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KAMUYU AYDINLATMA PLATFORMU

KUVEYT TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2026 - 1. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Kuveyt Türk Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Kuveyt Türk Katılım Bankası A.Ş'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, 31 Mart 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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 sekizinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 13 Mayıs 2026

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		189.111.770	485.572.704	674.684.474	185.040.854	418.082.160	603.123.014
Cash and cash equivalents		82.834.452	389.485.200	472.319.652	95.166.020	336.939.209	432.105.229
Cash and Cash Balances at Central Bank	(5.1.1.)	82.796.610	244.832.364	327.628.974	91.446.305	258.555.942	350.002.247
Banks	(5.1.3.)	39.101	144.657.041	144.696.142	21.261	78.386.250	78.407.511
Receivables From Money Markets		0	0	0	3.700.000	0	3.700.000
Allowance for Expected Losses (-)		-1.259	-4.205	-5.464	-1.546	-2.983	-4.529
Financial assets at fair value through profit or loss		32.884.673	23.781.567	56.666.240	24.810.353	11.890.414	36.700.767
Public Debt Securities		8.190.954	14.443.836	22.634.790	3.978.686	4.669.649	8.648.335
Equity instruments		0	798	798	0	2.822	2.822
Other Financial Assets		24.693.719	9.336.933	34.030.652	20.831.667	7.217.943	28.049.610
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	73.157.201	67.819.305	140.976.506	64.844.495	50.817.583	115.662.078
Public Debt Securities		73.008.044	50.419.715	123.427.759	64.716.408	48.262.267	112.978.675
Equity instruments		128.087	485.701	613.788	128.087	542.291	670.378
Other Financial Assets		21.070	16.913.889	16.934.959	0	2.013.025	2.013.025
Derivative financial assets		235.444	4.486.632	4.722.076	219.986	18.434.954	18.654.940
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	235.444	4.486.632	4.722.076	219.986	18.434.954	18.654.940
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11.)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	424.581.984	328.105.431	752.687.415	389.647.559	304.807.395	694.454.954
Loans		393.034.220	249.654.033	642.688.253	355.887.661	227.860.186	583.747.847
Receivables From Leasing Transactions	(5.1.10.)	16.982.710	57.475.214	74.457.924	15.038.663	55.549.084	70.587.747
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	32.642.672	25.817.836	58.460.508	32.362.327	25.372.017	57.734.344
Public Debt Securities		32.642.672	25.817.836	58.460.508	32.362.327	25.372.017	57.734.344
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-18.077.618	-4.841.652	-22.919.270	-13.641.092	-3.973.892	-17.614.984
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16.)	2.076.922	0	2.076.922	2.011.387	0	2.011.387
Held for Sale		2.076.922	0	2.076.922	2.011.387	0	2.011.387
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		14.930.612	0	14.930.612	13.380.612	0	13.380.612
Investments in Associates (Net)	(5.1.7.)	0	0	0	0	0	0
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	(5.1.8.)	14.910.612	0	14.910.612	13.360.612	0	13.360.612
Unconsolidated Financial Subsidiaries		6.786.932	0	6.786.932	5.236.932	0	5.236.932
Unconsolidated Non-Financial Subsidiaries		8.123.680	0	8.123.680	8.123.680	0	8.123.680
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	20.000	0	20.000	20.000	0	20.000
Jointly Controlled Partnerships Accounted for Using Equity Method		20.000	0	20.000	20.000	0	20.000
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	8.257.512	3.356	8.260.868	7.970.542	3.732	7.974.274
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	4.589.812	150	4.589.962	4.025.408	176	4.025.584
Goodwill		0	0	0	0	0	0
Other		4.589.812	150	4.589.962	4.025.408	176	4.025.584
INVESTMENT PROPERTY (Net)	(5.1.14.)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	4.880.680	0	4.880.680	1.552.719	0	1.552.719
OTHER ASSETS	(5.1.17.)	13.858.867	1.225.503	15.084.370	25.415.119	128.607	25.543.726
TOTAL ASSETS		**662.288.159**	**814.907.144**	**1.477.195.303**	**629.044.200**	**723.022.070**	**1.352.066.270**
LIABILITY AND EQUITY ITEMS							
FUNDS COLLECTED	(5.2.1.)	368.666.729	621.030.652	989.697.381	365.623.097	534.377.580	900.000.677
LOANS RECEIVED	(5.2.3.)	8.992.058	177.070.345	186.062.403	13.517.309	182.074.503	195.591.812
MONEY MARKET FUNDS		81.579.686	0	81.579.686	47.003.847	0	47.003.847
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		1.386.992	28.152.679	29.539.671	1.377.474	1.406.660	2.784.134
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	1.386.992	28.152.679	29.539.671	1.377.474	1.406.660	2.784.134
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.6.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.5.)	2.633.183	27.924	2.661.107	2.383.878	26.011	2.409.889
PROVISIONS	(5.2.7.)	6.671.188	1.456.733	8.127.921	7.158.957	1.391.606	8.550.563
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		4.045.393	532.241	4.577.634	4.613.820	448.470	5.062.290
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.625.795	924.492	3.550.287	2.545.137	943.136	3.488.273
CURRENT TAX LIABILITIES	(5.2.8.1.)	6.749.597	0	6.749.597	799.048	0	799.048
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.9.)	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	(5.2.10.)	0	15.827.672	15.827.672	0	15.048.512	15.048.512
Loans		0	0	0	0	0	0
Other Debt Instruments		0	15.827.672	15.827.672	0	15.048.512	15.048.512
OTHER LIABILITIES	(5.2.4.)	19.605.657	5.740.096	25.345.753	38.493.635	20.040.269	58.533.904
EQUITY	(5.2.11.)	131.343.783	260.329	131.604.112	119.955.255	1.388.629	121.343.884
Issued capital		7.992.135	0	7.992.135	7.995.131	0	7.995.131
Capital Reserves		6.376.502	0	6.376.502	6.373.506	0	6.373.506
Equity Share Premiums		6.373.506	0	6.373.506	6.373.506	0	6.373.506
Share Cancellation Profits		2.996	0	2.996	0	0	0
Other Capital Reserves		0	0	0	0	0	0

Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-403.460	0	-403.460	-403.460	0	-403.460
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-5.526.191	260.329	-5.265.862	-4.780.504	1.388.629	-3.391.875
Profit Reserves		70.347.516	0	70.347.516	70.347.875	0	70.347.875
Legal Reserves		5.023.898	0	5.023.898	5.023.898	0	5.023.898
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		65.019.735	0	65.019.735	65.019.735	0	65.019.735
Other Profit Reserves		303.883	0	303.883	304.242	0	304.242
Profit or Loss		52.557.281	0	52.557.281	40.422.707	0	40.422.707
Prior Years' Profit or Loss		40.422.707	0	40.422.707	60.618	0	60.618
Current Period Net Profit Or Loss		12.134.574	0	12.134.574	40.362.089	0	40.362.089
Non-controlling Interests	(5.2.12.)	0	0	0	0	0	0
Total equity and liabilities		**627.628.873**	**849.566.430**	**1.477.195.303**	**596.312.500**	**755.753.770**	**1.352.066.270**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		464.836.535	804.698.599	1.269.535.134	405.688.044	594.190.235	999.878.279
GUARANTIES AND WARRANTIES	(5.3.1.)	121.227.148	76.109.492	197.336.640	112.113.027	60.662.284	172.775.311
Letters of Guarantee		111.855.208	39.032.622	150.887.830	103.227.654	33.631.761	136.859.415
Guarantees Subject to State Tender Law		1.337.207	46.250	1.383.457	1.188.844	40.251	1.229.095
Guarantees Given for Foreign Trade Operations		5.226.042	385.892	5.611.934	4.568.484	383.466	4.951.950
Other Letters of Guarantee		105.291.959	38.600.480	143.892.439	97.470.326	33.208.044	130.678.370
Bank Acceptances		347.740	1.171.242	1.518.982	358.629	1.024.244	1.382.873
Import Letter of Acceptance		347.740	1.171.242	1.518.982	358.629	1.024.244	1.382.873
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		19.621	35.645.533	35.665.154	22.189	25.782.625	25.804.814
Documentary Letters of Credit		0	3.805.157	3.805.157	0	2.787.670	2.787.670
Other Letters of Credit		19.621	31.840.376	31.859.997	22.189	22.994.955	23.017.144
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		9.004.579	260.095	9.264.674	8.504.555	223.654	8.728.209
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	299.501.611	73.444.367	372.945.978	215.438.858	47.676.413	263.115.271
Irrevocable Commitments		299.501.611	73.444.367	372.945.978	215.438.858	47.676.413	263.115.271
Forward Asset Purchase Commitments		8.181.622	73.393.524	81.575.146	11.704.988	47.674.562	59.379.550
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		9.639.583	0	9.639.583	7.941.429	0	7.941.429
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		10.248.751	0	10.248.751	8.113.715	0	8.113.715
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		270.265.355	0	270.265.355	186.634.221	0	186.634.221
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		1.166.300	50.843	1.217.143	1.044.505	1.851	1.046.356
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	(5.3.2.)	44.107.776	655.144.740	699.252.516	78.136.159	485.851.538	563.987.697
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		44.107.776	655.144.740	699.252.516	78.136.159	485.851.538	563.987.697
Forward Buy or Sell Transactions		8.851.082	15.019.253	23.870.335	6.982.506	19.597.683	26.580.189
Forward Foreign Currency Buying Transactions		3.920.792	8.368.262	12.289.054	3.290.948	10.111.069	13.402.017
Forward Foreign Currency Sale Transactions		4.930.290	6.650.991	11.581.281	3.691.558	9.486.614	13.178.172
Other Forward Buy or Sell Transactions		35.256.694	640.125.487	675.382.181	71.153.653	466.253.855	537.407.508
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		7.084.277.240	17.130.802.000	24.215.079.240	6.439.848.775	15.488.183.921	21.928.032.696
ITEMS HELD IN CUSTODY		371.945.663	16.026.075.187	16.398.020.850	357.113.748	13.875.334.232	14.232.447.980
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		135.334.669	15.907.897.660	16.043.232.329	136.739.393	13.788.077.221	13.924.816.614
Cheques Received for Collection		109.643.597	7.305.142	116.948.739	107.626.114	6.318.908	113.945.022
Commercial Notes Received for Collection		11.880.237	3.763.493	15.643.730	11.175.985	3.526.301	14.702.286
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		115.087.160	107.108.892	222.196.052	101.572.256	77.411.802	178.984.058
PLEDGED ITEMS		6.704.951.526	1.102.300.337	7.807.251.863	6.078.887.488	1.612.199.363	7.691.086.851
Securities		7.739.458	6.688.807	14.428.265	9.173.719	7.661.581	16.835.300
Guarantee Notes		100.916	18.925.411	19.026.327	100.916	18.265.513	18.366.429
Commodity		205.485.726	128.840.862	334.326.588	187.139.333	658.876.902	846.016.235
Warrant		0	0	0	0	0	0
Real Estate		1.468.407.221	33.912.387	1.502.319.608	1.342.523.458	39.446.299	1.381.969.757
Other Pledged Items		5.023.218.205	913.932.870	5.937.151.075	4.539.950.062	887.949.068	5.427.899.130
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		7.380.051	2.426.476	9.806.527	3.847.539	650.326	4.497.865
TOTAL OFF-BALANCE SHEET ACCOUNTS		**7.549.113.775**	**17.935.500.599**	**25.484.614.374**	**6.845.536.819**	**16.082.374.156**	**22.927.910.975**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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	(5.4.1.)	48.268.532	35.526.828
Profit Share on Loans		31.737.783	23.332.154
Income Received From Reserve Deposits		4.423.424	3.695.707
Income Received From Banks		125.136	35.463
Income Received from Money Market Placements		0	0
Income Received From Marketable Securities Portfolio		8.822.583	5.682.919
Financial Assets At Fair Value Through Profit Loss		997.114	268.875
Financial Assets At Fair Value Through Other Comprehensive Income		5.618.076	3.351.918
Financial Assets Measured at Amortised Cost		2.207.393	2.062.126
Finance Lease Income		2.692.370	2.461.393
Other Profit Share Income		467.236	319.192
PROFIT SHARE EXPENSES (-)		-27.585.945	-23.547.987
Expenses on Profit Sharing Accounts	(5.4.4.)	-18.815.464	-16.916.827
Profit Share Expense on Funds Borrowed	(5.4.2.)	-3.038.887	-2.629.457
Profit Share Expense on Money Market Borrowings		-5.583.155	-3.910.229
Expense on Securities Issued		0	0
Profit Share Expense on Leases		-148.439	-91.474
Other Profit Share Expense		0	0
NET PROFIT SHARE INCOME (LOSS)		20.682.587	11.978.841
NET FEE AND COMMISSION INCOME OR EXPENSES		5.637.692	3.113.762
Fees and Commissions Received		11.754.044	6.803.974
From Noncash Loans		375.558	256.196
Other	(5.4.13)	11.378.486	6.547.778
Fees and Commissions Paid (-)		-6.116.352	-3.690.212
Paid for Noncash Loans		-13.462	-4.750
Other	(5.4.13.)	-6.102.890	-3.685.462
DIVIDEND INCOME	(5.4.3.)	755	574
TRADING INCOME OR LOSS (Net)	(5.4.5.)	6.863.620	6.675.845
Gains (Losses) Arising from Capital Markets Transactions		2.104.059	1.501.581
Gains (Losses) Arising From Derivative Financial Transactions		-42.624.355	4.976.202
Foreign Exchange Gains or Losses		47.383.916	198.062
OTHER OPERATING INCOME	(5.4.6.)	1.178.819	2.941.165
GROSS PROFIT FROM OPERATING ACTIVITIES		34.363.473	24.710.187
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-6.137.858	-2.616.146
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-265.597	-317.848
PERSONNEL EXPENSES (-)		-6.420.573	-4.562.414
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-5.682.508	-3.447.993
NET OPERATING INCOME (LOSS)		15.856.937	13.765.786
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	(5.4.9.)	15.856.937	13.765.786
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-3.722.363	-3.274.657
Current Tax Provision		-6.247.187	-2.229.014
Expense Effect of Deferred Tax		-4.407.216	-1.196.969
Income Effect of Deferred Tax		6.932.040	151.326
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	12.134.574	10.491.129
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	(5.4.12.)	12.134.574	10.491.129
Profit (Loss) Attributable to Group		12.134.574	10.491.129
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		12.134.574	10.491.129
OTHER COMPREHENSIVE INCOME		-1.873.987	-1.147.673
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
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		0	0
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		-1.873.987	-1.147.673
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.677.124	-1.639.533
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		803.137	491.860
TOTAL COMPREHENSIVE INCOME (LOSS)		10.260.587	9.343.456

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		41.020.930	23.680.424
Profit Share Income Received		46.234.675	35.108.948
Profit Share Expense Paid		-27.961.791	-25.253.700
Dividends received		755	574
Fees and Commissions Received		11.754.044	6.803.974
Other Gains		1.178.819	2.941.165
Collections from Previously Written Off Loans and Other Receivables		9.098.213	3.903.088
Cash Payments to Personnel and Service Suppliers		-6.905.229	-4.951.884
Taxes Paid		-938.809	-7.488.804
Other		8.560.253	12.617.063
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.428.742	-8.547.215
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-21.246.921	2.005.741
Net (Increase) Decrease in Due From Banks		-24.641.926	-15.986.912
Net (Increase) Decrease in Loans		-85.694.240	-17.396.204
Net (Increase) Decrease in Other Assets		9.077.096	12.331.109
Net (Increase) Decrease in Funds Collected From Banks		307.461	163.011
Net Increase (Decrease) in Other Funds Collected		118.876.991	536.141
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		-685.318	-3.009.000
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		5.435.599	12.808.899
Net Cash Provided From Banking Operations		42.449.672	15.133.209
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-34.291.573	-10.766.770
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.550.000	-8.772.500
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-264.879	-968.720
Cash Obtained from Tangible and Intangible Asset Sales		222.899	389.556
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-32.686.487	-1.696.156
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		701.503	600.821
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-714.609	-319.771
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-148.439	-91.474
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-148.439	-91.474
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		8.828.869	22.709.708
Net Increase (Decrease) in Cash and Cash Equivalents		16.838.529	26.984.673
Cash and Cash Equivalents at Beginning of the Period		224.859.405	125.488.388
Cash and Cash Equivalents at End of the Period		241.697.934	152.473.061

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

KAP
KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2025 - 31.03.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**4.947.336**	**6.373.506**	**1.874**	**0**	**0**	**-553.764**	**0**	**0**	**-5.459.248**	**0**	**42.203.716**	**60.618**	**34.653.456**	**82.227.494**	**0**	**82.227.494**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		4.947.336	6.373.506	1.874	0	0	-553.764	0	0	-5.459.248	0	42.203.716	60.618	34.653.456	82.227.494	0	82.227.494
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-1.147.673	0	0	0	10.491.129	9.343.456	0	9.343.456
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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	-359	0	0	-359	0	-359
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	34.653.456	-34.653.456	0	0	0
	Dividends Paid		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
	Other		0	0	0	0	0	0	0	0	0	0	0	34.653.456	-34.653.456	0	0	0
	Equity at end of period	(5.2.11.)	**4.947.336**	**6.373.506**	**1.874**	**0**	**0**	**-553.764**	**0**	**0**	**-6.606.921**	**0**	**42.203.357**	**34.714.074**	**10.491.129**	**91.570.591**	**0**	**91.570.591**
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		**7.995.131**	**6.373.506**	**0**	**0**	**0**	**-403.460**	**0**	**0**	**-3.391.875**	**0**	**70.347.875**	**60.618**	**40.362.089**	**121.343.884**	**0**	**121.343.884**
	Adjustments Related to TMS 8		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
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		7.995.131	6.373.506	0	0	0	-403.460	0	0	-3.391.875	0	70.347.875	60.618	40.362.089	121.343.884	0	121.343.884
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	-1.873.987	0	0	0	12.134.574	10.260.587	0	10.260.587
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		-2.996	0	2.996	0	0	0	0	0	0	0	-359	0	0	-359	0	-359
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	40.362.089	-40.362.089	0	0	0
	Dividends Paid		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
	Other		0	0	0	0	0	0	0	0	0	0	0	40.362.089	-40.362.089	0	0	0
	Equity at end of period	(5.2.11.)	**7.992.135**	**6.373.506**	**2.996**	**0**	**0**	**-403.460**	**0**	**0**	**-5.265.862**	**0**	**70.347.516**	**40.422.707**	**12.134.574**	**131.604.112**	**0**	**131.604.112**