Date and time of publication on KAP: 07.08.2026 22:56:51
https://www.kap.org.tr/en/Bildirim/1645904

KAMUYU AYDINLATMA PLATFORMU

VAKIF KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2026 - 2. 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	Partial Positive

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Vakıf Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Vakıf Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar 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 konsolide olmayan 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 konsolide olmayan 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.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.7.C numaralı dipnotta belirtildiği üzere, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, geçmiş dönemlerde ayrılan ve tamamı geçmiş dönemlerde gider yazılan toplam

2.100 milyon TL tutarındaki serbest karşılığı içermektedir. Eğer ilgili serbest karşılık ayrılmamış olsaydı, 30 Haziran 2026 tarihi itibarıyla, diğer karşılıklar 2.100 milyon TL daha az, özkaynaklar 2.100 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan 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 olmayan finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 7 Ağustos 2026

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			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)		128.933	269.902	398.835	92.037	257.076	349.113
Cash and cash equivalents		87.131	218.226	305.357	60.991	222.461	283.452
Cash and Cash Balances at Central Bank	(1)	53.659	207.029	260.688	39.340	180.300	219.640
Banks	(3)	162	11.199	11.361	244	42.164	42.408
Receivables From Money Markets		33.311	0	33.311	21.407	0	21.407
Allowance for Expected Losses (-)		-1	-2	-3	0	-3	-3
Financial assets at fair value through profit or loss		10.326	9.958	20.284	8.317	11.786	20.103
Public Debt Securities		1.858	9.818	11.676	1.372	11.785	13.157
Equity instruments		0	0	0	0	0	0
Other Financial Assets		8.468	140	8.608	6.945	1	6.946
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	28.664	40.245	68.909	21.848	22.357	44.205
Public Debt Securities		28.136	26.368	54.504	21.751	19.016	40.767
Equity instruments		14	7	21	14	6	20
Other Financial Assets		514	13.870	14.384	83	3.335	3.418
Derivative financial assets		2.812	1.473	4.285	881	472	1.353
Derivative Financial Assets At Fair Value Through Profit Or Loss	(2)	2.812	1.473	4.285	881	472	1.353
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(11)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		279.454	222.303	501.757	235.705	182.383	418.088
Loans	(5)	211.526	152.152	363.678	182.504	133.347	315.851
Receivables From Leasing Transactions	(10)	21.264	61.558	82.822	15.443	39.874	55.317
Other Financial Assets Measured at Amortised Cost	(6)	60.001	12.020	72.021	46.543	11.808	58.351
Public Debt Securities		60.001	10.841	70.842	46.543	11.808	58.351
Other Financial Assets		0	1.179	1.179	0	0	0
Allowance for Expected Credit Losses (-)		-13.337	-3.427	-16.764	-8.785	-2.646	-11.431
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	245	0	245	188	0	188
Held for Sale		245	0	245	188	0	188
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		290	0	290	190	0	190
Investments in Associates (Net)	(7)	90	0	90	90	0	90
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90	0	90	90	0	90
Investments in Subsidiaries (Net)	(8)	200	0	200	100	0	100
Unconsolidated Financial Subsidiaries		200	0	200	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	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)	(12)	9.431	0	9.431	9.448	0	9.448
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	2.435	0	2.435	1.805	0	1.805
Goodwill		0	0	0	0	0	0
Other		2.435	0	2.435	1.805	0	1.805
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	3.615	0	3.615	1.919	0	1.919
OTHER ASSETS	(17)	5.700	101	5.801	3.373	56	3.429
TOTAL ASSETS		**430.103**	**492.306**	**922.409**	**344.665**	**439.515**	**784.180**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(1)	294.634	333.478	628.112	273.242	291.339	564.581
LOANS RECEIVED	(3)	41.021	91.482	132.503	12.389	61.174	73.563
MONEY MARKET FUNDS		51.361	0	51.361	51.748	0	51.748
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		3.878	5.526	9.404	2.418	525	2.943
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	3.878	5.526	9.404	2.418	525	2.943
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(6)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	1.219	0	1.219	1.051	0	1.051
PROVISIONS	(7)	4.383	1.905	6.288	4.189	1.597	5.786
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.541	0	1.541	1.476	0	1.476
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.842	1.905	4.747	2.713	1.597	4.310
CURRENT TAX LIABILITIES	(8)	2.742	0	2.742	2.741	0	2.741
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(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	(10)	0	28.036	28.036	0	25.813	25.813
Loans		0	28.036	28.036	0	25.813	25.813
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(4)	9.325	2.462	11.787	7.783	1.809	9.592
EQUITY	(11)	50.736	221	50.957	46.013	349	46.362
Issued capital		30.000	0	30.000	30.000	0	30.000
Capital Reserves		1.316	0	1.316	10	0	10

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.316	0	1.316	10	0	10
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.645	0	2.645	2.664	0	2.664
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-786	221	-565	-339	349	10
Profit Reserves		12.322	0	12.322	6.019	0	6.019
Legal Reserves		1.568	0	1.568	1.185	0	1.185
Statutory Reserves		1.568	0	1.568	1.185	0	1.185
Extraordinary Reserves		3.774	0	3.774	91	0	91
Other Profit Reserves		5.412	0	5.412	3.558	0	3.558
Profit or Loss		5.239	0	5.239	7.659	0	7.659
Prior Years' Profit or Loss		50	0	50	0	0	0
Current Period Net Profit Or Loss		5.189	0	5.189	7.659	0	7.659
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**459.299**	**463.110**	**922.409**	**401.574**	**382.606**	**784.180**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		445.526	751.018	1.196.544	393.720	496.813	890.533
GUARANTIES AND WARRANTIES	(1)	115.512	99.543	215.055	101.542	76.605	178.147
Letters of Guarantee		115.412	69.357	184.769	101.470	58.966	160.436
Guarantees Subject to State Tender Law		1.374	30	1.404	539	13	552
Guarantees Given for Foreign Trade Operations		0	15.247	15.247	0	14.428	14.428
Other Letters of Guarantee		114.038	54.080	168.118	100.931	44.525	145.456
Bank Acceptances		60	1.186	1.246	60	821	881
Import Letter of Acceptance		60	1.186	1.246	60	821	881
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		40	27.532	27.572	12	16.767	16.779
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		40	27.532	27.572	12	16.767	16.779
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	1.468	1.468	0	51	51
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	67.667	94.741	162.408	53.204	59.987	113.191
Irrevocable Commitments		67.667	94.741	162.408	53.204	59.987	113.191
Forward Asset Purchase Commitments		45.404	94.741	140.145	35.189	59.987	95.176
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		8.473	0	8.473	7.112	0	7.112
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		2.995	0	2.995	2.264	0	2.264
Tax and Fund Liabilities Arised from Export Commitments		511	0	511	438	0	438
Commitments for Credit Card Limits		10.278	0	10.278	8.200	0	8.200
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		6	0	6	1	0	1
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	(2)	262.347	556.734	819.081	238.974	360.221	599.195
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		262.347	556.734	819.081	238.974	360.221	599.195
Forward Buy or Sell Transactions		204.953	433.276	638.229	135.125	234.761	369.886
Forward Foreign Currency Buying Transactions		96.596	212.803	309.399	53.597	121.530	175.127
Forward Foreign Currency Sale Transactions		108.357	220.473	328.830	81.528	113.231	194.759
Money Swap Transactions		57.254	93.992	151.246	103.849	121.160	225.009
Money Swap Purchases		57.254	22.734	79.988	103.849	13.523	117.372
Money Swap Sales		0	71.258	71.258	0	107.637	107.637
Other Forward Buy or Sell Transactions		140	29.466	29.606	0	4.300	4.300
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		7.498.987	483.027	7.982.014	6.336.175	385.972	6.722.147
ITEMS HELD IN CUSTODY		163.903	97.752	261.655	145.664	79.929	225.593
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		34.462	1.879	36.341	24.963	1.600	26.563
Cheques Received for Collection		45.740	2.796	48.536	41.205	1.670	42.875
Commercial Notes Received for Collection		2.946	597	3.543	1.531	225	1.756
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	2.619	2.619	0	1.032	1.032
Custodians		80.755	89.861	170.616	77.965	75.402	153.367
PLEDGED ITEMS		7.335.084	385.275	7.720.359	6.190.511	306.043	6.496.554
Securities		16.643	31.512	48.155	13.061	6.408	19.469
Guarantee Notes		2.236.091	24.643	2.260.734	1.890.607	23.794	1.914.401
Commodity		70.567	26.826	97.393	62.431	23.908	86.339
Warrant		0	0	0	0	0	0
Real Estate		985.812	1.164	986.976	835.309	0	835.309
Other Pledged Items		4.021.757	301.130	4.322.887	3.384.889	251.933	3.636.822
Depositories Receiving Pledged Items		4.214	0	4.214	4.214	0	4.214
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**7.944.513**	**1.234.045**	**9.178.558**	**6.729.895**	**882.785**	**7.612.680**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(1)	70.182	48.805	36.753	25.911
Profit Share on Loans		43.270	33.297	22.665	18.054
Income Received From Reserve Deposits		1.138	702	612	387
Income Received From Banks		4.771	4.453	2.517	1.898
Income Received from Money Market Placements		340	16	68	8
Income Received From Marketable Securities Portfolio		14.831	7.267	7.711	3.821
Financial Assets At Fair Value Through Profit Loss		432	313	201	116
Financial Assets At Fair Value Through Other Comprehensive Income		5.512	2.121	2.783	1.014
Financial Assets Measured at Amortised Cost		8.887	4.833	4.727	2.691
Finance Lease Income		5.364	2.668	2.834	1.549
Other Profit Share Income		468	402	346	194
PROFIT SHARE EXPENSES (-)	(2)	-61.453	-40.890	-33.149	-22.421
Expenses on Profit Sharing Accounts		-47.951	-33.812	-26.184	-18.327
Profit Share Expense on Funds Borrowed		-6.521	-2.530	-3.767	-1.342
Profit Share Expense on Money Market Borrowings		-6.692	-4.438	-3.115	-2.696
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-149	-94	-78	-49
Other Profit Share Expense		-140	-16	-5	-7
NET PROFIT SHARE INCOME (LOSS)		8.729	7.915	3.604	3.490
NET FEE AND COMMISSION INCOME OR EXPENSES		2.150	1.157	1.336	693
Fees and Commissions Received		4.443	2.666	2.433	1.516
From Noncash Loans		827	481	424	260
Other	(12)	3.616	2.185	2.009	1.256
Fees and Commissions Paid (-)		-2.293	-1.509	-1.097	-823
Paid for Noncash Loans		0	0	0	0
Other	(12)	-2.293	-1.509	-1.097	-823
DIVIDEND INCOME	(3)	3	2	3	3
TRADING INCOME OR LOSS (Net)	(4)	14.765	6.704	6.395	3.420
Gains (Losses) Arising from Capital Markets Transactions		1.126	870	479	321
Gains (Losses) Arising From Derivative Financial Transactions		-12.544	-1.147	10.583	2.324
Foreign Exchange Gains or Losses		26.183	6.981	-4.667	775
OTHER OPERATING INCOME	(5)	4.179	4.057	1.614	1.750
GROSS PROFIT FROM OPERATING ACTIVITIES		29.826	19.835	12.952	9.356
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-7.166	-4.469	-3.560	-2.113
OTHER ALLOWANCE EXPENSES (-)	(6)	-2.295	-1.804	-617	-736
PERSONNEL EXPENSES (-)		-6.771	-4.399	-2.863	-1.806
OTHER OPERATING EXPENSES (-)	(7)	-6.601	-4.323	-3.479	-2.574
NET OPERATING INCOME (LOSS)		6.993	4.840	2.433	2.127
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0	0	0
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	6.993	4.840	2.433	2.127
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.804	-1.120	-499	-274
Current Tax Provision		-3.240	-1.153	-396	-624
Expense Effect of Deferred Tax		-261	-299	-6	98
Income Effect of Deferred Tax		1.697	332	-97	252
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	5.189	3.720	1.934	1.853
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	5.189	3.720	1.934	1.853
Profit (Loss) Attributable to Group		5.189	3.720	1.934	1.853
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar Zarar		0,00173000	0,00186000	0,00064000	0,00084000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		5.189	3.720		
OTHER COMPREHENSIVE INCOME		-594	-380		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-19	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-40	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		12	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		9	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-575	-380		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-826	-535		
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		251	155		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.595	3.340		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
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		97	30.992
Profit Share Income Received		67.201	48.938
Profit Share Expense Paid		-54.899	-45.041
Dividends received		3	2
Fees and Commissions Received		4.443	2.666
Other Gains		180	136
Collections from Previously Written Off Loans and Other Receivables		729	412
Cash Payments to Personnel and Service Suppliers		-6.771	-4.399
Taxes Paid		-4.785	-966
Other		-6.004	29.244
Changes in Operating Assets and Liabilities Subject to Banking Operations		3.472	20.253
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		848	-3.588
Net (Increase) Decrease in Due From Banks		-19.428	-29.648
Net (Increase) Decrease in Loans		-39.008	-53.253
Net (Increase) Decrease in Other Assets		-44.369	325
Net Increase (Decrease) in Bank Participation Funds		11.826	-3.089
Net Increase (Decrease) in Other Participation Funds		38.266	77.575
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		50.505	42.176
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		4.832	-10.245
Net Cash Provided From Banking Operations		3.569	51.245
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-37.798	-16.370
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100	-73
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-204	-941
Cash Obtained from Tangible and Intangible Asset Sales		860	213
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-32.520	-3.093
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.401	973
Cash Paid for Purchase of Financial Assets At Amortised Cost		-15.214	-12.811
Cash Obtained from Sale of Financial Assets At Amortised Cost		3.784	0
Other		-805	-638
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-259	-172
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		-259	-172
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-30	3.395
Net Increase (Decrease) in Cash and Cash Equivalents		-34.518	38.098
Cash and Cash Equivalents at Beginning of the Period		208.800	61.219
Cash and Cash Equivalents at End of the Period		174.282	99.317

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

		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 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**18.000**	**0**	**0**	**12**	**0**	**-62**	**0**	**-62**	**0**	**-359**	**0**	**-359**	**9.768**	**8.249**	**0**	**35.608**	**0**	**35.608**
	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		18.000	0	0	12	0	-62	0	-62	0	-359	0	-359	9.768	8.249	0	35.608	0	35.608
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	0	-380	0	-380	0	0	3.720	3.340	0	3.340
	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		12.000	0	0	0	0	0	0	0	0	0	0	0	-12.000	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	8.249	-8.249	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	8.249	-8.249	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		**30.000**	**0**	**0**	**12**	**0**	**-62**	**0**	**-62**	**0**	**-739**	**0**	**-739**	**6.017**	**0**	**3.720**	**38.948**	**0**	**38.948**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																			
	CHANGES IN EQUITY ITEMS																			
	Equity at beginning of period		**30.000**	**0**	**0**	**10**	**2.682**	**-18**	**0**	**2.664**	**0**	**10**	**0**	**10**	**6.019**	**7.659**	**0**	**46.362**	**0**	**46.362**
	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		30.000	0	0	10	2.682	-18	0	2.664	0	10	0	10	6.019	7.659	0	46.362	0	46.362
	Total Comprehensive Income (Loss)		0	0	0	0	-28	9	0	-19	0	-575	0	-575	0	0	5.189	4.595	0	4.595
	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	1.306	0	0	0	0	0	0	0	0	0	-1.306	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	6.303	-6.303	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	6.303	-6.303	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		**30.000**	**0**	**0**	**1.316**	**2.654**	**-9**	**0**	**2.645**	**0**	**-565**	**0**	**-565**	**12.322**	**50**	**5.189**	**50.957**	**0**	**50.957**