

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. CONSOLIDATED BALANCE SHEET (CONSOLIDATED STATEMENT OF FINANCIAL POSITION)

CONSOLIDATED ASSETS	Note	Audited			Audited		
		Current Period			Prior Period		
		31 December 2025	31 December 2024		31 December 2024		
	TRY	FC	TOTAL	TRY	FC	TOTAL	
I. FINANCIAL ASSETS (NET)		577.247.788	775.925.056	1.353.172.844	480.536.227	427.063.217	907.599.444
1.1 Cash and Cash Equivalents		434.043.067	497.279.378	931.322.445	370.307.065	298.593.643	668.900.708
1.1.1 Cash and Balances with Central Bank	(1)	397.944.998	470.362.667	868.307.665	356.954.461	276.472.432	633.426.893
1.1.2 Banks	(3)	36.300.283	26.927.964	63.228.247	13.297.023	20.938.433	34.235.456
1.1.3 Money Markets Placements		23.734	-	23.734	220.000	1.192.154	1.412.154
1.1.4 Expected Loss Provision (-)		225.948	11.253	237.201	164.419	9.376	173.795
1.2 Financial Assets at Fair Value Through Profit or Loss	(2)	10.424.506	103.189.636	113.614.142	2.226.939	56.553.648	58.780.587
1.2.1 Government Debt Securities		18.900	102.616.342	102.635.242	148.643	56.220.365	56.369.008
1.2.2 Equity Instruments		121.099	35.396	156.495	1.380	63.284	64.664
1.2.3 Other Financial Assets		10.284.507	537.898	10.822.405	2.076.916	269.999	2.346.915
1.3 Financial Assets at Fair Value Through Other Comprehensive Income	(4)	132.780.215	172.296.751	305.076.966	108.002.223	70.472.511	178.474.734
1.3.1 Government Debt Securities		132.613.001	170.558.375	303.171.376	107.887.190	69.194.517	177.081.707
1.3.2 Equity Instruments		167.214	1.738.376	1.905.590	115.033	1.277.994	1.393.027
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets	(2)(12)	-	3.159.291	3.159.291	-	1.443.415	1.443.415
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		-	3.159.291	3.159.291	-	1.443.415	1.443.415
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST(Net)		2.056.039.001	804.095.067	2.860.134.068	1.538.387.567	522.954.687	2.061.342.254
2.1 Loans	(5)	1.403.039.961	692.947.008	2.095.986.969	1.091.295.923	430.347.527	1.521.643.450
2.2 Lease Receivables	(10)	9.929.325	10.417.066	20.346.391	7.460.984	5.589.692	13.050.676
2.3 Factoring Receivables	(11)	14.116.938	3.788.873	17.905.811	8.858.683	1.131.056	9.989.739
2.4 Other Financial Assets Measured at Amortised Cost	(6)	694.821.347	99.510.537	794.331.884	474.074.684	87.534.263	561.608.947
2.4.1 Government Debt Securities		694.821.347	99.510.537	794.331.884	471.665.583	87.534.263	559.199.846
2.4.2 Other Financial Assets		-	-	-	2.409.101	-	2.409.101
2.5 Expected Credit Loss (-)		65.868.570	2.568.417	68.436.987	43.302.707	1.647.851	44.950.558
III. NON CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (NET)	(17)	212	-	212	1.034	-	1.034
3.1 Held for Sale		212	-	212	1.034	-	1.034
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		791.411	4.146.393	4.937.804	502.770	2.902.429	3.405.199
4.1 Investments in Associates (Net)	(7)	650.838	4.146.393	4.797.231	502.770	2.902.429	3.405.199
4.1.1 Associates Valued Based on Equity Method		497.098	4.146.393	4.643.491	349.030	2.902.429	3.251.459
4.1.2 Unconsolidated Associates		153.740	-	153.740	153.740	-	153.740
4.2 Subsidiaries (Net)	(8)	140.573	-	140.573	-	-	-
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non- Financial Subsidiaries		140.573	-	140.573	-	-	-
4.3 Joint Ventures (Net)	(9)	-	-	-	-	-	-
4.3.1 Joint Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	(13)	82.911.372	4.131.631	87.043.003	46.772.727	2.319.320	49.092.047
VI. INTANGIBLE ASSETS (Net)	(14)	4.598.156	1.135.535	5.733.691	2.671.140	780.022	3.451.162
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		4.598.156	1.135.535	5.733.691	2.671.140	780.022	3.451.162
VII. INVESTMENT PROPERTIES (Net)	(15)	49.684.304	46.564	49.730.868	25.315.013	35.074	25.350.087
VIII. CURRENT TAX ASSET		-	103.388	103.388	-	7.140	7.140
IX. DEFERRED TAX ASSET	(16)	19.358.532	21.597	19.380.129	23.835.883	14.114	23.849.997
X. OTHER ASSETS (Net)	(18)	107.326.224	9.507.997	116.834.221	63.937.962	5.822.424	69.760.386
TOTAL ASSETS		2.897.957.000	1.599.113.228	4.497.070.228	2.181.960.323	961.898.427	3.143.858.750

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

I. CONSOLIDATED BALANCE SHEET (CONSOLIDATED STATEMENT OF FINANCIAL POSITION)

CONSOLIDATED LIABILITIES	Note	Audited			Audited		
		Current Period			Prior Period		
		31 December 2025	31 December 2024		31 December 2025	31 December 2024	
		TRY	FC	TOTAL	TRY	FC	TOTAL
I. DEPOSITS	(1)	2.208.356.919	1.399.481.174	3.607.838.093	1.608.960.582	851.659.873	2.460.620.455
II. FUNDS BORROWED	(3)	3.564.960	112.646.007	116.210.967	23.738.099	40.732.710	64.470.809
III. MONEY MARKET FUNDS		132.187.642	109.005.826	241.193.468	170.933.569	85.791.960	256.725.529
IV. SECURITIES ISSUED (Net)	(4)	21.760.480	-	21.760.480	12.192.983	-	12.192.983
4.1 Bills		3.242.154	-	3.242.154	4.836.295	-	4.836.295
4.2 Assets Backed Securities		18.518.326	-	18.518.326	7.356.688	-	7.356.688
4.3 Bonds		-	-	-	-	-	-
V. FUNDS		442.915	-	442.915	927.087	-	927.087
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		442.915	-	442.915	927.087	-	927.087
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)(7)	-	2.778.458	2.778.458	-	2.493.751	2.493.751
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	2.778.458	2.778.458	-	2.493.751	2.493.751
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		21.683	21	21.704	33.256	-	33.256
IX. LEASE LIABILITIES	(6)	7.685.484	952.968	8.638.452	3.599.700	624.020	4.223.720
X. PROVISIONS	(8)	14.025.018	1.469.018	15.494.036	9.861.995	925.102	10.787.097
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		9.515.292	470.779	9.986.071	6.801.655	282.743	7.084.398
10.3 Insurance for Technical Provision (Net)		-	852.503	852.503	-	555.471	555.471
10.4 Other Provisions		4.509.726	145.736	4.655.462	3.060.340	86.888	3.147.228
XI. CURRENT TAX LIABILITIES	(9)	18.914.095	254.888	19.168.983	9.627.765	60.267	9.688.032
XII. DEFERRED TAX LIABILITIES	(9)	9.185.826	42.166	9.227.992	3.048.633	2.152	3.050.785
XIII. NON CURRENT LIABILITIES HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(10)	-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(11)	50.403.797	42.955.243	93.359.040	50.184.304	-	50.184.304
14.1 Loans		17.108.662	-	17.108.662	16.577.458	-	16.577.458
14.2 Other Debt Instruments		33.295.135	42.955.243	76.250.378	33.606.846	-	33.606.846
XV. OTHER LIABILITIES	(5)	122.684.170	15.306.444	137.990.614	91.183.092	7.341.733	98.524.825
XVI. SHAREHOLDERS' EQUITY	(12)	205.975.522	16.969.504	222.945.026	161.080.798	8.855.319	169.936.117
16.1 Paid-in Capital		7.184.778	-	7.184.778	7.184.778	-	7.184.778
16.2 Capital Reserves		44.521.459	-	44.521.459	45.519.268	722.748	46.242.016
16.2.1 Share Premium		44.505.199	-	44.505.199	44.505.199	-	44.505.199
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		16.260	-	16.260	1.014.069	722.748	1.736.817
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		43.826.920	1.037.982	44.864.902	26.124.794	4.930	26.129.724
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		(5.322.875)	10.103.885	4.781.010	(6.276.513)	4.065.778	(2.210.735)
16.5 Profit Reserves		81.057.447	3.575.834	84.633.281	55.970.348	1.785.454	57.755.802
16.5.1 Legal Reserves		6.097.930	3.218.961	9.316.891	5.076.625	1.428.581	6.505.206
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		74.912.336	356.873	75.269.209	50.846.542	356.873	51.203.415
16.5.4 Other Profit Reserves		47.181	-	47.181	47.181	-	47.181
16.6 Income or (Loss)		30.188.923	2.191.548	32.380.471	29.220.638	2.236.744	31.457.382
16.6.1 Prior Periods' Income or (Loss)		5.096.744	153.031	5.249.775	9.076.636	342.925	9.419.561
16.6.2 Current Period Income or (Loss)		25.092.179	2.038.517	27.130.696	20.144.002	1.893.819	22.037.821
16.7 Minority Shares		4.518.870	60.255	4.579.125	3.337.485	39.665	3.377.150
TOTAL LIABILITIES		2.795.208.511	1.701.861.717	4.497.070.228	2.145.371.863	998.486.887	3.143.858.750

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF
31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

II. CONSOLIDATED STATEMENT OF OFF BALANCE SHEET

	Note	Audited Current Period			Audited Prior Period		
		31 December 2025			31 December 2024		
		TRY	FC	TOTAL	TRY	FC	TOTAL
CONSOLIDATED OFF-BALANCE SHEET							
A. COMMITMENTS AND CONTINGENCIES (I+II+III)		1.486.233.226	922.957.284	2.409.190.510	937.838.680	558.949.112	1.496.787.792
I. GUARANTEES AND WARRANTIES	(1)	785.286.053	419.263.790	1.204.549.843	551.997.849	265.935.019	817.932.868
1.1 Letters of guarantee		655.674.701	364.718.713	1.020.393.414	461.327.649	245.392.301	706.719.950
1.1.1 Guarantees subject to public procurement law		29.085.593	47.971.407	77.057.000	22.250.844	29.830.050	52.080.894
1.1.2 Guarantees given for foreign trade operations		1.117.755	87.899.666	89.017.421	570.974	58.677.011	59.247.985
1.1.3 Other letters of guarantee		625.471.353	228.847.640	854.318.993	438.505.831	156.885.240	595.391.071
1.2 Bank loans		73.466.549	5.080.327	78.546.876	54.059.349	1.139.027	55.198.376
1.2.1 Import acceptances		-	2.350.876	2.350.876	-	894.738	894.738
1.2.2 Other bank acceptances		73.466.549	2.729.451	76.196.000	54.059.349	244.289	54.303.638
1.3 Letters of credit		597.496	49.369.716	49.967.212	194.998	19.244.049	19.439.047
1.3.1 Documentary letters of credit		597.496	49.369.716	49.967.212	194.998	19.244.049	19.439.047
1.3.2 Other letters of credit		-	-	-	-	-	-
1.4 Guaranteed refinancing		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Purchase guarantees on marketable security issuance		-	-	-	-	-	-
1.7 Factoring guarantees		-	-	-	-	-	-
1.8 Other guarantees		55.547.307	95.034	55.642.341	36.415.853	159.642	36.575.495
1.9 Other sureties		-	-	-	-	-	-
II. COMMITMENTS		560.690.141	105.794.642	666.484.783	305.071.914	50.674.890	355.746.804
2.1 Irrevocable commitments	(1)	535.711.471	42.886.225	578.597.696	294.458.436	9.150.337	303.608.773
2.1.1 Forward asset purchase commitments		37.854.910	38.726.094	76.581.004	884.087	6.648.336	7.532.423
2.1.2 Forward deposit purchase and sale commitments		-	-	-	-	-	-
2.1.3 Capital commitments to subsidiaries and associates		-	-	-	-	-	-
2.1.4 Loan granting commitments		30.331.401	342.953	30.674.354	24.483.297	143.716	24.627.013
2.1.5 Securities underwriting commitments		-	-	-	-	-	-
2.1.6 Payment commitments for reserve deposits		-	-	-	-	-	-
2.1.7 Payment commitments for Cheques	(3)	38.797.420	-	38.797.420	30.831.741	-	30.831.741
2.1.8 Tax and fund liabilities from export commitments		1.342.798	-	1.342.798	1.224.652	-	1.224.652
2.1.9 Commitments for credit card expenditure limits		345.814.552	1.159.280	346.973.832	184.400.885	780.109	185.180.994
2.1.10 Commitments for credit cards and banking services promotions		426.744	-	426.744	243.446	-	243.446
2.1.11 Receivables from short sale commitments		-	-	-	-	-	-
2.1.12 Payables for short sale commitments		-	-	-	-	-	-
2.1.13 Other irrevocable commitments		81.143.646	2.657.898	83.801.544	52.390.328	1.578.176	53.968.504
2.2 Revocable commitments		24.978.670	62.908.417	87.887.087	10.613.478	41.524.553	52.138.031
2.2.1 Revocable loan granting commitments		-	27.673.707	27.673.707	-	18.776.645	18.776.645
2.2.2 Other revocable commitments		24.978.670	35.234.710	60.213.380	10.613.478	22.747.908	33.361.386
III. DERIVATIVE FINANCIAL INSTRUMENTS	(2)	140.257.032	397.898.852	538.155.884	80.768.917	242.339.203	323.108.120
3.1 Derivative financial instruments held for risk management		-	-	-	-	-	-
3.1.1 Fair value risk hedging transactions		-	-	-	-	-	-
3.1.2 Cash flow risk hedging transactions		-	-	-	-	-	-
3.1.3 Net foreign investment risk hedging transactions		-	-	-	-	-	-
3.2 Transactions for trading		140.257.032	397.898.852	538.155.884	80.768.917	242.339.203	323.108.120
3.2.1 Forward foreign currency buy/sell transactions		29.692.119	79.884.440	109.576.559	46.932.595	69.222.684	116.155.279
3.2.1.1 Forward foreign currency transactions-buy		14.192.584	38.083.896	52.276.480	19.381.549	32.894.610	52.276.159
3.2.1.2 Forward foreign currency transactions-sell		15.499.535	41.800.544	57.300.079	27.551.046	36.328.074	63.879.120
3.2.2 Currency and interest rate swaps		105.759.732	246.315.052	352.074.784	33.561.628	156.699.977	190.261.605
3.2.2.1 Currency swap-buy		-	119.007.842	119.007.842	-	41.750.662	41.750.662
3.2.2.2 Currency swap-sell		105.759.732	76.281.812	182.041.544	33.421.628	10.466.143	43.887.771
3.2.2.3 Interest rate swap-buy		-	25.512.699	25.512.699	70.000	52.241.586	52.311.586
3.2.2.4 Interest rate swap-sell		-	25.512.699	25.512.699	70.000	52.241.586	52.311.586
3.2.3 Currency, interest rate and marketable securities options		4.805.181	5.284.263	10.089.444	274.694	435.323	710.017
3.2.3.1 Currency call options		2.402.590	2.642.037	5.044.627	137.200	217.767	354.967
3.2.3.2 Currency put options		2.402.591	2.642.226	5.044.817	137.494	217.556	355.050
3.2.3.3 Interest rate call options		-	-	-	-	-	-
3.2.3.4 Interest rate put options		-	-	-	-	-	-
3.2.3.5 Marketable securities call options		-	-	-	-	-	-
3.2.3.6 Marketable securities put options		-	-	-	-	-	-
3.2.4 Currency futures		-	-	-	-	-	-
3.2.4.1 Currency futures-buy		-	-	-	-	-	-
3.2.4.2 Currency futures-sell		-	-	-	-	-	-
3.2.5 Interest rate buy/sell futures		-	-	-	-	-	-
3.2.5.1 Interest rate futures-buy		-	-	-	-	-	-
3.2.5.2 Interest rate futures-sell		-	-	-	-	-	-
3.2.6 Other		-	66.415.097	66.415.097	-	15.981.219	15.981.219
B. CUSTODY AND PLEDGED ASSETS (IV+V+VI)		14.981.881.960	3.541.976.343	18.523.858.303	10.279.340.011	2.220.065.134	12.499.405.145
IV. CUSTODIES		7.364.642.673	1.063.135.782	8.427.778.455	4.685.802.836	453.982.800	5.139.785.636
4.1 Assets under management		-	-	-	-	-	-
4.2 Custody marketable securities		675.013.346	179.303.021	854.316.367	421.524.393	50.307.830	471.832.223
4.3 Cheques in collection process		274.645.982	648.339.043	922.985.025	201.701.445	243.321.652	445.023.097
4.4 Commercial notes in collection process		5.982.821.879	61.282.166	6.044.104.045	3.811.467.645	46.776.448	3.858.244.093
4.5 Other assets in collection process		-	-	-	-	-	-
4.6 Underwritten securities		-	-	-	-	-	-
4.7 Other custodies		7.828.870	1.782.238	9.611.108	3.140.918	89.950	3.230.868
4.8 Custodians		424.332.596	172.429.314	596.761.910	247.968.435	113.486.920	361.455.355
V. PLEDGED ASSETS		7.617.239.287	2.478.840.561	10.096.079.848	5.593.537.175	1.766.082.334	7.359.619.509
5.1 Marketable securities		41.725.330	5.472.046	47.197.376	26.583.329	4.617.115	31.200.444
5.2 Collateral notes		85.676.626	12.048.826	97.725.452	68.571.930	7.459.864	76.031.794
5.3 Commodity		25.813	-	25.813	25.813	-	25.813
5.4 Warranty		-	-	-	-	-	-
5.5 Land and buildings		6.863.434.506	1.787.028.469	8.650.462.975	4.981.187.961	1.287.544.896	6.268.732.857
5.6 Other pledged assets		573.895.716	508.725.289	1.082.621.005	411.522.779	391.246.849	802.769.628
5.7 Pledges		52.481.296	165.565.931	218.047.227	105.645.363	75.213.610	180.858.973
VI. ACCEPTED BILL GUARANTEES AND SURETIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		16.468.115.186	4.464.933.627	20.933.048.813	11.217.178.691	2.779.014.246	13.996.192.937

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED
31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS

			Audited Current Period	Audited Prior Period
			1 January -31 December 2025	1 January -31 December 2024
INCOME AND EXPENSES		Note		
I.	INTEREST INCOME	(1)	918.258.634	678.010.748
1.1	Interest on Loans		546.737.055	436.691.079
1.2	Interest on Reserve Requirements		81.334.302	45.173.425
1.3	Interest on Banks		10.924.779	6.568.655
1.4	Interest on Money Market Transactions		3.047.883	1.100.386
1.5	Interest on Marketable Securities		265.395.016	179.074.905
1.5.1	Fair Value Through Profit or Loss		2.123.738	929.490
1.5.2	Fair Value Through Other Comprehensive Income		51.476.672	39.549.985
1.5.3	Measured at Amortized Cost		211.794.606	138.595.430
1.6	Financial Lease Interest Income		4.448.485	4.164.211
1.7	Other Interest Income		6.371.114	5.238.087
II.	INTEREST EXPENSE (-)	(2)	821.739.361	634.949.484
2.1	Interest on Deposits		699.524.876	559.153.479
2.2	Interest on Funds Borrowed		19.036.077	9.108.086
2.3	Interest Expense on Money Market Transactions		76.627.560	56.718.762
2.4	Interest on Securities Issued		18.591.121	6.659.056
2.5	Interest on Leases		2.064.950	847.376
2.6	Other Interest Expenses		5.894.777	2.462.725
III.	NET INTEREST INCOME (I - II)		96.519.273	43.061.264
IV.	NET FEES AND COMMISSIONS INCOME		61.847.539	41.740.995
4.1	Fees and Commissions Received		88.958.851	60.970.381
4.1.1	Non – cash Loans		13.800.152	10.044.750
4.1.2	Other	(11)	75.158.699	50.925.631
4.2	Fees and Commissions Paid (-)		27.111.312	19.229.386
4.2.1	Non – cash Loans		91.037	78.112
4.2.2	Other	(11)	27.020.275	19.151.274
V.	DIVIDEND INCOME		61.380	33.244
VI.	TRADING INCOME / LOSS (Net)	(3)	(12.068.473)	(21.097.692)
6.1	Trading Gains / (Losses) on Securities		1.261.455	8.410.563
6.2	Gains / (Losses) on Derivate Financial Transactions		10.551.403	(20.054.283)
6.3	Foreign Exchange Gains / (Losses)		(23.881.331)	(9.453.972)
VII.	OTHER OPERATING INCOME	(4)	39.946.374	29.632.372
VIII.	GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)		186.306.093	93.370.183
IX.	EXPECTED LOSS PROVISIONS EXPENSES (-)	(5)	38.544.281	10.139.775
X.	OTHER PROVISION EXPENSES (-)	(5)	234.033	57.942
XI.	PERSONNEL EXPENSES (-)		52.200.497	31.773.575
XII.	OTHER OPERATING EXPENSES (-)	(6)	60.029.284	32.710.445
XIII.	NET OPERATING INCOME /LOSS (IX-X-XI)		35.297.998	18.688.446
XIV.	INCOME AFTER MERGER		-	-
XV.	INCOME / (LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		463.332	351.901
XVI.	INCOME / (LOSS) ON NET MONETARY POSITION		-	-
XVII.	PROFIT / LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)	(7)	35.761.330	19.040.347
XVIII.	TAX PROVISIONS FOR CONTINUED OPERATIONS (±)	(8)	(6.840.539)	4.186.699
18.1	Current Tax Provision		3.968.691	2.502.773
18.2	Deferred Tax Income Effect (+)		17.098.737	17.241.224
18.3	Deferred Tax Expense Effect (-)		14.226.889	23.930.696
XIX.	CURRENT PERIOD PROFIT / LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	(9)	28.920.791	23.227.046
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Non-Current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	EXPENSES FOR DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
XXII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/(LOSS) (XIX+XXIV)	(10)	28.920.791	23.227.046
25.1	Profit / (Loss) of Group		27.130.696	22.037.821
25.2	Profit / (Loss) of Minority Shares (-)		1.790.095	1.189.225
	Profit / (Loss) Per Share (full TRY)		3,77613560	3,06729324

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED
31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		Audited	Audited
		Current Period	Prior Period
		1 January -31 December 2025	1 January -31 December 2024
I.	CURRENT PERIOD INCOME/LOSS	28.920.791	23.227.046
II.	OTHER COMPREHENSIVE INCOME	25.743.242	3.846.473
2.1	Not Reclassified Through Profit or Loss	18.751.497	8.348.024
2.1.1	Revaluation Increase/Decrease of Tangible Assets	23.864.616	11.547.973
2.1.2	Revaluation Increase/Decrease of Intangible Assets	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	474.851	(761.730)
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	1.099.704	(497.764)
2.1.5	Tax on Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(6.687.674)	(1.940.455)
2.2	Reclassified Through Profit or Loss	6.991.745	(4.501.551)
2.2.1	Foreign Currency Translation Differences	20.071.885	466.655
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	3.724.449	(7.299.697)
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	(15.717.036)	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Loss	-	-
2.2.6	Tax on Other Comprehensive Income Items Reclassified Through Profit or Loss	(1.087.553)	2.331.491
III.	TOTAL COMPREHENSIVE INCOME (I+II)	54.664.033	27.073.519

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED 31 DECEMBER 2025
(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

Audited (1 January -31 December 2024)	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss						Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss						Current Period Profit or (Loss)	Total Equity Except Minority Shares	Minority Shares	Total Equity
	Paid in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	Accumulated Revaluation Increase/Decrease of Fixed Assets	Accumulated Remeasurement Gain/Loss of Defined Benefit Pension Plan	Other(Shares of Investments Valued by Equity Method in Other Comprehensive Income Not Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Not Reclassified Through Other Profit or Loss)	Foreign Currency Translation Differences	Accumulated Revaluation and/or Remeasurement Gain/Loss of the Financial Assets at Fair Value Through Other Comprehensive Income	Other (Cash Flow Hedge Gain/Loss, Shares of Investments Valued by Equity Method in Other Comprehensive Income Classified Through Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income Items Reclassified Through Other Profit or Loss)	Profit Reserves					
I. Balances at Beginning of Period	7.184.778	44.505.199	-	1.029.785	18.928.133	(1.877.349)	730.916	(430.061)	(384.783)	-	48.694.309	5.632.312	16.830.755	140.843.994	2.070.949	142.914.943
II. Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	7.184.778	44.505.199	-	1.029.785	18.928.133	(1.877.349)	730.916	(430.061)	(384.783)	-	48.694.309	5.632.312	16.830.755	140.843.994	2.070.949	142.914.943
IV. Total Comprehensive Income	-	-	-	-	9.378.862	(533.074)	(497.764)	466.655	(4.968.206)	-	-	-	22.037.821	25.884.294	1.189.225	27.073.519
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase / Decrease by Other Changes	-	-	-	707.032	-	-	-	3.105.660	-	-	(3.112.247)	15.972.050	(16.830.755)	(158.260)	105.915	(52.345)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	12.173.740	(12.184.801)	-	(11.061)	11.061	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(11.061)	-	(11.061)	11.061	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	12.173.740	(12.173.740)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	7.184.778	44.505.199	-	1.736.817	28.306.995	(2.410.423)	233.152	3.142.254	(5.352.989)	-	57.755.802	9.419.561	22.037.821	166.558.967	3.377.150	169.936.117
Audited (1 January -31 December 2025)																
I. Prior Period End Balance	7.184.778	44.505.199	-	1.736.817	28.306.995	(2.410.423)	233.152	3.142.254	(5.352.989)	-	57.755.802	9.419.561	22.037.821	166.558.967	3.377.150	169.936.117
II. Corrections and Accounting Policy Changes Made According to TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effects of the Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	7.184.778	44.505.199	-	1.736.817	28.306.995	(2.410.423)	233.152	3.142.254	(5.352.989)	-	57.755.802	9.419.561	22.037.821	166.558.967	3.377.150	169.936.117
IV. Total Comprehensive Income	-	-	-	-	17.322.639	328.845	1.083.694	20.071.885	2.636.896	(15.717.036)	-	-	27.130.696	52.857.619	1.806.414	54.664.033
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase by Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Paid in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds to Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase / Decrease by Other Changes	-	-	-	(1.720.557)	-	-	-	-	-	-	-	22.710.631	(22.037.821)	(1.047.747)	(607.377)	(1.655.124)
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	26.877.479	(26.880.417)	-	(2.938)	2.938	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	(2.938)	-	(2.938)	2.938	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	26.877.479	(26.877.479)	-	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	7.184.778	44.505.199	-	16.260	45.629.634	(2.081.578)	1.316.846	23.214.139	(2.716.093)	(15.717.036)	84.633.281	5.249.775	27.130.696	218.365.901	4.579.125	222.945.026

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
CONSOLIDATED STATEMENT OF CASH FLOW FOR THE PERIOD ENDED
31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

VI. CONSOLIDATED STATEMENT OF CASH FLOW

	Note	Audited	Audited
		Current Period	Prior Period
		1 January -31	1 January -31
		December 2025	December 2024
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Operating Assets and Liabilities		(44.752.845)	(91.676.485)
1.1.1 Interest received		755.733.201	520.548.062
1.1.2 Interest paid		(828.244.810)	(627.533.361)
1.1.3 Dividend received		61.380	33.244
1.1.4 Fees and commissions received		88.960.020	61.204.363
1.1.5 Other income		37.196.104	26.427.487
1.1.6 Collections from previously written off receivables		11.771.019	10.454.147
1.1.7 Cash payments to personnel and service suppliers		(52.405.780)	(32.915.899)
1.1.8 Taxes paid		(11.050.693)	(3.323.572)
1.1.9 Other	(1)	(46.773.286)	(46.570.956)
1.2 Changes in Assets and Liabilities Subject to Banking Operations		265.382.919	392.251.623
1.2.1 Net (increase)/decrease in financial assets at fair value through profit or loss		(2.890.316)	(12.768.835)
1.2.2 Net (increase)/decrease in due from banks		(234.987)	181.354
1.2.3 Net (increase)/decrease in loans		(426.417.658)	(143.681.938)
1.2.4 Net (increase)/decrease in other assets		(208.073.055)	(109.995.360)
1.2.5 Net increase/(decrease) in bank deposits		130.946.871	55.715.768
1.2.6 Net increase/(decrease) in other deposits		742.192.636	337.367.202
1.2.7 Net increase/(decrease) in financial liabilities at fair value through profit or loss		-	-
1.2.8 Net increase/(decrease) in funds borrowed		35.857.525	45.528.138
1.2.9 Net increase/(decrease) in matured payables		-	-
1.2.10 Net increase/(decrease) in other liabilities	(1)	(5.998.097)	219.905.294
I. Net Cash Provided from Banking Operations		220.630.074	300.575.138
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net Cash Provided from/(used in) Investing Activities		(199.236.212)	(72.857.425)
2.1 Cash paid for purchase of joint ventures, associates and subsidiaries		(100.000)	-
2.2 Cash obtained from sale of entities joint ventures, associates and subsidiaries		-	-
2.3 Fixed assets purchases		(18.128.905)	(16.715.370)
2.4 Fixed assets sales		5.570.287	3.643.101
2.5 Cash paid for purchase of financial assets at fair value through other comprehensive income		(211.781.558)	(61.941.452)
2.6 Cash obtained from sale of financial assets at fair value through other comprehensive income		109.078.428	20.632.561
2.7 Cash paid for purchase of investment securities		(121.726.026)	(129.889.648)
2.8 Cash obtained from sale of investment securities		41.880.721	113.607.026
2.9 Other		(4.029.159)	(2.193.643)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Flow from Financing Activities		48.176.779	10.699.552
3.1 Cash obtained from loans borrowed and securities issued		54.761.428	45.677.492
3.2 Cash used for repayment of loans borrowed and securities issued		(4.118.277)	(34.260.288)
3.3 Bonds issued		-	-
3.4 Dividends paid		(2.938)	-
3.5 Payments for leases		(2.463.434)	(717.652)
3.6 Other		-	-
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(1)	37.918.178	23.772.920
V. Net Increase/(decrease) in Cash and Cash Equivalents		107.488.819	262.190.185
VI. Cash and Cash Equivalents at Beginning of the Period	(4)	413.712.128	151.521.943
VII. Cash and Cash Equivalents at End of the Period	(5)	521.200.947	413.712.128

The accompanying notes are an integral part of these consolidated financial statements.

TÜRKİYE HALK BANKASI AŞ
STATEMENT OF PROFIT DISTRIBUTION FOR THE PERIOD ENDED
31 DECEMBER 2025

(Amounts expressed in thousand Turkish Lira (TRY) unless otherwise stated.)

VII. STATEMENT OF PROFIT DISTRIBUTION

	Audited	Audited
	Current Period^(*)	Prior Period^(**)
	31 December 2025	31 December 2024
I. DISTRIBUTION OF CURRENT YEAR PROFIT		
1.1. Current Period Profit	29.869.548	8.510.404
1.2. Taxes and Legal Duties Payables (-)	(2.738.852)	6.595.049
1.2.1. Corporate Tax (Income Tax)	(1.079.999)	(955.643)
1.2.2. Withholding Tax	-	-
1.2.3. Other Taxes and Duties	(1.658.853)	7.550.692
A. Net Profit For The Period (1.1-1.2)	27.130.696	15.105.453
1.3. Accumulated Losses (-)	-	-
1.4. First Legal Reserves (-)	-	755.273
1.5. Other Statutory Reserves (-)	-	-
B. Net Profit Available for Distribution [(A-(1.3+1.4+1.5)]	-	14.350.180
1.6. First Dividend to shareholders (-)	-	-
1.6.1. To Owners of Ordinary Shares	-	-
1.6.2. To Owners of Privileged Shares	-	-
1.6.3. To Owners of Redeemed Shares	-	-
1.6.4. To Profit Sharing Bonds	-	-
1.6.5. To Holders of Profit and Loss Sharing Certificates	-	-
1.7. Dividends to personnel (-)	-	-
1.8. Dividends to Board of Directors (-)	-	-
1.9. Second Dividend to Shareholders (-)	-	-
1.9.1. To Owners of Ordinary Shares	-	-
1.9.2. To Owners of Privileged Shares	-	-
1.9.3. To Owners of Redeemed Shares	-	-
1.9.4. To Profit Sharing Bonds	-	-
1.9.5. To Holders Of Profit And Loss Sharing Certificates	-	-
1.10. Second Legal Reserves (-)	-	-
1.11. Status Reserves (-)	-	15.158.652
1.12. Extraordinary Reserves	-	-
1.13. Other Reserves	-	-
II. Distribution of Reserves		
2.1. Appropriated Reserves	-	-
2.2. Second Legal Reserves (-)	-	-
2.2.1. Dividends to Shareholders (-)	-	-
2.2.2. To Owners of Ordinary Shares	-	-
2.3.3. To Owners of Privileged Shares	-	-
2.3.4. To Profit Sharing Bonds	-	-
2.3.5. To Holders of Profit and Loss Sharing Certificates	-	-
2.3. Dividends to Personnel (-)	-	-
2.4. Dividends to the Boards of Directors (-)	-	-
III. Earnings per Share		
3.1. To Owners of Ordinary Shares	3,78	2,10
3.2. To Owners of Ordinary Shares (%)	377,61%	210,24%
3.3. To Owners of Privileged Shares	-	-
3.4. To Owners of Privileged Shares (%)	-	-
IV. Dividend per Share		
4.1. To Owners of Ordinary Shares	-	-
4.2. To Owners of Ordinary Shares (%)	-	-
4.3. To Owners of Privileged Shares	-	-
4.4. To Owners of Privileged Shares (%)	-	-

(*) As of 31 December 2025 financial reporting date, General Assembly has not been held yet.

(**) The profit distribution table approved during the annual general assembly of 2023 includes the balances pertaining to the distributed period profits.

(***) The balance of 808.471 TRY, which occurred due to the change in accounting policy taking place in November 2023 regarding the adoption of the fair value method within the scope of Turkish Accounting Standards (TAS) 40 "Investment Property Standard" for investment properties and was monitored in the accumulated profit account, is also transferred to the extraordinary reserves account.

The accompanying notes are an integral part of these consolidated financial statements.