DenizBank continues its strong growth in Q3 2026

DenizBank has disclosed its consolidated financial results for the first 9 months of 2026. Continuing to grow with its solid balance sheet structure and its financial support towards the economy, the Bank carried its asset size to 2,605 billion TL at the end of Q3.

Operating with 578 branches and over 14 thousand employees, DenizBank has increased its total lending support to the economy to 1,998 billion TL, of which 1,504 billion TL is cash loans. While the customer deposits reached 1,614 billion TL with 27% increase compared to the yearend, ROE was realized as 26.2% and consolidated net profit was recorded as 46,7 billion TL.

"While sharpening our competitive edge, we are expanding our share in the financial lives of our customers"

Commenting on the financial results, **Mr. Recep Başтuğ, CEO of DenizBank** said:

"While the uncertainties created by the geopolitical developments in the global economy continue to have an impact in the first 9 months of 2026, the Turkish economy has maintained its resilience despite external shocks. During this time, we used our resources efficiently and managed our balance sheet in accordance with the changeable conditions, hence maintaining our financial power. Despite challenging market conditions, we have increased our competitiveness in areas of strategic priority.

We continued to increase the number of our active customers, which is the greatest indicator of our economically inclusive growth strategy. Expanding our card portfolio and transaction volume, we have risen our market share in payment systems, which has a priority spot for the preservation of customer engagement. Thanks to this growth, we are steadily increasing our weight in the sector and becoming a more active actor.

We continue our growth in both cash and non-cash commercial loans, which we have sustained for the past two years. We are increasing the momentum that we built up in our focal areas.

SMEs are the backbones of the growth in our Bank, as they take on a determining role in the production, employment and export power of our economy. On the other hand, as we maintain our leading position among private banks, we have been supporting the agricultural sector for nearly a quarter of a century, which is strategically important for the food security and production capacity in our country.

One of our most important focal points is to improve our asset quality while continuing our competitive growth in credits. We have improved our NPL ratio thanks to the serious actions we launched in our risk policies and models. Prioritizing salary and pension customers in terms of general-purpose loans has contributed to this important development as part of our risk management strategy.

Besides all of these, we continue to be stronger with the contributions of our subsidiaries. While the progress we make in line with our strategic priorities deepens our growth, it also contributes to the creation of a more agile, balanced and competitive banking structure.

As we continue to grow soundly, we enhance our operational quality to offer a better experience to our customers and render our business processes leaner and faster. With our investments in digital channels, we are aiming to provide them with a quick and convenient service model, through which they can meet all their needs digitally.

"Our total green finance funds reached 820 Million USD"

Commenting on DenizBank's efforts in sustainable finance, Başтuğ said: Considering the changeable needs of the real sector, we are expanding the funding facilities of SMEs to accelerate their transition to low-carbon economy. Our Transition Finance Framework, which we published as a first in Türkiye with our shareholder, has laid the foundation for our approach to support the conversion investments of carbon-intensive sectors in particular. Thanks to our collaborations with international financial institutions, we are

also growing the scale of the funds that we have directed towards such area. With the recent 100 million USD transaction which we realized with the Asian Infrastructure Investment Bank (AIIB), our green finance funds have reached 820 million USD. We are continuing to increase our market share from the green finance that international development banks are extending to private banks in Türkiye. As signatory to the UN Principles for Responsible Banking, we reinforce our commitment to reflecting our environmental and social responsibility across all of our activities through international commitments.

In the days to come, we will deepen our relationships with our customers through our technology investments while maintaining our financial discipline, and we will continue to work with great determination to become their first choice in banking needs, increase the funding that we provide for our country's strategic sectors and to maintain our sustainable and profitable growth".