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KAMUYU AYDINLATMA PLATFORMU

ZİRAAT KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2026 - 1. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Ziraat Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Ziraat Katılım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, Ziraat Katılım Bankası A.Ş.'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor

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

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Didem Demer Kaya, SMMM

Sorumlu Denetçi

İstanbul, 11 Mayıs 2026

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		138.861.514	119.638.084	258.499.598	87.605.258	142.745.948	230.351.206
Cash and cash equivalents		93.096.376	107.931.210	201.027.586	43.133.279	122.353.580	165.486.859
Cash and Cash Balances at Central Bank	(1)	93.026.664	70.149.453	163.176.117	43.025.414	65.714.531	108.739.945
Banks	(2)	69.955	37.782.335	37.852.290	107.981	56.642.177	56.750.158
Receivables From Money Markets		0	0	0			
Allowance for Expected Losses (-)		-243	-578	-821	-116	-3.128	-3.244
Financial assets at fair value through profit or loss	(3)	12.378.796	9.640.553	22.019.349	12.221.907	18.542.056	30.763.963
Public Debt Securities		12.372.812	9.640.553	22.013.365	12.215.818	18.542.056	30.757.874
Equity instruments		0	0	0	0	0	0
Other Financial Assets		5.984	0	5.984	6.089	0	6.089
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	33.245.312	1.793.354	35.038.666	31.859.605	1.719.715	33.579.320
Public Debt Securities		33.100.657	1.793.354	34.894.011	31.726.237	1.719.715	33.445.952
Equity instruments		76.312	0	76.312	76.312	0	76.312
Other Financial Assets		68.343	0	68.343	57.056	0	57.056
Derivative financial assets	(5)	141.030	272.967	413.997	390.467	130.597	521.064
Derivative Financial Assets At Fair Value Through Profit Or Loss		141.030	272.967	413.997	390.467	130.597	521.064
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		287.149.002	232.700.150	519.849.152	256.340.299	243.082.877	499.423.176
Loans	(6)	244.772.038	175.949.637	420.721.675	213.829.110	189.526.835	403.355.945
Receivables From Leasing Transactions	(6)	35.372.999	56.243.550	91.616.549	33.696.471	53.625.724	87.322.195
Other Financial Assets Measured at Amortised Cost	(7)	17.222.857	2.172.494	19.395.351	17.595.646	2.107.219	19.702.865
Public Debt Securities		17.222.857	2.172.494	19.395.351	17.595.646	2.107.219	19.702.865
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-10.218.892	-1.665.531	-11.884.423	-8.780.928	-2.176.901	-10.957.829
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	7.570.059	0	7.570.059	6.981.526	0	6.981.526
Held for Sale		7.570.059	0	7.570.059	6.981.526	0	6.981.526
Non-Current Assets From Discontinued Operations		0	0	0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	90.000	0	90.000	90.000	0	90.000
Investments in Associates (Net)		90.000	0	90.000	90.000	0	90.000
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90.000	0	90.000	90.000	0	90.000
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(10)	4.288.528	44.175	4.332.703	4.105.699	45.747	4.151.446
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	2.532.356	0	2.532.356	2.477.218	0	2.477.218
Goodwill		0	0	0	0	0	0
Other		2.532.356	0	2.532.356	2.477.218	0	2.477.218
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	2.591.844	0	2.591.844	2.415.299	0	2.415.299
OTHER ASSETS	(14)	11.021.583	1.532.793	12.554.376	6.468.176	1.003.290	7.471.466
TOTAL ASSETS		**454.104.886**	**353.915.202**	**808.020.088**	**366.483.475**	**386.877.862**	**753.361.337**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(1)	291.794.458	233.139.925	524.934.383	273.785.019	239.573.253	513.358.272
LOANS RECEIVED	(2)	40.108.062	12.799.894	52.907.956	7.489.888	16.006.119	23.496.007
MONEY MARKET FUNDS	(3)	36.560.531	0	36.560.531	33.796.250	0	33.796.250
MARKETABLE SECURITIES (Net)	(4)	18.365.199	74.016.312	92.381.511	21.305.457	68.985.962	90.291.419
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(5)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(6)	138.440	1.510.633	1.649.073	44.869	13.320	58.189
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		138.440	1.510.633	1.649.073	44.869	13.320	58.189
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	2.784.017	0	2.784.017	2.493.144	0	2.493.144
PROVISIONS	(8)	969.634	402.638	1.372.272	1.033.143	404.110	1.437.253
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		663.789	0	663.789	584.334	0	584.334
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		305.845	402.638	708.483	448.809	404.110	852.919
CURRENT TAX LIABILITIES	(9)	3.192.840	8.016	3.200.856	2.464.407	4.886	2.469.293
DEFERRED TAX LIABILITY	(10)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(11)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(12)	5.701.110	42.821.300	48.522.410	5.348.817	40.546.290	45.895.107
Loans		5.701.110	42.821.300	48.522.410	5.348.817	40.546.290	45.895.107
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	9.480.816	2.389.105	11.869.921	9.408.717	1.497.933	10.906.650
EQUITY	(14)	31.835.668	1.490	31.837.158	29.156.898	2.855	29.159.753
Issued capital		10.350.000	0	10.350.000	10.350.000	0	10.350.000
Capital Reserves		261.513	0	261.513	261.513	0	261.513
Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		261.513	0	261.513	261.513	0	261.513

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-86.927	0	-86.927	-85.220	0	-85.220
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-1.050.751	1.490	-1.049.261	-721.030	2.855	-718.175
Profit Reserves		13.595.451	0	13.595.451	13.595.451	0	13.595.451
Legal Reserves		685.130	0	685.130	685.130	0	685.130
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		12.864.254	0	12.864.254	12.864.254	0	12.864.254
Other Profit Reserves		46.067	0	46.067	46.067	0	46.067
Profit or Loss		8.766.382	0	8.766.382	5.756.184	0	5.756.184
Prior Years' Profit or Loss		5.756.184	0	5.756.184	0	0	0
Current Period Net Profit Or Loss		3.010.198	0	3.010.198	5.756.184	0	5.756.184
Total equity and liabilities		**440.930.775**	**367.089.313**	**808.020.088**	**386.326.609**	**367.034.728**	**753.361.337**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		117.221.787	206.770.449	323.992.236	140.901.959	166.816.501	307.718.460
GUARANTIES AND WARRANTIES	1	76.822.325	87.986.350	164.808.675	77.439.025	77.305.536	154.744.561
Letters of Guarantee		76.716.891	54.962.128	131.679.019	77.350.788	51.890.510	129.241.298
Guarantees Subject to State Tender Law		2.078.199	44.055.675	46.133.874	772.447	41.617.527	42.389.974
Guarantees Given for Foreign Trade Operations		69.059.821	0	69.059.821	70.792.070	0	70.792.070
Other Letters of Guarantee		5.578.871	10.906.453	16.485.324	5.786.271	10.272.983	16.059.254
Bank Acceptances		0	373.598	373.598	0	909.847	909.847
Import Letter of Acceptance		0	373.598	373.598	0	909.847	909.847
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		47.715	32.590.434	32.638.149	58.832	24.470.926	24.529.758
Documentary Letters of Credit		47.715	32.590.434	32.638.149	58.832	24.470.926	24.529.758
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	60.190	60.190	0	34.253	34.253
Other Collaterals		57.719	0	57.719	29.405	0	29.405
COMMITMENTS	1	25.236.667	3.379.383	28.616.050	22.261.268	3.840.194	26.101.462
Irrevocable Commitments		25.236.667	3.379.383	28.616.050	22.261.268	3.840.194	26.101.462
Forward Asset Purchase Commitments		1.443.321	3.379.383	4.822.704	1.461.987	3.840.194	5.302.181
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		6.119.297	0	6.119.297	4.734.872	0	4.734.872
Tax and Fund Liabilities Arised from Export Commitments		947.120	0	947.120	861.832	0	861.832
Commitments for Credit Card Limits		9.379.455	0	9.379.455	8.656.437	0	8.656.437
Commitments for Credit Cards and Banking Services Promotions		3.491	0	3.491	3.521	0	3.521
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		7.343.983	0	7.343.983	6.542.619	0	6.542.619
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
Forward Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Other Forward Buy or Sell Transactions		15.162.795	115.404.716	130.567.511	41.201.666	85.670.771	126.872.437
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.124.411.114	241.536.162	1.365.947.276	993.823.058	213.723.817	1.207.546.875
ITEMS HELD IN CUSTODY		40.930.455	109.193.731	150.124.186	38.579.052	89.257.968	127.837.020
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		17.033.988	3.647.633	20.681.621	15.972.719	4.036.628	20.009.347
Cheques Received for Collection		18.406.301	1.258.898	19.665.199	17.418.986	991.973	18.410.959
Commercial Notes Received for Collection		2.219.351	887.165	3.106.516	1.934.848	750.281	2.685.129
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		3.270.815	16.255.449	19.526.264	3.252.499	14.426.874	17.679.373
Custodians		0	87.144.586	87.144.586	0	69.052.212	69.052.212
PLEDGED ITEMS		1.083.480.659	132.342.431	1.215.823.090	955.244.006	124.465.849	1.079.709.855
Securities		9.340.163	115.875	9.456.038	4.504.462	107.778	4.612.240
Guarantee Notes		26.853.398	1.077.550	27.930.948	24.167.783	744.044	24.911.827
Commodity		62.860.522	43.802.357	106.662.879	60.900.634	38.722.549	99.623.183
Warrant		0	0	0	0	0	0
Real Estate		940.472.816	66.970.285	1.007.443.101	827.152.103	65.250.971	892.403.074
Other Pledged Items		43.953.760	20.376.364	64.330.124	38.519.024	19.640.507	58.159.531
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.241.632.901**	**448.306.611**	**1.689.939.512**	**1.134.725.017**	**380.540.318**	**1.515.265.335**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
PROFIT SHARE INCOME	(1)	40.856.707	29.669.573
Profit Share on Loans		26.848.971	18.278.371
Income Received From Reserve Deposits		3.674.135	2.414.545
Income Received From Banks		4.584	1.370.790
Income Received from Money Market Placements		0	0
Income Received From Marketable Securities Portfolio		5.027.331	3.419.054
Financial Assets At Fair Value Through Profit Loss		1.089.577	56.528
Financial Assets At Fair Value Through Other Comprehensive Income		3.271.404	2.630.937
Financial Assets Measured at Amortised Cost		666.350	731.589
Finance Lease Income		4.680.945	3.660.572
Other Profit Share Income		620.741	526.241
PROFIT SHARE EXPENSES (-)	(2)	-32.699.566	-26.904.929
Expenses on Profit Sharing Accounts		-25.305.659	-19.376.815
Profit Share Expense on Funds Borrowed		-2.526.083	-2.289.511
Profit Share Expense on Money Market Borrowings		-1.602.350	-2.641.506
Expense on Securities Issued		-3.057.374	-2.471.707
Profit Share Expense on Leases		-200.913	-124.735
Other Profit Share Expense		-7.187	-655
NET PROFIT SHARE INCOME (LOSS)		8.157.141	2.764.644
NET FEE AND COMMISSION INCOME OR EXPENSES		1.261.371	862.401
Fees and Commissions Received		1.707.365	1.125.443
From Noncash Loans		391.508	265.743
Other		1.315.857	859.700
Fees and Commissions Paid (-)		-445.994	-263.042
Paid for Noncash Loans		0	0
Other		-445.994	-263.042
DIVIDEND INCOME	(3)	0	0
TRADING INCOME OR LOSS (Net)	(4)	153.060	1.624.655
Gains (Losses) Arising from Capital Markets Transactions		-679.172	4.360
Gains (Losses) Arising From Derivative Financial Transactions		543.884	1.226.948
Foreign Exchange Gains or Losses		288.348	393.347
OTHER OPERATING INCOME	(5)	2.521.002	716.678
GROSS PROFIT FROM OPERATING ACTIVITIES		12.092.574	5.968.378
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-3.095.308	-1.693.393
OTHER ALLOWANCE EXPENSES (-)	(6)	-79.464	-81.695
PERSONNEL EXPENSES (-)		-2.140.818	-1.375.706
OTHER OPERATING EXPENSES (-)	(7)	-2.318.788	-1.428.235
NET OPERATING INCOME (LOSS)		4.458.196	1.389.349
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	4.458.196	1.389.349
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.447.998	-379.634
Current Tax Provision		-1.482.650	-875.067
Expense Effect of Deferred Tax		-697.844	-215.044
Income Effect of Deferred Tax		732.496	710.477
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	3.010.198	1.009.715
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	3.010.198	1.009.715
Profit (Loss) Attributable to Group		3.010.198	1.009.715
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			
Profit (Loss) per Share			
Hisse Başına Kar (Zarar)		0,29080000	0,09760000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		3.010.198	1.009.715
OTHER COMPREHENSIVE INCOME		-332.793	-498.853
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.707	-1.195
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		-1.707	-1.195
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-331.086	-497.658
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-472.980	-710.940
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		141.894	213.282
TOTAL COMPREHENSIVE INCOME (LOSS)		2.677.405	510.862

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.621.361	3.554.030
Profit Share Income Received		37.129.212	27.745.427
Profit Share Expense Paid		-30.495.375	-24.986.676
Dividends received		0	0
Fees and Commissions Received		2.017.353	1.283.872
Other Gains		102.628	274.785
Collections from Previously Written Off Loans and Other Receivables		576.445	366.654
Cash Payments to Personnel and Service Suppliers		-2.140.818	-1.375.706
Taxes Paid		-553.868	-875.051
Other		-4.014.216	1.120.725
Changes in Operating Assets and Liabilities Subject to Banking Operations		26.694.174	-35.093.245
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		12.253.951	-2.483.441
Net (Increase) Decrease in Due From Banks		-4.710.752	-12.730.031
Net (Increase) Decrease in Loans		-13.696.876	-35.238.105
Net (Increase) Decrease in Other Assets		-9.377.264	-9.528.634
Net (Increase) Decrease in Funds Collected From Banks		-38.251	-2.096.057
Net Increase (Decrease) in Other Funds Collected		11.355.760	35.643.012
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		26.653.763	-5.043.409
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.253.843	-3.616.580
Net Cash Provided From Banking Operations		29.315.535	-31.539.215
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-2.156.191	-18.777
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-22.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-257.968	-381.955
Cash Obtained from Tangible and Intangible Asset Sales		756	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-12.350.972	-229.783
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		10.079.204	152.126
Cash Paid for Purchase of Financial Assets At Amortised Cost		-495.169	-112.730
Cash Obtained from Sale of Financial Assets At Amortised Cost		867.958	576.065
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		3.362.605	7.996.269
Cash Obtained from Loans and Securities Issued		32.983.326	18.920.896
Cash Outflow Arised From Loans and Securities Issued		-29.442.876	-10.813.121
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-177.845	-111.506
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	1	141.582	1.121.676
Net Increase (Decrease) in Cash and Cash Equivalents	1	30.663.531	-22.440.047
Cash and Cash Equivalents at Beginning of the Period	1	87.653.161	82.244.812
Cash and Cash Equivalents at End of the Period	1	118.316.692	59.804.765

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

							Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss				Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss									
		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)		Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)		Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
Previous Period 01.01.2025 - 31.03.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**10.350.000**	**0**	**0**	**261.513**	**0**	**-135.583**	**-874**	**0**	**0**	**-1.699.469**	**0**	**0**	**10.142.629**	**3.452.822**	**0**	**22.371.038**	**0**	**22.371.038**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-135.583	-874	0	0	-1.699.469	0	0	10.142.629	3.452.822	0	22.371.038	0	22.371.038
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-1.195	0	0	-497.658	0	0	0	0	1.009.715	510.862	0	510.862
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**10.350.000**	**0**	**0**	**261.513**	**0**	**-135.583**	**-2.069**	**0**	**0**	**-2.197.127**	**0**	**0**	**10.142.629**	**3.452.822**	**1.009.715**	**22.881.900**	**0**	**22.881.900**
Current Period 01.01.2026 - 31.03.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**10.350.000**	**0**	**0**	**261.513**	**0**	**-104.459**	**19.239**	**0**	**0**	**-718.175**	**0**	**0**	**13.595.451**	**5.756.184**	**0**	**29.159.753**	**0**	**29.159.753**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		10.350.000	0	0	261.513	0	-104.459	19.239	0	0	-718.175	0	0	13.595.451	5.756.184	0	29.159.753	0	29.159.753
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	-1.707	0	0	-331.086	0	0	0	0	3.010.198	2.677.405	0	2.677.405
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**10.350.000**	**0**	**0**	**261.513**	**0**	**-104.459**	**17.532**	**0**	**0**	**-1.049.261**	**0**	**0**	**13.595.451**	**5.756.184**	**3.010.198**	**31.837.158**	**0**	**31.837.158**