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KAMUYU AYDINLATMA PLATFORMU

ZİRAAT KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
2026 - 2. 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) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı 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 30 Haziran 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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.

Talar Gül, SMMM

Sorumlu Denetçi

İstanbul, 10 Ağustos 2026

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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)		89.344	146.171	235.515	87.604	142.747	230.351
Cash and cash equivalents		42.438	140.923	183.361	43.133	122.354	165.487
Cash and Cash Balances at Central Bank	(1)	40.654	84.632	125.286	43.025	65.715	108.740
Banks	(2)	1.784	56.293	58.077	108	56.642	56.750
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		0	-2	-2	0	-3	-3
Financial assets at fair value through profit or loss	(3)	11.498	4.632	16.130	12.222	18.542	30.764
Public Debt Securities		11.492	4.632	16.124	12.216	18.542	30.758
Equity instruments		0	0	0	0	0	0
Other Financial Assets		6	0	6	6	0	6
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	34.559	471	35.030	31.859	1.720	33.579
Public Debt Securities		34.411	471	34.882	31.726	1.720	33.446
Equity instruments		76	0	76	76	0	76
Other Financial Assets		72	0	72	57	0	57
Derivative financial assets	(5)	849	145	994	390	131	521
Derivative Financial Assets At Fair Value Through Profit Or Loss		849	145	994	390	131	521
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		367.012	246.078	613.090	256.340	243.083	499.423
Loans	(6)	329.850	186.860	516.710	213.829	189.527	403.356
Receivables From Leasing Transactions	(6)	32.964	58.707	91.671	33.696	53.626	87.322
Other Financial Assets Measured at Amortised Cost	(7)	17.814	2.282	20.096	17.596	2.107	19.703
Public Debt Securities		17.814	2.282	20.096	17.596	2.107	19.703
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-13.616	-1.771	-15.387	-8.781	-2.177	-10.958
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	8.539	0	8.539	6.982	0	6.982
Held for Sale		8.539	0	8.539	6.982	0	6.982
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(9)	90	0	90	90	0	90
Investments in Associates (Net)		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)		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)	4.485	43	4.528	4.105	46	4.151
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	3.063	0	3.063	2.477	0	2.477
Goodwill		0	0	0	0	0	0
Other		3.063	0	3.063	2.477	0	2.477
INVESTMENT PROPERTY (Net)	(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(13)	2.673	0	2.673	2.415	0	2.415
OTHER ASSETS	(14)	10.900	3.882	14.782	6.468	1.004	7.472
TOTAL ASSETS		**486.106**	**396.174**	**882.280**	**366.481**	**386.880**	**753.361**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(1)	363.499	224.591	588.090	273.785	239.573	513.358
LOANS RECEIVED	(2)	38.530	11.282	49.812	7.490	16.006	23.496
MONEY MARKET FUNDS	(3)	40.803	0	40.803	33.796	0	33.796
MARKETABLE SECURITIES (Net)	(4)	13.537	78.060	91.597	21.306	68.986	90.292
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	(5)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(6)	228	2.590	2.818	45	13	58
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		228	2.590	2.818	45	13	58
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.139	0	3.139	2.493	0	2.493
PROVISIONS	(8)	1.085	717	1.802	1.033	404	1.437
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		757	0	757	584	0	584
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		328	717	1.045	449	404	853
CURRENT TAX LIABILITIES	(9)	2.216	8	2.224	2.464	5	2.469
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)	6.017	44.852	50.869	5.349	40.546	45.895
Loans		6.017	44.852	50.869	5.349	40.546	45.895
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	13.961	4.775	18.736	9.409	1.498	10.907
EQUITY	(14)	32.389	1	32.390	29.157	3	29.160
Issued capital		10.350	0	10.350	10.350	0	10.350
Capital Reserves		262	0	262	262	0	262

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		262	0	262	262		262
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-58	0	-58	-85		-85
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-636	1	-635	-721	3	-718
Profit Reserves		19.351	0	19.351	13.595	0	13.595
Legal Reserves		973	0	973	685	0	685
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18.332	0	18.332	12.864	0	12.864
Other Profit Reserves		46	0	46	46	0	46
Profit or Loss		3.120	0	3.120	5.756	0	5.756
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.120	0	3.120	5.756	0	5.756
Total equity and liabilities		**515.404**	**366.876**	**882.280**	**386.327**	**367.034**	**753.361**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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		181.054	272.923	453.977	140.902	166.817	307.719
GUARANTIES AND WARRANTIES	(1)	87.903	100.688	188.591	77.438	77.306	154.744
Letters of Guarantee		87.728	54.709	142.437	77.350	51.891	129.241
Guarantees Subject to State Tender Law		2.042	43.760	45.802	772	41.618	42.390
Guarantees Given for Foreign Trade Operations		80.040	0	80.040	70.792	0	70.792
Other Letters of Guarantee		5.646	10.949	16.595	5.786	10.273	16.059
Bank Acceptances		0	473	473	0	910	910
Import Letter of Acceptance		0	473	473	0	910	910
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		34	44.294	44.328	59	24.471	24.530
Documentary Letters of Credit		34	44.294	44.328	59	24.471	24.530
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	1.212	1.212	0	34	34
Other Collaterals		141	0	141	29	0	29
COMMITMENTS	(1)	27.421	5.857	33.278	22.262	3.840	26.102
Irrevocable Commitments		27.421	5.857	33.278	22.262	3.840	26.102
Forward Asset Purchase Commitments		3.048	5.857	8.905	1.462	3.840	5.302
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		6.181	0	6.181	4.735	0	4.735
Tax and Fund Liabilities Arised from Export Commitments		1.016	0	1.016	862	0	862
Commitments for Credit Card Limits		9.910	0	9.910	8.656	0	8.656
Commitments for Credit Cards and Banking Services Promotions		3	0	3	4	0	4
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		7.263		7.263	6.543	0	6.543
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		65.730	166.378	232.108	41.202	85.671	126.873
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		65.730	166.378	232.108	41.202	85.671	126.873
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
Money Swap Transactions		65.730	166.378	232.108	41.202	85.671	126.873
Money Swap Purchases		46.742	67.738	114.480	31.017	32.418	63.435
Money Swap Sales		18.988	98.640	117.628	10.185	53.253	63.438
Other Forward Buy or Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.232.179	256.073	1.488.252	993.823	213.725	1.207.548
ITEMS HELD IN CUSTODY		41.318	103.776	145.094	38.579	89.258	127.837
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		15.795	3.812	19.607	15.973	4.037	20.010
Cheques Received for Collection		19.267	1.935	21.202	17.419	992	18.411
Commercial Notes Received for Collection		2.985	930	3.915	1.935	750	2.685
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		3.271	17.531	20.802	3.252	14.427	17.679
Custodians		0	79.568	79.568	0	69.052	69.052
PLEDGED ITEMS		1.190.861	152.297	1.343.158	955.244	124.467	1.079.711
Securities		15.174	150	15.324	4.504	108	4.612
Guarantee Notes		29.016	1.368	30.384	24.168	744	24.912
Commodity		65.990	45.294	111.284	60.901	38.723	99.624
Warrant		0	0	0	0	0	0
Real Estate		1.033.304	83.284	1.116.588	827.152	65.251	892.403
Other Pledged Items		47.377	22.201	69.578	38.519	19.641	58.160
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		**1.413.233**	**528.996**	**1.942.229**	**1.134.725**	**380.542**	**1.515.267**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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)	84.831	63.182	43.974	33.513
Profit Share on Loans		56.324	39.659	29.475	21.381
Income Received From Reserve Deposits		7.961	5.902	4.287	3.487
Income Received From Banks		6	1.371	1	0
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		10.179	7.314	5.152	3.895
Financial Assets At Fair Value Through Profit Loss		2.115	115	1.025	58
Financial Assets At Fair Value Through Other Comprehensive Income		6.674	5.745	3.403	3.114
Financial Assets Measured at Amortised Cost		1.390	1.454	724	723
Finance Lease Income		9.443	7.982	4.762	4.322
Other Profit Share Income		918	954	297	428
PROFIT SHARE EXPENSES (-)	(2)	-71.517	-57.997	-38.818	-31.094
Expenses on Profit Sharing Accounts		-56.459	-43.894	-31.153	-24.518
Profit Share Expense on Funds Borrowed		-6.003	-3.981	-3.477	-1.692
Profit Share Expense on Money Market Borrowings		-3.548	-4.516	-1.946	-1.875
Expense on Securities Issued		-5.068	-5.326	-2.011	-2.854
Profit Share Expense on Leases		-430	-278	-229	-154
Other Profit Share Expense		-9	-2	-2	-1
NET PROFIT SHARE INCOME (LOSS)		13.314	5.185	5.156	2.419
NET FEE AND COMMISSION INCOME OR EXPENSES		2.615	2.053	1.353	1.190
Fees and Commissions Received		3.649	2.626	1.941	1.500
From Noncash Loans		802	565	410	299
Other		2.847	2.061	1.531	1.201
Fees and Commissions Paid (-)		-1.034	-573	-588	-310
Paid for Noncash Loans		0	0	0	0
Other		-1.034	-573	-588	-310
DIVIDEND INCOME	(3)	8	2	8	2
TRADING INCOME OR LOSS (Net)	(4)	2.395	2.961	2.242	1.336
Gains (Losses) Arising from Capital Markets Transactions		-370	10	309	6
Gains (Losses) Arising From Derivative Financial Transactions		2.259	2.363	1.715	1.136
Foreign Exchange Gains or Losses		506	588	218	194
OTHER OPERATING INCOME	(5)	3.665	1.834	1.144	1.117
GROSS PROFIT FROM OPERATING ACTIVITIES		21.997	12.035	9.903	6.064
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-7.798	-4.214	-4.702	-2.520
OTHER ALLOWANCE EXPENSES (-)	(6)	-174	-125	-95	-43
PERSONNEL EXPENSES (-)		-4.801	-3.036	-2.660	-1.660
OTHER OPERATING EXPENSES (-)	(7)	-4.677	-3.033	-2.358	-1.605
NET OPERATING INCOME (LOSS)		4.547	1.627	88	236
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)	4.547	1.627	88	236
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.427	-402	22	-23
Current Tax Provision		-1.689	-1.737	-206	-862
Expense Effect of Deferred Tax		-818	-254	-120	-39
Income Effect of Deferred Tax		1.080	1.589	348	878
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	3.120	1.225	110	213
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)	3.120	1.225	110	213
Profit (Loss) Attributable to Group		3.120	1.225	110	213
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)		0,30150000	0,11840000	0,01070000	0,02200000

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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)		3.120	1.225		
OTHER COMPREHENSIVE INCOME		110	338		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		27	21		
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		-4	21		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		31	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		83	317		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		119	453		
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		-36	-136		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.230	1.563		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	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		5.603	5.941
Profit Share Income Received		73.780	56.501
Profit Share Expense Paid		-66.919	-54.728
Dividends received		8	2
Fees and Commissions Received		4.184	2.956
Other Gains		7.330	9.119
Collections from Previously Written Off Loans and Other Receivables		1.402	716
Cash Payments to Personnel and Service Suppliers		-4.801	-3.036
Taxes Paid		-2.049	-883
Other		-7.332	-4.706
Changes in Operating Assets and Liabilities Subject to Banking Operations		5.618	-38.088
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		18.566	-3.943
Net (Increase) Decrease in Due From Banks		-3.963	-25.114
Net (Increase) Decrease in Loans		-106.676	-66.047
Net (Increase) Decrease in Other Assets		-13.545	-26.753
Net Increase (Decrease) in Bank Participation Funds		3	-1.970
Net Increase (Decrease) in Other Participation Funds		72.885	104.558
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		22.531	-4.916
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		15.817	-13.903
Net Cash Provided From Banking Operations		11.221	-32.147
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.680	-9.374
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-23
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-970	-880
Cash Obtained from Tangible and Intangible Asset Sales		6	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.846	-11.210
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.348	2.742
Cash Paid for Purchase of Financial Assets At Amortised Cost		-228	-134
Cash Obtained from Sale of Financial Assets At Amortised Cost		10	131
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		2.801	21.244
Cash Obtained from Loans and Securities Issued		59.723	52.622
Cash Outflow Arised From Loans and Securities Issued		-56.530	-31.132
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-392	-246
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		790	1.048
Net Increase (Decrease) in Cash and Cash Equivalents		13.132	-19.229
Cash and Cash Equivalents at Beginning of the Period		87.653	82.245
Cash and Cash Equivalents at End of the Period		100.785	63.016

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

		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		**10.350**	**0**	**0**	**262**	**0**	**-136**	**0**	**0**	**0**	**-1.699**	**0**	**0**	**10.143**	**3.453**	**0**	**22.373**	**0**	**22.373**
	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	0	0	262	0	-136	0	0	0	-1.699	0	0	10.143	3.453	0	22.373	0	22.373
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	21	0	0	317	0	0	0	0	1.225	1.563	0	1.563
	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	3.453	-3.453	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	3.453	-3.453	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**	**0**	**0**	**262**	**0**	**-136**	**21**	**0**	**0**	**-1.382**	**0**	**0**	**13.596**	**0**	**1.225**	**23.936**	**0**	**23.936**
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		**10.350**	**0**	**0**	**262**	**0**	**-104**	**19**	**0**	**0**	**-718**	**0**	**0**	**13.595**	**5.756**	**0**	**29.160**	**0**	**29.160**
	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	0	0	262	0	-104	19	0	0	-718	0	0	13.595	5.756	0	29.160	0	29.160
	Total Comprehensive Income (Loss)		0	0	0	0	0	31	-4	0	0	83	0	0	0	0	3.120	3.230	0	3.230
	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	5.756	-5.756	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	5.756	-5.756	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**	**0**	**0**	**262**	**0**	**-73**	**15**	**0**	**0**	**-635**	**0**	**0**	**19.351**	**0**	**3.120**	**32.390**	**0**	**32.390**