107
Nevşehir	232	7	0	0	4	33	870	1,147
Niğde	451	8	0	0	2	47	825	1,333
Sivas	332	7	0	0	3	42	1,132	1,516
Yozgat	406	9	1	0	3	77	751	1,247
West Black Sea	2,045	82	4	0	32	464	12,519	15,147
Amasya	272	6	0	0	3	40	849	1,169
Bartın	24	2	0	0	3	15	419	463
Çankırı	178	4	0	0	1	24	543	749
Çorum	344	9	0	0	2	52	1,986	2,393
Karabük	43	6	0	0	2	26	884	961
Kastamonu	269	8	0	0	3	45	813	1,139
Samsun	400	24	2	0	7	129	4,074	4,636
Sinop	65	6	0	0	2	27	461	562
Tokat	396	10	1	0	4	62	1,083	1,555
Zonguldak	54	8	0	0	5	45	1,406	1,519
East Black Sea	534	44	3	0	30	294	8,365	9,270
Artvin	79	5	0	0	3	25	424	536
Giresun	92	9	0	0	5	47	1,241	1,396
Gümüşhane	53	1	0	0	1	10	203	268
Ordu	155	13	1	0	7	107	1,895	2,178
Rize	40	5	0	0	5	27	1,493	1,570
Trabzon	114	11	0	0	9	77	3,109	3,321

Regions and Provinces*	Specialized Loans						Non-specialized Loans	Total
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other		
North East Anatolia	1,188	22	1	0	9	98	3,333	4,651
Ağrı	73	3	0	0	2	17	404	499
Ardahan	223	1	0	0	0	3	139	367
Bayburt	52	1	0	0	0	5	114	172
Erzincan	166	2	0	0	1	12	390	572
Erzurum	275	9	0	0	3	41	1,549	1,877
Iğdır	92	1	0	0	0	7	314	415
Kars	307	5	0	0	2	13	423	750
Middle East Anatolia	1,010	31	2	0	15	180	5,568	6,806
Bingöl	42	1	0	0	0	4	430	478
Bitlis	138	3	0	0	2	23	459	626
Elazığ	166	8	1	0	4	43	1,207	1,428
Hakkari	40	2	0	0	1	9	235	286
Malatya	260	7	0	0	2	33	1,482	1,784
Muş	110	2	0	0	1	18	314	446
Tunceli	88	2	0	0	1	8	181	280
Van	166	6	0	0	3	43	1,259	1,477
South-East Anatolia	2,770	86	6	0	24	550	22,065	25,501
Adıyaman	177	10	1	0	3	89	848	1,128
Batman	140	2	0	0	1	10	731	884
Diyarbakır	694	27	1	0	6	64	2,888	3,680
Gaziantep	457	20	1	0	5	117	13,089	13,689
Kilis	44	1	0	0	0	4	262	312
Mardin	195	6	1	0	3	46	1,159	1,409
Siirt	102	2	0	0	1	12	354	471
Şanlıurfa	893	15	1	0	4	187	2,216	3,317
Şırnak	68	3	0	0	2	20	518	611
İller Bankası A.Ş.**	0	0	0	0	0	2,598	12	2,610
Turkish Republic of Northern Cyprus	0	0	0	0	1	0	1,575	1,577
Foreign Countries	0	0	0	0	0	0	19,331	19,331
Total	26,899	1,198	57	13	704	8,859	481,088	518,818

The statistics in this table are within the scope of the Official Statistics Programme(OSP).

* The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in this table.

** İller Bankası A.Ş. has been given as a separate item because the amount of loans extended to the Municipalities has not been distributed by provinces.

(USD Million)

[illegible]

	Specialized Loans							Non-specialized Loans	Total*
	Agriculture	Real Estate	Vocational	Maritime	Tourism	Other	Total		
Foreign Banks	2,697	0	0	0	0	0	2,697	112,527	115,225
Alternatifbank A.Ş.	0	0	0	0	0	0	0	1,507	1,507
Arap Türk Bankası A.Ş.	0	0	0	0	0	0	0	301	301
Bank Mellat	0	0	0	0	0	0	0	9	9
Bank of China Turkey A.Ş.	0	0	0	0	0	0	0	6	6
Burgan Bank A.Ş.	0	0	0	0	0	0	0	2,128	2,128
Citibank A.Ş.	0	0	0	0	0	0	0	432	432
Denizbank A.Ş.	2,697	0	0	0	0	0	2,697	19,657	22,354
Deutsche Bank A.Ş.	0	0	0	0	0	0	0	178	178
Enpara Bank A.Ş.	0	0	0	0	0	0	0	3,389	3,389
HSBC Bank A.Ş.	0	0	0	0	0	0	0	1,593	1,593
ICBC Turkey Bank A.Ş.	0	0	0	0	0	0	0	919	919
ING Bank A.Ş.	0	0	0	0	0	0	0	2,672	2,672
Intesa Sanpaolo S.p.A.	0	0	0	0	0	0	0	190	190
JPMorgan Chase Bank N.A.	0	0	0	0	0	0	0	0	0
MUFG Bank Turkey A.Ş.	0	0	0	0	0	0	0	1,188	1,188
Odea Bank A.Ş.	0	0	0	0	0	0	0	1,207	1,207
QNB Bank A.Ş.	0	0	0	0	0	0	0	25,568	25,568
Rabobank A.Ş.	0	0	0	0	0	0	0	0	0
Société Générale (SA)	0	0	0	0	0	0	0	0	0
Turkland Bank A.Ş.	0	0	0	0	0	0	0	204	204
Türkiye Garanti Bankası A.Ş.	0	0	0	0	0	0	0	51,379	51,379
Development and Investment Banks	0	0	0	2	208	3,002	3,211	38,625	41,836
Aktif Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1,448	1,448
Aytemiz Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	61	61
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	0	0	0
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	4	4
D Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	153	153
Destek Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	501	501
Diler Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	2	2
Golden Global Yatırım Bankası A.Ş.	0	0	0	0	0	196	196	65	261
GSD Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	13	13
İller Bankası A.Ş.	0	0	0	0	0	2,598	2,598	12	2,610
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	0	0	0	0	73	73
Misyon Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	146	146
Nurol Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	1,184	1,184
Pasha Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	167	167
Q Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	206	206
Standard Chartered Yatırım Bankası Türk A	0	0	0	0	0	0	0	0	0
Tera Yatırım Bankası A.Ş.	0	0	0	0	0	0	0	410	410
Türk Eximbank	0	0	0	2	205	208	415	25,819	26,234
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	0	0	0	0	2	0	2	2,872	2,875
Türkiye Sınai Kalkınma Bankası A.Ş.	0	0	0	0	0	0	0	5,345	5,345

* This table is generated by using the figures of the "Loans by Geographical Regions and Provinces".

Table 14 Capital Structure by Groups, as of December 31, 2025

(%)

	Shares Offered to the Public					Shares Unoffered to the Public									
	Paid-in Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Domestic					Foreign				
						Paid-in Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits	Paid-in Capital	Share holder's Equity	Total Assets	Total Loans	Total Deposits
Sector Total	4.3	13.9	14.3	14.4	14.8	80.8	60.5	64.8	63.6	64.1	15.0	25.6	21.0	22.0	21.1
Deposit Banks	7.7	15.2	15.0	15.2	14.8	63.6	56.3	62.7	61.0	64.1	28.7	28.6	22.3	23.9	21.1
State-owned Banks	1.3	3.5	4.4	4.4	4.6	98.7	96.5	95.6	95.6	95.4	0.0	0.0	0.0	0.0	0.0
Privately-owned Banks	27.0	36.4	36.8	36.8	36.5	69.9	60.7	59.9	59.7	60.0	3.1	2.9	3.4	3.5	3.5
Banks Under Depo. Insurance Fund	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0
Foreign Banks	1.0	6.2	6.1	6.3	6.6	1.8	0.2	0.1	0.1	0.1	97.2	93.6	93.8	93.6	93.3
Development and Investment Banks	0.6	4.3	4.7	5.4	-	99.0	93.1	92.7	94.1	-	0.4	2.6	2.6	0.5	-

Annotations:

- 1. Offered to the Public** : The percentage of shares "Offered to the Public". The status of ownership is not taken into consideration.
- The distributions of "Shareholder's Equity", "Total Assets", "Total Loans" and "Total Deposits" are calculated on the basis of "Paid-up Capital".
- Domestic** : Indicates the percentage of shares owned by Turkish companies.
- Foreign** : : Indicates the percentage of shares owned by foreign companies.
- "Sector Total" = "Deposit Banks" + "Development and Investment Banks"
- Shares Offered to the Public + Domestic + Foreign = 100.0

Table 15 Share in Group and Share in Sector, as of December 31, 2025
(%)

Banks	Share in Group			Share in Sector			Banks	Share in Group			Share in Sector		
	Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits		Total Assets	Total Loans	Total Deposits	Total Assets	Total Loans	Total Deposits
Deposit Banks	100.0	100.0	100.0	93.2	92.1	100.0	Foreign Banks	22.6	24.3	21.4	21.1	22.4	21.4
State-owned Banks	45.7	43.8	48.0	42.6	40.4	48.0	Alternatifbank A.Ş.	0.3	0.3	0.2	0.3	0.3	0.2
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	21.3	20.1	21.0	19.9	18.5	21.0	Arap Türk Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1
Türkiye Halk Bankası A.Ş.	10.8	9.5	13.6	10.1	8.7	13.6	Bank Mellat	0.0	0.0	0.0	0.0	0.0	0.0
Türkiye Vakıflar Bankası T.A.O.	13.6	14.3	13.4	12.7	13.2	13.4	Bank of China Turkey A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Ziraat Dinamik Banka A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Burgan Bank A.Ş.	0.4	0.4	0.3	0.4	0.4	0.3
Privately-owned Banks	31.6	31.8	30.6	29.4	29.3	30.6	Citibank A.Ş.	0.3	0.1	0.4	0.3	0.1	0.4
Akbank T.A.Ş.	8.4	8.5	8.1	-	-	-	Denizbank A.Ş.	4.4	4.8	3.9	4.1	4.4	3.9
Anadolubank A.Ş.	0.5	0.4	0.4	0.4	0.4	0.4	Deutsche Bank A.Ş.	0.1	0.0	0.1	0.1	0.0	0.1
Colendi Bank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Enpara Bank A.Ş.	0.6	0.7	0.8	0.6	0.7	0.8
Fibabanka A.Ş.	0.5	0.4	0.5	0.4	0.4	0.5	HSBC Bank A.Ş.	0.6	0.3	0.6	0.6	0.3	0.6
FUPS Bank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	ICBC Turkey Bank A.Ş.	0.3	0.2	0.1	0.2	0.2	0.1
Şekerbank T.A.Ş.	0.5	0.5	0.5	0.5	0.5	0.5	ING Bank A.Ş.	0.6	0.6	0.7	0.6	0.5	0.7
Turkish Bank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Intesa Sanpaolo S.p.A.	0.0	0.0	0.0	0.0	0.0	0.0
Türk Ekonomi Bankası A.Ş.	1.9	2.1	2.0	1.8	1.9	2.0	JPMorgan Chase Bank N.A.	0.0	0.0	0.0	0.0	0.0	0.0
Türk Ticaret Bankası A.Ş.	0.1	0.1	0.1	0.1	0.1	0.1	MUFG Bank Turkey A.Ş.	0.2	0.2	0.1	0.2	0.2	0.1
Türkiye İş Bankası A.Ş.	11.6	11.3	12.0	10.9	10.4	12.0	Odea Bank A.Ş.	0.3	0.3	0.3	0.3	0.2	0.3
Yapı ve Kredi Bankası A.Ş.	8.0	8.5	6.9	7.4	7.8	6.9	QNB Bank A.Ş.	4.6	5.4	3.9	4.3	5.0	3.9
Tasarruf Mevduatı Sig. Fon. Devr. B.	0.0	0.0	0.0	0.0	0.0	0.0	Rabobank A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0
Birleşik Fon Bankası A.Ş.	0.0	0.0	0.0	0.0	0.0	0.0	Société Générale (SA)	0.0	0.0	0.0	0.0	0.0	0.0
							Turkland Bank A.Ş.	0.0	0.0	0.1	0.0	0.0	0.1
							Türkiye Garanti Bankası A.Ş.	9.6	10.8	10.0	9.0	10.0	10.0
							Development and Investment Banks	100.0	100.0	-	6.8	7.9	-
							Aktif Yatırım Bankası A.Ş.	4.8	3.5	-	0.3	0.3	-
							Aytemiz Yatırım Bankası A.Ş.	0.1	0.1	-	0.0	0.0	-
							Bank of America Yatırım Bank A.Ş.	0.2	0.0	-	0.0	0.0	-
							BankPozitif Kredi ve Kalkınma Bankası A.Ş.	0.0	0.0	-	0.0	0.0	-
							D Yatırım Bankası A.Ş.	0.3	0.4	-	0.0	0.0	-
							Destek Yatırım Bankası A.Ş.	1.1	1.2	-	0.1	0.1	-
							Diler Yatırım Bankası A.Ş.	0.0	0.0	-	0.0	0.0	-
							Golden Global Yatırım Bankası A.Ş.	0.9	0.6	-	0.1	0.0	-
							GSD Yatırım Bankası A.Ş.	0.1	0.0	-	0.0	0.0	-
							Hedef Yatırım Bankası A.Ş.	0.4	0.3	-	0.0	0.0	-
							İller Bankası A.Ş.	12.3	6.2	-	0.8	0.5	-
							İstanbul Takas ve Saklama Bankası A.Ş.	11.2	0.2	-	0.8	0.0	-
							Misyon Yatırım Bankası A.Ş.	0.3	0.3	-	0.0	0.0	-
							Nurol Yatırım Bankası A.Ş.	3.3	2.8	-	0.2	0.2	-
							Pasha Yatırım Bankası A.Ş.	0.5	0.4	-	0.0	0.0	-
							Q Yatırım Bankası A.Ş.	0.4	0.5	-	0.0	0.0	-
							Standard Chartered Yatırım Bankası Türk A.Ş.	0.0	0.0	-	0.0	0.0	-
							Tera Yatırım Bankası A.Ş.	1.0	1.0	-	0.1	0.1	-
							Türk Eximbank	44.8	62.5	-	3.0	4.9	-
							Türkiye Kalkınma ve Yatırım Bankası A.Ş.	7.1	6.9	-	0.5	0.5	-
							Türkiye Sınai Kalkınma Bankası A.Ş.	11.3	13.0	-	0.8	1.0	-

Table 16 Bank Employees by Gender and Education, as of December 31, 2025

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sector Total	310	237	547	12,958	4,181	17,139	69,355	83,405	152,760	9,476	9,714	19,190	92,099	97,537	189,636
Deposit Banks	270	226	496	12,697	4,088	16,785	66,780	81,630	148,410	8,280	8,933	17,213	88,027	94,877	182,904
State-owned Banks	53	0	53	5,155	695	5,850	27,837	26,993	54,830	3,473	3,385	6,858	36,518	31,073	67,591
Türkiye Cumhuriyeti Ziraat Bankası A.Ş.	39	0	39	3,125	297	3,422	10,913	8,995	19,908	1,281	1,093	2,374	15,358	10,385	25,743
Türkiye Halk Bankası A.Ş.	13	0	13	1,935	364	2,299	9,036	9,448	18,484	930	849	1,779	11,914	10,661	22,575
Türkiye Vakıflar Bankası T.A.O.	1	0	1	95	34	129	7,827	8,499	16,326	1,259	1,432	2,691	9,182	9,965	19,147
Ziraat Dinamik Banka A.Ş.	0	0	0	0	0	0	61	51	112	3	11	14	64	62	126
Privately-owned Banks	38	5	43	2,824	602	3,426	23,148	31,044	54,192	2,645	2,936	5,581	28,655	34,587	63,242
Akbank T.A.Ş.	1	0	1	186	46	232	5,005	5,832	10,837	753	768	1,521	5,945	6,646	12,591
Anadolubank A.Ş.	10	0	10	159	34	193	565	624	1,189	66	47	113	800	705	1,505
Colendi Bank A.Ş.	0	1	1	3	5	8	29	29	58	15	16	31	47	51	98
Fibabanka A.Ş.	5	0	5	106	35	141	528	689	1,217	115	93	208	754	817	1,571
FUPS Bank A.Ş.	0	1	1	2	2	4	17	21	38	9	6	15	28	30	58
Şekerbank T.A.Ş.	3	0	3	90	55	145	1,524	1,812	3,336	117	117	234	1,734	1,984	3,718
Turkish Bank A.Ş.	0	0	0	13	10	23	37	43	80	10	2	12	60	55	115
Türk Ekonomi Bankası A.Ş.	4	0	4	314	167	481	2,723	3,972	6,695	341	397	738	3,382	4,536	7,918
Türk Ticaret Bankası A.Ş.	4	0	4	11	1	12	138	148	286	63	36	99	216	185	401
Türkiye İş Bankası A.Ş.	2	1	3	1,615	106	1,721	8,034	9,683	17,717	535	654	1,189	10,186	10,444	20,630
Yapı ve Kredi Bankası A.Ş.	9	2	11	325	141	466	4,548	8,191	12,739	621	800	1,421	5,503	9,134	14,637
Banks Under Depo. Insurance Fund	2	0	2	41	9	50	64	82	146	8	13	21	115	104	219
Birleşik Fon Bankası A.Ş.	2	0	2	41	9	50	64	82	146	8	13	21	115	104	219

Banks	Primary School			High School			Undergraduate			Postgraduate			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Foreign Banks	177	221	398	4,677	2,782	7,459	15,731	23,511	39,242	2,154	2,599	4,753	22,739	29,113	51,852
Alternatifbank A.Ş.	2	0	2	50	33	83	163	190	353	32	51	83	247	274	521
Arap Türk Bankası A.Ş.	7	0	7	36	6	42	92	75	167	20	15	35	155	96	251
Bank Mellat	3	0	3	6	1	7	21	4	25	3	1	4	33	6	39
Bank of China Turkey A.Ş.	0	0	0	1	0	1	26	11	37	6	10	16	33	21	54
Burgan Bank A.Ş.	2	0	2	43	35	78	540	563	1,103	82	70	152	667	668	1,335
Citibank A.Ş.	0	0	0	25	5	30	126	124	250	41	41	82	192	170	362
Denizbank A.Ş.	101	212	313	1,203	879	2,082	3,569	5,303	8,872	312	393	705	5,185	6,787	11,972
Deutsche Bank A.Ş.	2	0	2	4	1	5	37	52	89	9	13	22	52	66	118
Enpara Bank A.Ş.	0	0	0	16	32	48	360	901	1,261	42	51	93	418	984	1,402
HSBC Bank A.Ş.	4	0	4	81	48	129	376	676	1,052	75	67	142	536	791	1,327
ICBC Turkey Bank A.Ş.	3	0	3	33	8	41	196	215	411	39	37	76	271	260	531
ING Bank A.Ş.	3	0	3	70	27	97	460	755	1,215	105	129	234	638	911	1,549
Intesa Sanpaolo S.p.A.	0	0	0	1	0	1	7	9	16	7	5	12	15	14	29
JPMorgan Chase Bank N.A.	3	1	4	2	1	3	21	21	42	11	14	25	37	37	74
MUFG Bank Turkey A.Ş.	0	0	0	3	1	4	25	26	51	12	10	22	40	37	77
Odea Bank A.Ş.	3	0	3	34	5	39	387	626	1,013	77	79	156	501	710	1,211
QNB Bank A.Ş.	29	5	34	1,585	1,372	2,957	2,306	4,258	6,564	357	501	858	4,277	6,136	10,413
Rabobank A.Ş.	0	0	0	1	0	1	8	5	13	10	6	16	19	11	30
Société Générale (SA)	3	0	3	3	1	4	7	10	17	4	1	5	17	12	29
Turkland Bank A.Ş.	2	0	2	21	8	29	67	66	133	14	13	27	104	87	191
Türkiye Garanti Bankası A.Ş.	10	3	13	1,459	319	1,778	6,937	9,621	16,558	896	1,092	1,988	9,302	11,035	20,337
Development and Investment Banks	40	11	51	261	93	354	2,575	1,775	4,350	1,196	781	1,977	4,072	2,660	6,732
Aktif Yatırım Bankası A.Ş.	1	0	1	46	24	70	272	309	581	47	48	95	366	381	747
Aytemiz Yatırım Bankası A.Ş.	0	0	0	2	0	2	18	19	37	3	7	10	23	26	49
Bank of America Yatırım Bank A.Ş.	0	0	0	0	0	0	14	11	25	10	8	18	24	19	43
BankPozitif Kredi ve Kalkınma Bankası A.Ş.	2	1	3	2	3	5	9	23	32	2	1	3	15	28	43
D Yatırım Bankası A.Ş.	0	0	0	3	0	3	29	24	53	10	8	18	42	32	74
Destek Yatırım Bankası A.Ş.	0	1	1	6	1	7	35	35	70	10	7	17	51	44	95
Diler Yatırım Bankası A.Ş.	0	0	0	3	0	3	5	10	15	1	0	1	9	10	19
Golden Global Yatırım Bankası A.Ş.	1	0	1	4	3	7	45	28	73	17	11	28	67	42	109
GSD Yatırım Bankası A.Ş.	0	0	0	3	0	3	22	15	37	2	0	2	27	15	42
Hedef Yatırım Bankası A.Ş.	0	0	0	1	1	2	36	18	54	10	2	12	47	21	68
İller Bankası A.Ş.	24	0	24	85	22	107	1,047	514	1,561	563	341	904	1,719	877	2,596
İstanbul Takas ve Saklama Bankası A.Ş.	0	0	0	31	4	35	198	126	324	72	45	117	301	175	476
Misyon Yatırım Bankası A.Ş.	0	1	1	1	3	4	34	19	53	23	2	25	58	25	83
Nurol Yatırım Bankası A.Ş.	2	2	4	10	4	14	61	59	120	10	11	21	83	76	159
Pasha Yatırım Bankası A.Ş.	0	0	0	2	1	3	19	24	43	12	8	20	33	33	66
Q Yatırım Bankası A.Ş.	2	1	3	11	4	15	62	38	100	18	4	22	93	47	140
Standard Chartered Yatırım Bankası Türk A.Ş.	2	1	3	1	1	2	6	10	16	6	5	11	15	17	32
Tera Yatırım Bankası A.Ş.	0	0	0	6	4	10	43	36	79	20	15	35	69	55	124
Türk Eximbank	2	0	2	14	6	20	302	189	491	233	137	370	551	332	883
Türkiye Kalkınma ve Yatırım Bankası A.Ş.	1	4	5	12	1	13	156	118	274	67	42	109	236	165	401
Türkiye Sınai Kalkınma Bankası A.Ş.	3	0	3	18	11	29	162	150	312	60	79	139	243	240	483

Table 17 Bank Employees by Geographical Regions and Provinces, as of December 31, 2025

Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees	Regions and Provinces	No. of Employees
İstanbul	83,582	Mediterranean	14,789	North East Anatolia	2,913
West Marmara	5,475	Adana	3,370	Ağrı	250
Balıkesir	1,874	Antalya	5,379	Ardahan	117
Çanakkale	859	Burdur	347	Bayburt	94
Edirne	669	Hatay (Antakya)	1,424	Erzincan	272
Kırklareli	481	Isparta	570	Erzurum	1,749
Tekirdağ	1,592	İçel (Mersin)	2,246	Iğdır	178
Aegean	19,221	Kahramanmaraş	1,069	Kars	253
Afyonkarahisar	896	Osmaniye	384	Middle East Anatolia	3,071
Aydın	1,788	Mid-Anatolia	5,853	Bingöl	173
Denizli	1,836	Aksaray	395	Bitlis	224
İzmir	9,943	Kayseri	2,132	Elazığ	673
Kütahya	511	Kırıkkale	312	Hakkari	152
Manisa	1,691	Kırşehir	304	Malatya	763
Muğla	2,059	Nevşehir	394	Muş	198
Uşak	497	Niğde	321	Tunceli	121
East Marmara	14,987	Sivas	1,529	Van	767
Bilecik	271	Yozgat	466	South-East Anatolia	6,875
Bolu	442	West Anatolia	21,626	Adıyaman	456
Bursa	4,714	Ankara	18,621	Batman	338
Düzce	386	Karaman	267	Diyarbakır	1,476
Eskişehir	1,547	Konya	2,738	Gaziantep	2,495
Kocaeli (İzmit)	6,178	West Black Sea	6,549	Kilis	91
Sakarya (Adapazarı)	1,147	Amasya	404	Mardin	516
Yalova	302	Bartın	218	Siirt	177
East Black Sea	3,791	Çankırı	256	Şanlıurfa	1,056
Artvin	302	Çorum	726	Şırnak	270
Giresun	574	Karabük	300	Turkish Republic of Northern Cyprus	625
Gümüşhane	169	Kastamonu	539	Foreign Countries	279
Ordu	862	Samsun	2,439		
Rize	433	Sinop	296		
Trabzon	1,451	Tokat	617		
		Zonguldak	754	Total	189,636

* The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in this table.

Table 18 Number of ATM, POS and Merchants by Geographical Regions and Provinces, as of December 31, 2025

Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants	Regions and Provinces*	No. of ATM	No. of POS	No. of Merchants
İstanbul	12,994	2,239,287	2,679,266	Mediterranean	6,134	843,546	649,463	North East Anatolia	764	50,336	78,139
West Marmara	2,685	171,165	246,267	Adana	1,059	102,694	128,443	Ağrı	105	6,642	10,964
Balıkesir	882	59,924	87,815	Antalya	2,627	191,675	237,048	Ardahan	40	1,950	3,455
Çanakkale	415	28,424	41,689	Burdur	143	10,864	16,846	Bayburt	31	2,065	3,371
Edirne	382	18,023	24,913	Hatay (Antakya)	538	44,806	63,950	Erzincan	119	8,005	11,654
Kırklareli	256	15,478	22,529	Isparta	254	365,079	29,482	Erzurum	308	21,028	31,706
Tekirdağ	750	49,315	69,321	İçel (Mersin)	928	83,053	109,557	İğdır	64	4,299	6,521
Aegean	7,751	1,153,898	1,359,475	Kahramanmaraş	389	28,395	40,597	Kars	97	6,346	10,468
Afyonkarahisar	351	28,273	38,875	Osmaniye	196	16,978	23,540	Middle East Anatolia	1,185	78,015	120,225
Aydın	834	57,912	79,370	Mid-Anatolia	1,919	169,856	238,268	Bingöl	84	3,543	6,637
Denizli	592	60,455	84,355	Aksaray	166	14,741	21,426	Bitlis	92	5,120	8,898
İzmir	3,274	838,494	925,176	Kayseri	722	75,600	100,613	Elazığ	244	17,503	25,914
Kütahya	269	20,219	30,428	Kırıkkale	134	8,560	12,422	Hakkari	70	2,951	5,623
Manisa	818	55,414	79,291	Kırşehir	103	7,660	11,849	Malatya	293	21,399	31,691
Muğla	1,412	76,358	99,050	Nevşehir	203	17,284	23,520	Muş	78	4,810	8,210
Uşak	201	16,772	22,930	Niğde	132	12,315	17,471	Tunceli	38	1,686	3,083
East Marmara	5,671	418,862	563,993	Sivas	286	21,780	32,148	Van	286	21,002	30,169
Bilecik	136	7,566	10,946	Yozgat	173	11,915	18,819	South-East Anatolia	2,532	209,297	283,597
Bolu	189	12,610	19,247	West Anatolia	5,038	599,190	735,621	Adıyaman	169	13,667	19,574
Bursa	2,266	176,547	232,355	Ankara	4,082	474,356	564,435	Batman	152	14,801	18,472
Düzce	206	17,946	26,097	Karaman	113	9,833	14,334	Diyarbakır	469	37,087	50,600
Eskişehir	685	39,503	54,956	Konya	843	115,000	156,852	Gaziantep	826	77,884	101,659
Kocaeli (İzmit)	1,366	102,415	134,281	West Black Sea	2,401	190,471	273,906	Kilis	59	3,036	4,515
Sakarya (Adapazarı)	622	49,746	69,148	Amasya	172	14,378	20,455	Mardin	196	18,570	25,822
Yalova	201	12,528	16,963	Bartın	110	8,151	12,737	Siirt	87	5,687	7,788
East Black Sea	1,500	112,820	172,137	Çankırı	99	5,447	7,965	Şanlıurfa	478	32,390	45,760
Artvin	134	7,096	12,029	Çorum	263	20,585	29,898	Şırnak	96	6,174	9,407
Giresun	251	17,928	28,917	Karabük	156	9,812	14,893	Turkish Republic of Northern Cyprus	346	24,950	16,549
Gümüşhane	59	3,501	5,628	Kastamonu	191	14,471	23,015	Foreign Countries	9	416	344
Ordu	344	29,529	43,927	Samsun	721	65,739	89,780				
Rize	226	14,938	24,788	Sinop	115	8,204	12,738				
Trabzon	486	39,827	56,848	Tokat	251	20,162	29,916				
				Zonguldak	323	23,520	32,509				
								Total	50,929	6,262,109	7,417,250

* The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in this table.

Table 19 Equity Participations and Affiliated Companies of Turkish Banks Abroad, as of December 31, 2025

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Akbank T.A.Ş.								
Akbank AG (AC)	Banking	2006	2006	S.Hakan Binbaşgil	Mehmet Tugal	Rahmannstrasse 1, 65760 Eschborn Germany	49-69-29717100	49-69-29717104
Akbank Venteures B.V. (AC)	Techno. Startup	2023	2023	S.Hakan Binbaşgil	Alaattin Göktürk Işıkpınar	Raamplein 1, 1016XK Amsterdam, The Netherlands	90-532 441 29 62	-
Aktif Yatırım Bankası A.Ş.								
Kazakhstan Ijara Company	Leasing	2012	2012	Khaled Mohammed Al Aboodi	Yusuf Karşı	Office 63, 51/78 Kabanbay Batyr Kaldayakov Street Almaty Kazakhstan	7-727-2281818	7-727-2281818
Anadolubank A.Ş.								
Anadolubank Nederland B.V. (AC)	Banking	2006	2007	Albert Johannes Smith	Nedim Sabah	Officia 1 De Boelelaan 7 1083 HJ Amsterdam, The Netherlands	31-20-5171900	31-20-5171909 - 1911
Denizbank A.Ş.								
CJSC Deniz Bank Moscow (AC)	Banking	1998	2003	Olga Shulga	Oğuz Yalçın	2nd Zvenigorodskaya Str. No 13/42 6th Floor 123022 Moscow Russian Federation	7-495-7251020	7-495-7251025
Denizbank AG (AC)	Banking	1996	2002	Recep Baştuğ	Hayri Cansever	Thomas Klestil Platz 1 A 1030 Vienna Austria	43-1-5051052020	43-1-5051052029
ING Bank A.Ş.								
ING European Financial Services Plc. (AC)	Finance	1994	1994	John T. Mc Carthy	Süheyla De Roiste	Block 4, Dundrum Town Centre Sandyford Road, Dundrum, Dublin 16 Ireland	353-1-6384083	353-1-6384080
Şekerbank T.A.Ş.								
Şekerbank International Banking Unit Ltd. (AC)	Banking	1994	1994	Hasan Basri Gökten	Ayhan Akgönül	Muhtar Yusuf Galleria F Blok Kat 3 Atatürk Cad. Lefkoşa K.K.T.C.	392-2289134	392-2289109
Şekerbank Kıbrıs Ltd. (AC)	Banking	1996	1996	Hasan Basri Gökten	Serhan Tuğyan	Muhtar Yusuf Galleria F Blok Kat 2 Atatürk Cad. Lefkoşa K.K.T.C.	392-2280677	392-2280670

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
T.C. Ziraat Bankası A.Ş.								
Azer Türk Bank ASC	Banking	1995	1995	Ruslan Əlixanov	Nəbiyeva Günel	C.Memmedkuluzade Küc.85 192/193 Baku Azerbaijan Republic	994-12-945	994-12-5991008
JSC Ziraat Bank Georgia (AC)	Banking	2017	2017	Yüksel Cesur	Turgut Gülcihan	Sanapiro Street No 6 PO Box 0105 Tbilisi Georgia	995-322-943704	-
Kazakhstan Ziraat International Bank (AC)	Banking	1993	1993	Süleyman Yalçın	Savaş Zorlu	Nauryzbay Batyr Str., No. 17A, 3rd Floor, A05F8G3 Almaty Kazakhstan	7-727-2441993	-
Turkmen Turkish Joint Stock Commercial Bank	Banking	1993	1993	Sahimurat Aganiyazov	Ercan Durmuş	Mahdumguly Avenue 111/2 74400 Ashgabat Turkmenistan	993-12-938342	993-12-938347
ZiraatBank BH D.D.(AC)	Banking	1996	1996	Ferhat Pişmaf	Mustafa Sarıkuş	Ul. Zmaja od Bosne 47C 71000 Sarajevo Bosnia and Herzegovina	387-081-920088	-
Ziraat Bank Azerbaycan ASC (AC)	Banking	2014	2014	Hüseyin Özuysal	Selçuk Demir	Yasamal Rayonu, Hasan Bey Zerdabi 191 AZ1122 Baku Azerbaijan Republic	994-12-5055616	-
Ziraat Bank International AG (AC)	Banking	2001	2001	Mehmet Şükrü Taşçı	Mustafa Behçet Vargören Murat Gündoğdu	Myliusstrasse 14 60323 Frankfurt Am Main Germany	49-69-298050	49-69-280122
Ziraat Bank Kosova JSC (AC)	Banking	2025	2025	Ali Aras	Kenan Bozkurt	Rr. Ukshin Hoti, 13, 10000 Prishtina, Kosova	38-338 222 000	
Ziraat Bank Montenegro AD (AC)	Banking	2015	2015	Kemalettin Bayat	Talha Dökülmez	Ulica Slobode 84, 81000 Podgorica Montenegro	382-20442200	-
Ziraat Bank (Moscow) JSC (AC)	Banking	1993	1993	Yüksel Cesur	Gülşah Baysal	Mosalarko Plaza One Marksistkaya 109147 Moscow Russian Federation	7-495-2326737	7-495-2326736
Ziraat Bank Uzbekistan JSC (AC)	Banking	1993	1993	Ahmet Acar	Volkan Güldürmez	Zviad Gamsakhurdia Embankment N100 Tbilisi Georgia	998-78-1479614	-
Türkiye Garanti Bankası A.Ş.								
G Netherlands BV (AC)	Financial Institution	2007	2010	Avni Aydın Düren	-	Keizersgracht 569, 1017 DR Amsterdam The Netherlands	31-20-5539700	-
Garanti Bank International NV. (AC)	Banking	1990	1990	Mahmut Akten	Suat Erhan Zeyneloğlu	Keizersgracht 569 - 575 1017 DR Amsterdam The Netherlands	31-20-5539700	-

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
Garanti Holding B.V. (AC)	Financial Institution	2007	2010	Avni Aydın Düren	-	Keizersgracht 569 1017 DR Amsterdam The Netherlands	31-20-5539700	-
Garanti Bank SA (AC)	Banking	2009	2010	Mahmut Akten	Mustafa Tiftikçioğlu	Fabrica De Glucoza Street, No 5, Novopark 3 Buss.Cent. F Build., Floor 5, Distict 2, Bucharest, 020331, Romania	40-21-2089260	40-21-2089286
Motoractive IFN SA (AC)	Leasing	1998	2010	Mustafa Tiftikçioğlu	Okan Murat Yurtsever	Fabrica De Glucoza Street, No 5, Novopark 3 Buss.Cent. F Build., Floor 4, Distict 2, Bucharest, 020331, Romania	40-21-3878000	40-21-3878001
Türkiye Halk Bankası A.Ş.								
Demir - Halk Bank (Nederland) N.V.	Banking	1992	1992	Frederik-Jan Umbgrove	Okan Balköse	Weena 780, 3014 DA Rotterdam, The Netherlands	31-10-4369151	-
Halk Banka A.D. Skopje (AC)	Banking	1993	2011	Osman Arslan	Fatih Şahbaz	Sv. Kiril i Metodij Blvd. No. 54, BB 1000 Skopje Macedonia	389-02-3240 800	-
Halkbank A.D. Beograd (AC)	Banking	1956	2015	Osman Arslan	Süleyman Bulut	Bulevar Milutina Milankovica 9e Belgrade Serbia	381-011-2041800	-
Halk Osiguruvanje A.D. Skopje (BO)	Insurance	2007	2019	İbrahim Okan Çağlar	Ilo Ristovski	St. Majka Tereza No.1 Entrance 2, Center 1 1000 Skopje Macedonia	389-02-311 85 60	-
Türkiye İş Bankası A.Ş.								
Isbank AG (AC)	Banking	1992	1992	Hakan Aran	Gamze Yalçın	İşbank AG, Zeil 123, 60313 Frankfurt Main Frankfurt Germany	49-69-29901199	49-69-29901116
JSC Isbank (AC)	Banking	1994	2011	Mehmet Türk	Murat Ulusoy	13D Nametkina Str. 117420 Moscow Russian Federation	7-495-2321234 7-495-9611177	7-495-2322871
JSC Isbank Georgia (AC)	Banking	2015	2015	Olgun Tufan Kurbanoglu	Onur Kütük	I. Chavchavadzeave. No. 72a, 10th Floor 0162 Vake Plaza Business Centre Tbilisi	995-32-2442244	995-32-2310516
Maxis Investments Ltd. (AC)	Brokerage Firm	2005	2005	Kenan Ayvaci	Yiğit Arıkök	One Bartholomew Lane London EC2N 2AX London United Kingdom	44-02077253310	-

Banks	Field of Activity	Date of Establis	Date of Particip.	Chairman of the Board	General Manager	Address	Phone	Fax
United Payment Georgia LLC	Elektronik Payment Institution	2022	2025	-	Nino Chedia	Arakishvili Str. Arakishvili Residence No. 3 4th Floor Tbilisi Georgia	995 32 2185954	-
United Payment MMC	Elektronik Payment Institution	2021	2025	Halim Memiş Aslı Odabaşı Edqar Abdullayev	Edqar Abdullayev	Alaaddin Guliyev 1131 Babek Plaza A Block Floor 15, Office No.1 Baku Azerbaijan Republic	994-12-488 0838	-
Türkiye Vakıflar Bankası T.A.O.								
Kıbrıs Vakıflar Bankası Ltd.	Banking	1982	1989	Ecem Topaloğlu	Ahmet Özturun	66 Atatürk Cad. PO.Box. 212 Lefkoşa K.K.T.C.	392-6006000 392-6006020 392-2285871-72	392-2275169
Vakıfbank International A.G.(AC)	Banking	1999	1999	Ferkan Merdan	Şükrü Mete Tepegöz	Prinz Eugen Strasse 8-10 OG/Top 17 1040 Wien Austria	43-1-5123520	43-1-5123520199
Yapı ve Kredi Bankası A.Ş.								
Banque De Commerce Et De Placements S.A.	Banking	1963	1996	Alain Bruno Levy	Naci Sığın	1, Rue De la Fontain, PO Box 3069 1211 Geneva 3 Switzerland	41-22-9091919	41-22-9091900
Stichting Custody Services YKB (AC)	Custody Services	2001	2001	-	-	Rembrant Tower Amstelplein 1 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331
Yapı Kredi Bank Azerbaijan Closed Joint Stock Company (AC)	Banking	1998	1998	Gökhan Erün	Mete Şamil Öztürk	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	99-412-4977795	99-412-4970276
Yapı Kredi Bank Deutschland OHG (AC)	Banking	1926	2024	Gökhan Erün	Abdullah Kutucu (CEO & Genel Manager) Didem Öget (General Manager)	Neue Mainzer Strasse 75, 60311 Frankfurt am Main Germany	49-69-509546565	49-69-97265665
Yapı Kredi Bank Nederland N.V. (AC)	Banking	2001	2001	Gökhan Erün	Gül Pınar Salcı	Yasamal District Cafer Cabbarlı Str. 32/12 AZ 1085 Baku Azerbaijan Republic	31-20-3445555	31-20-6631331
Yapı Kredi Holding BV. (AC)	Finance	1999	1999	Gökhan Erün	-	Rembrandt Tower Amstelplein 1, 1096 HA Amsterdam, The Netherlands	31-20-3445555	31-20-6631331

AC : Affiliated Company

Table 20 Branches and Representative Offices of Turkish Banks Abroad, as of December 31, 2025

Country	City	Banks	Address	Phone	Fax
Algeria	Algiers	T.C.Ziraat Bankası (B)	7, Rue Larbi Alik, Paradou Hydra-Algiers People's Democratic Republic of Algeria	213-44191252	213-44191241
Bulgaria	Burgas	T.C.Ziraat Bankası (B)	Graf Ignatiev Str. No 15, 8000 Burgas Bulgaria	359-56-700279	-
	Kardzhali	T.C.Ziraat Bankası (B)	Bulair Str. 7A Kardzhali 6600 Bulgaria	359-361-54651-59	359-36-154659
	Plovdiv	T.C.Ziraat Bankası (B)	Tsabribrod Str. No 4 4000 Plovdiv Bulgaria	359-32-5119201-25	359-32-511925
	Shumen	T.C.Ziraat Bankası (B)	Lyuben Karavelov Str. No 27 Shumen Bulgaria	359-54-913211	-
	Sofia	T.C.Ziraat Bankası (B)	Todor Alexandrov Blvd. Tzar Samuil Str. No 87 1000 Sofia Bulgaria	359-2-4001713 359-2-9802113	359-2-9802113
Egypt	Cairo	T.C.Ziraat Bankası (B)	Slivnitsa Blv. No 91 Varna Bulgaria	359-52-912500-504	359-52-912505
		T.C.Ziraat Bankası (R)	Cairo Festival City, Podium 1, P6, Office 210 New Cairo Egypt	20-109-0285815	-
		Türkiye İş Bankası (R)	Nile City Towers, 2005 C Cornish El Nil, North Tower, 27th Floor Cairo Egypt	20-22-4619813-14	20-22-4619810
Greece	Athens	T.C.Ziraat Bankası (B)	Ermou 2 5th Floor Syntagma 10563 Athens Greece	30-210-3223031	30-210-3221796
	Komotini	T.C.Ziraat Bankası (B)	Platia Irinis 17 & Papaflesa 1 T.K. 69132 Komotini Greece	30-253-1085930	30-253-1085927
	Xanthi	T.C.Ziraat Bankası (B)	M. Karaoli 68 67131 Xanthi Greece	30-254-1069420	30-254-1066641
Iran	Tehran	Türkiye Halk Bankası (R)	District 22 Kharazi Gharb Highway, Nahavand Street, Kuche Keyhan, Rose Mall Business Center North Tower, 6th Floor No. 606 Postal Code 1498711339 Tehran Iran	216-503 59 87	-
Iraq	Baghdad	T.C.Ziraat Bankası (B)	301st District, 1st Street, No 24 Weziriye Area Baghdad Iraq	964-790-4181390	-
		Türkiye İş Bankası (B)	Al Mansour, Abou Jafar Street, District 607 Street 17 No.28 Baghdad Iraq	964-772-6698654	-
	Erbil	T.C.Ziraat Bankası (B)	Royal Mall 60.Mt Street Ground Floor 44001 Erbil Iraq	964-66-2649968	-
		Türkiye İş Bankası (B)	Gulan Street UB Holding Plaza Bakhtiyary 48640 Erbil Iraq	964-066-2895151	-
		Türkiye Vakıflar Bankası (B)	Gulan Street Star Tower, Erbil Iraq	964-66-2246237	-
Kosovo	Pristina	Türkiye İş Bankası (B)	Ukshin Hoti Street No 100 - 10000 Lakrishtë Pristina Kosovo	383-38-245245	383-38-224542
	Prizren	Türkiye İş Bankası (B)	Zahir Pajaziti Street No KK Lakuriqi 2-Blok A-1 20000 Prizren Kosovo	383-29-245255	383-29-245278
Malta	Portomaso	Akbank (B)	Portomaso Business Tower Level 6 STJ 4011 St.Julians Portomaso Malta	356-21-383400	356-21-383666
	Sliema	Türkiye Garanti Bankası (B)	The Strand Towers 36 Flat 4/5 The Strand Sliema 1022 Malta	356-23288000	356-23288160
People's Republic of China	Shangai	Türkiye Garanti Bankası (R)	Pudong Ave. Marine Tower No 1, Room 1304 200120 Shanghai, People's Republic of China	86-21-58797900 86-21-58794155	86-21-58793896
		Türkiye İş Bankası (R)	4505 Jin Mao Tower 88 Century Bouleward 200121, Pudong New Area, Shanghai People's Republic of China	86-21-50470882	86-21-50470885
Quatar	Doha	Türkiye Vakıflar Bankası (B)	Zone 60, Street 810, Tornado Tower Building No.17 Office 2801 28th Floor Doha Quatar	974-44412534	-
Republic of Rwanda	Kigali	Aktif Yatırım Bankası (R)	PCD Building Umujiyi wa Kigali Republic of Rwanda	250-788-307014	250-788-648349

Country	City	Banks	Address	Phone	Fax
T.R.N.C.	Famagusto	Türk Ekonomi Bankası (B)	İsmet İnönü Bulvarı No 43 Sakarya Famagusto T.R.N.C.	392-3655920	392-3655931
		T.C.Ziraat Bankası (B)	Karakol Mah. İsmet İnönü Bulvarı No 41 Famagusto T.R.N.C.	392-3655691-92	392-3655699
		T.C.Ziraat Bankası (B)	İsmet İnönü Bulvarı No 10 9/A Famagusto T.R.N.C.	392-3654546-49	392-3654550
		Türkiye Garanti Bankası (B)	Sakarya Mah. Eşref Bitlis Caddesi, No 20 Famagusto T.R.N.C.	392-6300300	216-6301289
		Türkiye Halk Bankası (B)	Dumlupınar Mah. İsmet İnönü Bulvarı No 20 Famagusto T.R.N.C.	392-6321400	392-3656706
		Türkiye İş Bankası (B)	İsmet İnönü Bulvarı No 56 Famagusto T.R.N.C.	392-3653866	392-3653859
	Kyrenia	Türkiye İş Bankası (B)	Eşref Bitlis Cad. No 10 Famagusto T.R.N.C.	392-3656823	392-3656827
		Denizbank (B)	Karaoğlanoğlu Cad. No 30/1 Kyrenia T.R.N.C.	392-6509960	392-6509979
		Türk Ekonomi Bankası (B)	Bedreddin Demirel Cad. No 12/12B Kyrenia T.R.N.C.	392-8158510	392-8154814
		T.C.Ziraat Bankası (B)	Atatürk Cad. Phelecia Court Sitesi Kordonboyu No 46 Girne K.K.T.C.	392-8152210	392-8152284
		T.C.Ziraat Bankası (B)	Karaoğlanoğlu Cad. Atlantic Avenue C Blok No 38/A/B/C/D Girne K.K.T.C.	392-8157888	392-8150891
		Türkiye Garanti Bankası (B)	Atatürk Cad. No 17 Kyrenia T.R.N.C.	392-6505330	216-6831445
		Türkiye Garanti Bankası (B)	Mete Adanır Cad. No 18/A Kyrenia T.R.N.C.	392-6505300	216-6831288
		Türkiye Halk Bankası (B)	Carrington Gold Tower Semih Sancar Cad. No 69/3 Kyrenia T.R.N.C.	392-6509000	392-8160234
		Türkiye Halk Bankası (B)	Karaoğlanoğlu Cad. Yeni Kavşak Mevkii No 116 Kyrenia T.R.N.C.	392-6509200	392-8223502
		Türkiye İş Bankası (B)	Bedrettin Demirel Cad. No.31 Kyrenia T.R.N.C.	392-8161203	392-8161207
	Morphou	Türkiye İş Bankası (B)	Uğur Mumcu Cad. No 4A Ozanköy Kyrenia T.R.N.C.	392-8153313	392-8151090
		Türkiye İş Bankası (B)	Karaoğlanoğlu Cad. Sea Side Plaza II No 105 Alsancak Kyrenia T.R.N.C.	392-8213421	392-8213424
		T.C.Ziraat Bankası (B)	Piyale Paşa Mah. Ecevit Cad. No 78 PK 99700 Morphou T.R.N.C.	392-7142148	392-7142763
		Türkiye İş Bankası (B)	Ecevit Cad. No 24/B Morphou T.R.N.C.	392-7146860	392-7146859
		Türkiye İş Bankası (B)	Orta Doğu Teknik Üniversitesi, Kuzey Kıbrıs Kampüsü, Kalkanlı Morphou T.R.N.C.	392-6611951	392-6611954
		Türkiye İş Bankası (B)	Lefke Avrupa Üniversitesi Kampüsü, Gemikonağı Lefke Morphou T.R.N.C.	392-6604002	392-6604003
	Nicosia	Türk Ekonomi Bankası (B)	Ortaköy Mahallesi Kumsal Mevkii Mehmet Akif Cad. No 86 D303-304 Nicosia T.R.N.C.	392-2292040	392-2290762
		Türk Ekonomi Bankası (B)	KüçükKaymaklı Mah. Şehit Mustafa Ahmet Ruso Cad. No 3-4 Nicosia T.R.N.C.	392-2280255	392-2280302
		T.C.Ziraat Bankası (B)	Şehit Yüzbaşı Tekin Yurdabak Cad. No 8/1Taşkınıköy Nicosia T.R.N.C.	392-2257342	392-2247341
		T.C.Ziraat Bankası (B)	Günaydın Sok. No 1 Gönyeli Nicosia T.R.N.C.	392-2240732	392-2240724
		T.C.Ziraat Bankası (B)	Şehit Mustafa Ahmet Ruso Caddesi No 11 KüçükKaymaklı Nicosia T.R.N.C.	392-2240522	392-2282401
		Türkiye Garanti Bankası (B)	Bedreddin Demirel Cad. No 114 Yenişehir Nicosia T.R.N.C.	392-6005300	216-6830493
		Türkiye Garanti Bankası (B)	Düzyol Sokak No 12/B Gönyeli Nicosia T.R.N.C.	392-6803000	216-6831447
		Türkiye Garanti Bankası (B)	Şehit Mustafa Ruso Caddesi No 86/A KüçükKaymaklı T.R.N.C.	392-6005400	216-6831589
		Türkiye Halk Bankası (B)	Gazeteci Kemal Aşık Cad. No:68/B Küçük Kaymaklı Nicosia T.R.N.C.	392-6122900	392-2274571
		Türkiye Halk Bankası (B)	Cebeci Sokak, No 4 Yenikent Gönyeli Nicosia T.R.N.C.	392-6804000	392-2239374

Country	City	Banks	Address	Phone	Fax
The Kingdom of Bahrain	Trikomo	Türkiye Halk Bankası (B)	Ortaköy Mah. Mehmet Akif Cad. No 120 Kumsal Nicosia T.R.N.C.	392-6122870	-
		Türkiye İş Bankası (B)	Dr. Fazıl Küçük Bulvarı No 12 Hamitköy Lefkoşa T.R.N.C.	392-2252808	392-2257208
		Türkiye İş Bankası (B)	Cebeci Sokak, No 19 Yenikent Gönyeli T.R.N.C.	392-2231702	392-2236707
		Türkiye İş Bankası (B)	Atatürk Cad. No 84 Küçükkaymaklı Nicosia T.R.N.C.	392-2270415	392-2277602
	Manama	Türkiye İş Bankası (B)	Şehit Mustafa Mehmet Sokak No 10 Taşkinköy Nicosia T.R.N.C.	392-2256801	392-2256535
		Türkiye İş Bankası (B)	Yakın Doğu Üniversitesi Kampüsü, Yakın Doğu Bulvarı Nicosia T.R.N.C.	392-2231354	392-3160264
		Türkiye İş Bankası (B)	Girne Cad. No 9 Nicosia T.R.N.C.	392-2283133	392-2280802
		T.C.Ziraat Bankası (B)	Makenzi Cad. Bahçeler İpar İş Merkezi No 5-6 Bahçeli Trikomo T.R.N.C.	392-3300277-78	392-3300276
		Türkiye Halk Bankası (B)	Larnaka Bulvarı No 12 Trikomo T.R.N.C.	392-6321500	392-6804070
		Türkiye İş Bankası (B)	Larnaka Bulvarı, Köseoğlu Center No 1 Bahçeler Trikomo T.R.N.C.	392-3300246	392-3300251
	Manama	Denizbank (B)	Al Jasrah Tower 6 th Floor Office No 62/63 P.O.Box 10357 Diplomatic Area Manama The Kingdom of Bahrain	973-17-541137	973-17-541139
		QNB Bank (B)	Flat 51, Build., 150. Road 383 Block 315, P.O. Box 2435 Manama The Kingdom of Bahrain	973-17-211322	973-17-211339
		Türkiye Halk Bankası (B)	Almoayyed Tower, 33rd Floor, Suite 3302, Al Seef District, P.O. Box 11378 Manama The Kingdom of Bahrain	973-17-537711 212-3707494	973-17-535463
		T.C.Ziraat Bankası (B)	Bahrain Financial Center Harbour Towers-East Building 1398 44th Floor Unit 4413 Manama The Kingdom of Bahrain	973-17-580521	-
		Türkiye İş Bankası (B)	Al Jasrah Tower 8th Floor Building 95 Road 1702 Block 317 Diplomatic Area Manama The Kingdom of Bahrain	973-17-549222	973-17-549218
		Türkiye Vakıflar Bankası (B)	1704 Road, Al Rossais Tower, 10th Floor, Off. Nr. 102-103, PO. Box 10242 Diplomatic Area Manama The Kingdom of Bahrain	973-17-538662	973-17-0514496
The Kingdom of Saudi Arabia	Jeddah	Yapı ve Kredi Bankası (B)	Wind Tower 10th Floor, Suite 101, Building No 403, Road No 1705, Block No 317 Diplomatic Area Manama The Kingdom of Bahrain	973-17-541055	262-647 90 43
		T.C.Ziraat Bankası (B)	Al-Rawdah Dist. 1 Prince Saud Al Faisal Str. P.O. Box 54759 Jeddah 21524 The Kingdom of Saudi Arabia	966-12-6655433	966-12-6643516
U.S.A.	New York	Türkiye Vakıflar Bankası (B)	1177 Avenue of the Americas, 36th Floor, New York N.Y.10036 U.S.A.	1-212-6219400	1-212-7078745
United Kingdom	London	T.C.Ziraat Bankası (B)	45-47 Cornhill, London, EC3V 3PF United Kingdom	44-20-76004985	44-20-76004987
		Türkiye Halk Bankası (R)	16 Berkeley Street, Mayfair, London W1J 8DZ United Kingdom	44-20-39073937	-
		Türkiye İş Bankası (B)	1 Bartholomew Ln, London EC2N 2AX United Kingdom	44-02073971400	-
		Türkiye İş Bankası (B)	1 Bartholomew Ln, London EC2N 2AX United Kingdom	44-02073971400	-
United Arab Emirates	Dubai	Türkiye Vakıflar Bankası (R)	Vakıfbank House 31-33 Lime Street EC3M 7HT London United Kingdom	-	-
		T.C.Ziraat Bankası (R)	Dubai International Finance Center (DIFC) Gate Village 8 Building, Unit 22 Dubai, United Arab Emirates	971-45547337	-
		Türkiye Vakıflar Bankası (R)	DIFC-Gate District, Building 4, 6th Floor No. 9B, Dubai United Arab Emirates	971-4-319200	-

(B) : Branch (R) : Representative Office

Table 21 Representative Offices in Türkiye, as of December, 31 2025

Representative Offices	Head Office	Address	Phone	Fax
ABC International Bank PLC	United Kingdom	Eski Büyükdere Cad. Ayazağa Yolu Sok. İz Plaza No 9 Kat 19 Daire 69 34398 Maslak İstanbul	212-290 68 90 212-329 80 00	212-290 68 91
Alubaf Arab International Bank B.S.C.	Bahrain	Örnek Mah. Finans Çıkmazı Sok. No 4 Kat 3 Ataşehir İstanbul	216-472 72 83	216-472 72 84
Banca Monte Dei Paschi Di Siena S.P.A.	Italy	Fulya Mah. Yeşilçimen Sok. Polat Tower Residence No 12 Kat 2 Daire 15 34365 Şişli İstanbul	212-251 40 87-89	212-251 30 01
Banco Sabadell S.A.	Spain	Vişnezade Mah. Süleyman Seba Cad. No 48 BJK Plaza A Blok Kat 11 Ofis 8 Beşiktaş İstanbul	212-249 78 92	212-249 78 90
Bank Al Habib Limited	Pakistan	Abdi İpekçi Cad. Bostan Sok. No. 15 Kat 5 34367 Şişli İstanbul	212-373 96 44-46	-
Bank J. Safra Sarasin A.G.	Germany	Süzer Plaza Askerocağı Cad. No 6 Kat 22 Daire 2201 34367 Elmadağ Şişli İstanbul	212-952 99 00	-
Bank Julius Baer & Co.Ltd.	Switzerland	Workhaus, Büyükdere Cad. No 255 Nurol Plaza B02 Maslak İstanbul	212-951 15 28	-
Bank of Bahrain and Kuwait	Bahrain	Ofispark Bağlar Cad. No 14 C Blok Zemin Kat 01 Kağıthane İstanbul	212-709 80 40	212-801 57 87
Banque SYZ SA	Switzerland	Koru Sok. No 2 Zorlu Center Teras Evler 2. Bina No 347 Levazım 34340 Beşiktaş İstanbul	212-703 77 99	-
Barclays Bank PLC	United Kingdom	Esentepe Mah. Büyükdere Cad. Kanyon Ofis Binası Kat 13 No.185 Sarıyer Levent İstanbul	212-932 82 40	-
Caixabank S.A.	Spain	Levent Mah. Cömert Sok. Yapı Kredi Plaza C Blok No 1C Kat 12 34330 Levent İstanbul	212-279 95 02-03	212-279 95 80
Commerzbank A.G.	Germany	Nispetiye Cad. Akmerkez Residence 9 D2 Etiler Beşiktaş İstanbul	212-280 55 24 212-279 42 48	212-279 41 76
Credit Industriel et Commercial (CIC)	France	Süleyman Seba Cad. No 48 BJK Plaza A Blok Daire 82 Akaretler Beşiktaş İstanbul	212-227 67 39-40	212-227 67 44
DEG-Deutsche Investitions-und Entwicklungsgesellschaft MBH	Germany	Büyükdere Cad. Kanyon Ofis Bloğu Kat 7 No 185 34394 Levent İstanbul	212-317 81 91	212- 353 52 40
DHB Bank N.V.	Netherlands	Askerocağı Cad. Süzer Plaza No 15 Kat 24 Oda 2406 34367 Elmadağ Şişli İstanbul	212-292 12 20	212-292 19 40
Doha Bank	Qatar	Bağdat Cad. Bağdat Palas Plaza No 302/1 Kat 4 Daire 14 Caddebostan Kadıköy İstanbul	216-356 29 28-29	216-356 29 27
Dubai Islamic Bank	United Arab Emirates	Ömer Avni Mah. İnebolu Sok. Sümbülkonak Apt. No 69 Kat 5 Beyoğlu İstanbul	212-293 70 65-66	212-293 70 50
DZ Bank A.G.	Germany	Maya Akar Center Büyükdere Cad. No 100-102 B Blok Kat 15 Daire 59 Esentepe Şişli İstanbul	212-249 77 22 212-249 77 44	212-249 77 55
EFG Bank A.G.	Germany	Levazım Mah. Koru Sk. No. 2/309 Zorlu Center, Teras Evler Beşiktaş İstanbul	212-812 47 50	-

Representative Offices	Head Office	Address	Phone	Fax
First Abu Dhabi Bank PJSC	United Arab Emirates	Esentepe Mah. Büyükdere Cad. Kanyon Ofis Bloğu Kapı No.185 Kat.3 Daire 217 Şişli İstanbul	212-945 19 50	-
Garantibank International N.V.	Netherlands	Nispetiye Mah. Aytar Cad. No 2 Kat 4 34340 Levent Beşiktaş İstanbul	212-366 43 01	212-366 43 20
Habib Bank AG Zurich	Switzerland	Esentepe Mah. Büyükdere Cad. Ferko Signature Tower No 175 B2 Daire 18 34394 Şişli İstanbul	212-919 30 22	-
ING Bank N.V.	Netherlands	Reşitpaşa Mah. Eski Büyükdere Cad. No 8 34467 Sarıyer İstanbul	212-335 20 41-42	-
KEB Hana Bank	South Korea	Büyükdere Cad. No 100-102 Maya Akar Center Kat 14 Daire 52 34393 Esentepe Şişli İstanbul	212-356 80 40-41	-
Kentbank D.D.	Croatia	Harbiye Mah. Asker Ocağı Cad. No 6 Kat 15 Daire 1505 34367 Şişli İstanbul	212-334 40 72	-
KFW IPEX-Bank GMBH	Germany	Büyükdere Cad. No 185 Kanyon Ofis Bloğu Kat 7 34394 Levent İstanbul	212-317 90 91	212-353 10 36
Landesbank Baden Württemberg	Germany	Ebulula Mardin Cad. Maya Meridyen İş Merkezi Kat 9 No 24 34335 Akatlar Beşiktaş İstanbul	212-351 89 89	212-351 89 50
Mashreqbank PSC	United Arab Emirates	Esentepe Mah. Büyükdere Cad. 175/7 Ferko Signature Kat.21 Şişli İstanbul	212-996 70 00	-
Mizuho Corporate Bank Ltd.	Japan	Esentepe Mah. Büyükdere Cad. No. 175 Ferko Signiture Kat 21 34394 Şişli İstanbul	212-932 82 51	-
Near East Bank Limited	T.R.N.C.	Halaskargazi Cad. No 138 Şişli İstanbul	212-234 87 79	212-234 79 12
Nexent Bank N.V.	Netherlands	Balmumcu Mah. İtri Sok. No 10/A Balmumcu Beşiktaş İstanbul	212-310 05 50	-
Oyak Anker Bank GMBH	Germany	Ayazağa Mah. Kemerburgaz Cad. Vadi İstanbul Park Sitesi 7B Blok Apt. No 7C/86 Kat 22 Sarıyer İstanbul	212-319 14 60-61	212-351 91 68
Sumitomo Mitsui Banking Corporation	Japan	Metrocity İş Merkezi Kırğülü Sok. No 4 D Blok Kat 7/A Esentepe Şişli İstanbul	212-371 59 00	212-371 59 01
The Bank of New York Mellon	U.S.A.	Askerocağı Cad. Süzer Plaza No 6 Kat 16 Daire A1601 34367 Elmadağ Şişli İstanbul	212-381 75 00	212-259 04 47
The Export-Import Bank of Korea	South Korea	Maslak Mah. AOS 55. Sok. 42 Maslak Multi Ofis A Blok Kat 10 Daire 08-09 Sarıyer İstanbul	212-286 52 24	-
UBS Switzerland A.G.	Switzerland	Esentepe Mah. Büyükdere Cad. Ferko Signature No 175 Kat 4 A29 34394 Levent İstanbul	212-272 00 35	-
Union Bancaire Privée, UBP SA	Switzerland	Ahmet Adnan Saygun Cad. Ulus Yolu Akmerkez Residence Apart Otel No 3 Daire 1A2 Etiler Beşiktaş İstanbul	212-296 20 40	212-296 35 70

Source: Banking Regulation and Supervision Agency

Glossary

1. Terms used in Financial Statements

TC: Turkish Currency **FC:** Foreign Currency

(TFRS 9 applied): Indicates the data of banks that apply TFRS 9 impairment model.

(TFRS 9 not applied): Indicates the data of banks that does not apply TFRS 9 impairment model.

Fin.ass. at fair value through other comprehensive income: Financial assets at fair value through other comprehensive income

Allowan.for expected credit losses (-) (TFRS 9 applied): Allowances for expected credit losses (-) (TFRS 9 applied)

Derivative fin. liab.at fair value through other compre. income: Derivative financial liabilities at fair value through other comprehensive income

Other accum.comp. income not reclass. in profit or loss: Other accumulated comprehensive income that will not be reclassified in profit or loss

Other accum.comp.income reclassified in profit or loss: Other accumulated comprehensive income that will be reclassified in profit or loss

Other guarantees and warranties: Purchase guarantees for securities issued + Factoring guarantees + Other guarantees + Other warranties

Other interest income: Finance lease income + Other interest income

2. Formulas Used in the Calculation of Ratios

Capital Adequacy Ratio (Shareholders' Equity / (Total Risk Weighted Items)*100) : "Capital Adequacy Ratio" that is calculated in the "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Financial assets (net) = Cash and Cash Equivalents + Financial Assets at Fair Value Through Profit or Loss + Financial Assets at Fair Value Through Other Comprehensive Income + Derivative Financial Assets

Total Loans = "Loans" account under the "Financial assets measured at amortised cost (net)" in Assets table has been used.

Permanent Assets = Investments in associates, subsidiaries and joint ventures + Property and Equipment (Net) + Non-current assets or disposal groups (Net) + Tangible Assets(Net) + Intangible Assetsand Goodwill (Net) + Investment properties (Net)

Net On Balance-Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Net Off Balance-Sheet Position: Used from the "Information on currency risk of the bank" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Consumer Loans : Used the sum of the table "Consumer Loans, Individual Credit Cards, Personnel Loans and Personnel Credit Cards" from "Information and Disclosures Related to Assets" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Liquid Assets = Cash and Cash Equivalents (Cash and cash balances at Central Bank + Banks + Receivables from Money Markets) - Allowances for expected credit losses (-) (TFRS 9 applied)

Short-term Liabilities: "Demand" and "Up to 1 Month" columns of the "Liquidity Risk" table from "Financial Position" section of the Communique-Financial statements and related explanation and footnotes of the banks that is disclosed to the public-

Average Return on Assets = The Sum of Net Profit (Loss) for the last 4 individual quarters (year-end Net Profit(Loss) for Decembers) / Average of "Total Assets" for the last 4 quarters

Average Return on Shareholders' Equity = The Sum of Net Profit (Loss) for the last 4 individual quarters (year-end Net Profit(Loss) for Decembers) / Average of "Total Shareholders' Equity" for the last 4 quarters

Net Interest Income after Provisions = Net Interest Income/Expenses - Provision for Loan Losses - Allowances for expected credit losses of TFRS 9 applied banks

Non-interest Income (net) = Net Fees and Commissions Income/Expenses + Dividend Income + Trading Profit/Loss (net) + Other Operating Income

3. Exchange Rates (TRY/ US Dollar)

Year	Period	TRY/US Dollar	Year	Period	TRY/US Dollar
2024	December	35.2803	2025	December	42.8457

4. The financial tables in this book are prepared from the year-end audited and non-consolidated "The Common Data Set" of banks (deposit banks and development and investment banks that are operating in Türkiye under the rules of Banking Law), that has been sent to the Banks Association of Türkiye and prepared according to The Communiqué named "Financial Statements and Related Explanation and Footnotes of the Banks That is Disclosed to the Public". The data of participation banks is not included.

5. Some of the tables in "Appendix" section at the end of book was prepared by using the "Related Explanation and Footnotes" of banks. The differences between the same name items in "Financial Tables" and "Footnotes" are due to banks.

Glossary

6. The classification of "Statistical Regional Units", -that has been defined in the Decree No.2002/4720 of Council of Ministers and published in the Official Gazette dated September 22, 2002 and No.24884- has been used in the provinces and geographical regions tables in this book .

7. **Enpara Bank A.Ş.** was founded according to the resolution Nr:10640 of BRSB, dated 3 August 2023, which was published in the Official Gazette 5 August 2023, Nr:32270. Enpara Bank A.Ş. took permission to make banking operations in the "deposit banks" group, with the resolution Nr: 10945 of BRSB, dated 15 August 2024, which was published in Official Gazette 23 August 2023, Nr:32641.

8. **FUPS Bank A.Ş.** was founded according to the resolution Nr:10347 of BRSB, dated 28 September 2023, which was published in the Official Gazette 29 September 2023, Nr:31968. FUPS Bank A.Ş. took permission to make banking operations in the "deposit banks" group, with the resolution Nr: 10979 of BRSB, dated 31 October 2024, which was published in Official Gazette 5 November 2024, Nr:32713.

9. **Colendi Bank A.Ş.** was founded according to the resolution Nr:10639 of BRSB, dated 3 August 2023, which was published in the Official Gazette 5 August 2023, Nr:32270. Colendi Bank A.Ş. took permission to make banking operations in the "deposit banks" group, with the resolution Nr: 10997 of BRSB, dated 31 October 2024, which was published in Official Gazette 5 November 2024, Nr:32713.

10. **Ziraat Dinamik Banka A.Ş.** was founded according to the resolution Nr:10542 of BRSB, dated 23 March 2023, which was published in the Official Gazette 25 March 2023, Nr:32143. Ziraat Dinamik Banka A.Ş. took permission to make banking operations in the "deposit banks" group, with the resolution Nr: 10990 of BRSB, dated 31 October 2024, which was published in Official

11. **Aytemiz Yatırım Bankası A.Ş.** was founded according to the resolution No. 10913 of BRSB, dated 23 May 2024, which was published in the Official Gazette dated 25 May 2024, Nr:32556. was given permission to make banking operations in the "development and investmen banks" group, with the resolution No. 11220 of BRSB, dated 29 May 2025, which was published in Official Gazette dated 4 June 2025, No.32920.

12. It was decided to terminate the activities of Habib Bank Limited Central Pakistan Istanbul Turkey Head Office and allow its voluntary liquidation within the scope of Article 20 of the Banking Law numbered 5411 and Article 5 of the Regulation on Voluntary Liquidation of Banks, according to the resolution No. 11274 of BRSD, dated 25 September 2025. The liquidation decision was announced in the Turkish Trade Registry Gazette dated December 11, 2025, and No.11477.

13. FUPS Bank A.Ş. has been exempted from the preparation of "Non-consolidated Financial Statements, Related Explanations and Footnotes to be Disclosed to the Public" as of December 31, 2025.

This book is published every year in May.



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