KAMUYU AYDINLATMA PLATFORMU

DÜNYA 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 KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Dünya Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Dünya 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, Dünya 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 sekizinci 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, 12 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)		10.085	41.406	51.491	9.317	32.890	42.207
Cash and cash equivalents	(1)	1.132	37.411	38.543	3.859	30.661	34.520
Cash and Cash Balances at Central Bank		1.056	28.818	29.874	2.075	23.933	26.008
Banks	(2)	76	8.594	8.670	1.784	6.728	8.512
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		0	-1	-1	0	0	0
Financial assets at fair value through profit or loss	(3)	3.451	0	3.451	1.410	0	1.410
Public Debt Securities		0	0	0	0	0	0
Equity instruments		46	0	46	0	0	0
Other Financial Assets		3.405	0	3.405	1.410	0	1.410
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	5.428	1.739	7.167	3.915	1.215	5.130
Public Debt Securities		5.407	1.553	6.960	3.915	1.065	4.980
Equity instruments		0	0	0	0	0	0
Other Financial Assets		21	186	207	0	150	150
Derivative financial assets	(6)	74	2.256	2.330	133	1.014	1.147
Derivative Financial Assets At Fair Value Through Profit Or Loss		74	2.256	2.330	133	1.014	1.147
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		39.625	24.430	64.055	33.216	21.837	55.053
Loans	(7)	36.443	20.984	57.427	32.250	20.009	52.259
Receivables From Leasing Transactions	(8)	1.038	3.866	4.904	513	2.071	2.584
Other Financial Assets Measured at Amortised Cost	(5)	2.676	0	2.676	750	0	750
Public Debt Securities		2.676	0	2.676	750	0	750
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-532	-420	-952	-297	-243	-540
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(9)	17	0	17	0	0	0
Held for Sale		17	0	17	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		5	0	5	5	0	5
Investments in Associates (Net)		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)	(11)	5	0	5	5	0	5
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		5	0	5	5	0	5
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)		1.100	0	1.100	923	0	923
INTANGIBLE ASSETS AND GOODWILL (Net)		755	0	755	458	0	458
Goodwill		0	0	0	0	0	0
Other		755	0	755	458	0	458
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		8	0	8	26	0	26
DEFERRED TAX ASSET	(16)	88	0	88	0	0	0
OTHER ASSETS		4.037	5	4.042	384	4	388
TOTAL ASSETS		**55.720**	**65.841**	**121.561**	**44.329**	**54.731**	**99.060**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(1)	18.304	60.808	79.112	21.101	54.571	75.672
LOANS RECEIVED	(2)	2.581	3.256	5.837	991	588	1.579
MONEY MARKET FUNDS		1.402	0	1.402	0	0	0
MARKETABLE SECURITIES (Net)	(3)	10.936	0	10.936	4.137	0	4.137
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	(4)	36	1.550	1.586	49	1.001	1.050
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		36	1.550	1.586	49	1.001	1.050
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	270	0	270	220	0	220
PROVISIONS	(7)	396	174	570	444	139	583
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		107	0	107	314	0	314
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		289	174	463	130	139	269
CURRENT TAX LIABILITIES	(8)	870	0	870	403	0	403
DEFERRED TAX LIABILITY		0	0	0	79	0	79
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		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		0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(12)	1.392	6.581	7.973	474	5.164	5.638
EQUITY	(13)	13.020	-15	13.005	9.681	18	9.699
Issued capital		7.273	0	7.273	7.272	0	7.272
Capital Reserves		0	0	0	0	0	0

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	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		96	0	96	-5	0	-5
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		38	-15	23	43	18	61
Profit Reserves		2.351	0	2.351	68	0	68
Legal Reserves		181	0	181	68	0	68
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		1.981	0	1.981	0	0	0
Other Profit Reserves		189	0	189	0	0	0
Profit or Loss		3.262	0	3.262	2.303	0	2.303
Prior Years' Profit or Loss		25	0	25	20	0	20
Current Period Net Profit Or Loss		3.237	0	3.237	2.283	0	2.283
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**49.207**	**72.354**	**121.561**	**37.579**	**61.481**	**99.060**

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		44.655	779.430	824.085	44.101	314.961	359.062
GUARANTIES AND WARRANTIES	(1)	20.131	9.313	29.444	17.475	8.206	25.681
Letters of Guarantee		20.131	7.983	28.114	17.475	7.575	25.050
Guarantees Subject to State Tender Law		9.815	579	10.394	7.145	824	7.969
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		10.316	7.404	17.720	10.330	6.751	17.081
Bank Acceptances		0	24	24	0	41	41
Import Letter of Acceptance		0	24	24	0	41	41
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	1.306	1.306	0	590	590
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		0	1.306	1.306	0	590	590
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	11.717	122.526	134.243	7.445	51.694	59.139
Irrevocable Commitments		11.717	122.526	134.243	7.445	51.694	59.139
Forward Asset Purchase Commitments		11.242	122.526	133.768	7.117	51.694	58.811
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		62	0	62	40	0	40
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		413	0	413	288	0	288
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		0	0	0	0	0	0
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		12.807	647.591	660.398	19.181	255.061	274.242
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		12.807	647.591	660.398	19.181	255.061	274.242
Forward Buy or Sell Transactions		9.407	98.288	107.695	11.916	126.380	138.296
Forward Foreign Currency Buying Transactions		2.125	52.038	54.163	1.866	66.983	68.849
Forward Foreign Currency Sale Transactions		7.282	46.250	53.532	10.050	59.397	69.447
Money Swap Transactions		0	0	0	0	0	0
Money Swap Purchases		0	0	0	0	0	0
Money Swap Sales		0	0	0	0	0	0
Other Forward Buy or Sell Transactions		3.400	549.303	552.703	7.265	128.681	135.946
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.311.026	397.205	1.708.231	988.535	378.019	1.366.554
ITEMS HELD IN CUSTODY		7.670	551	8.221	5.888	31	5.919
Customer Fund and Portfolio Balances		6.193	0	6.193	4.414	0	4.414
Securities Held in Custody		0	0	0	0	0	0
Cheques Received for Collection		1.477	0	1.477	1.474	0	1.474
Commercial Notes Received for Collection		0	0	0	0	0	0
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	551	551	0	31	31
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		1.303.356	396.654	1.700.010	982.647	377.988	1.360.635
Securities		0	0	0	0	0	0
Guarantee Notes		211.880	2.654	214.534	150.899	1.509	152.408
Commodity		4.686	401	5.087	4.059	390	4.449
Warrant		0	0	0	0	0	0
Real Estate		98.391	0	98.391	55.161	2.142	57.303
Other Pledged Items		988.399	393.599	1.381.998	772.528	373.947	1.146.475
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		**1.355.681**	**1.176.635**	**2.532.316**	**1.032.636**	**692.980**	**1.725.616**

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)	9.831			
Profit Share on Loans		7.997			
Income Received From Reserve Deposits		456			
Income Received From Banks		6			
Income Received from Money Market Placements		0			
Income Received From Marketable Securities Portfolio		1.098			
Financial Assets At Fair Value Through Profit Loss		0			
Financial Assets At Fair Value Through Other Comprehensive Income		812			
Financial Assets Measured at Amortised Cost		286			
Finance Lease Income		274			
Other Profit Share Income		0			
PROFIT SHARE EXPENSES (-)	(2)	-4.361			
Expenses on Profit Sharing Accounts		-2.905			
Profit Share Expense on Funds Borrowed		-196			
Profit Share Expense on Money Market Borrowings		-2			
Expense on Securities Issued		-1.225			
Profit Share Expense on Leases		-33			
Other Profit Share Expense		0			
NET PROFIT SHARE INCOME (LOSS)		5.470			
NET FEE AND COMMISSION INCOME OR EXPENSES	(3)	350			
Fees and Commissions Received		567			
From Noncash Loans		118			
Other		449			
Fees and Commissions Paid (-)		-217			
Paid for Noncash Loans		-6			
Other		-211			
DIVIDEND INCOME		0			
TRADING INCOME OR LOSS (Net)	(5)	1.429			
Gains (Losses) Arising from Capital Markets Transactions		600			
Gains (Losses) Arising From Derivative Financial Transactions		-4.747			
Foreign Exchange Gains or Losses		5.576			
OTHER OPERATING INCOME	(6)	411			
GROSS PROFIT FROM OPERATING ACTIVITIES		7.660			
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(7)	-534			
OTHER ALLOWANCE EXPENSES (-)		-157			
PERSONNEL EXPENSES (-)		-1.492			
OTHER OPERATING EXPENSES (-)	(8)	-1.161			
NET OPERATING INCOME (LOSS)		4.316			
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		4.316			
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(10)	-1.079			
Current Tax Provision		-1.226			
Expense Effect of Deferred Tax		-2.113			
Income Effect of Deferred Tax		2.260			
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		3.237			
INCOME ON DISCONTINUED OPERATIONS		0			
Income on Assets Held for Sale		0			
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0			
Other Income on Discontinued Operations		0			
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
Expense on Assets Held for Sale		0			

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0			
Other Expenses on Discontinued Operations		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0			
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0			
Current Tax Provision		0			
Expense Effect of Deferred Tax		0			
Income Effect of Deferred Tax		0			
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0			
NET PROFIT OR LOSS FOR THE PERIOD		3.237			
Profit (Loss) Attributable to Group		3.237			
Profit (loss), attributable to non-controlling interests		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	1.000.000 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)		3.237	746		
OTHER COMPREHENSIVE INCOME		63	4		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		101	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		108	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		-7	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-38	4		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-64	4		
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		26	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.300	750		

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		1.992	743
Profit Share Income Received		9.723	4.987
Profit Share Expense Paid		-3.837	-3.421
Dividends received		0	0
Fees and Commissions Received		681	340
Other Gains		321	120
Collections from Previously Written Off Loans and Other Receivables		48	0
Cash Payments to Personnel and Service Suppliers		-1.567	-858
Taxes Paid		-2.052	-136
Other		-1.325	-289
Changes in Operating Assets and Liabilities Subject to Banking Operations		-4.583	-1.145
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.447	-1.145
Net (Increase) Decrease in Due From Banks		-5.092	-4.703
Net (Increase) Decrease in Loans		-6.536	-11.272
Net (Increase) Decrease in Other Assets		-3.741	-1.606
Net Increase (Decrease) in Bank Participation Funds		0	0
Net Increase (Decrease) in Other Participation Funds		3.265	15.963
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		3.941	2.045
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		5.027	-427
Net Cash Provided From Banking Operations		-2.591	-402
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-5.379	-1.160
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-476	9
Cash Obtained from Tangible and Intangible Asset Sales			0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-3.689	-952
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		563	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.777	-217
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.734	-25
Cash Obtained from Loans and Securities Issued		18.038	0
Cash Outflow Arised From Loans and Securities Issued		-11.229	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-75	-25
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		306	441
Net Increase (Decrease) in Cash and Cash Equivalents		-930	-1.146
Cash and Cash Equivalents at Beginning of the Period		21.013	7.039
Cash and Cash Equivalents at End of the Period		20.083	5.893

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

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: Tangible and Intangible Assets Revaluation Reserve	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss: 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)	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Exchange Differences on Translation	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss: 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 - 30.06.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**5.999**	**0**	**0**	**0**	**0**	**-6**	**0**	**0**	**8**	**0**	**0**	**-13**	**1.354**	**7.342**	**0**	**7.342**
	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		5.999	0	0	0	0	-6	0	0	8	0	0	-13	1.354	7.342	0	7.342
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	4	0	0	0	746	750	0	750
	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		1.273	0	0	0	0	0	0	0	0	0	-1.273	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	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	1.341	13	-1.354	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	1.341	13	-1.354	0	0	0
	Equity at end of period		**7.272**	**0**	**0**	**0**	**0**	**-6**	**0**	**0**	**12**	**0**	**68**	**0**	**746**	**8.092**	**0**	**8.092**
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		**7.272**	**0**	**0**	**0**	**0**	**-5**	**0**	**0**	**61**	**0**	**68**	**20**	**2.283**	**9.699**	**0**	**9.699**
	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		7.272	0	0	0	0	-5	0	0	61	0	68	20	2.283	9.699	0	9.699
	Total Comprehensive Income (Loss)		0	0	0	0	101	0	0	0	-38	0	0	0	3.237	3.300	0	3.300
	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		1	0	0	0	0	0	0	0	0	0	0	5	0	6	0	6
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	2.283	0	-2.283	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	2.283	-2.283	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	2.283	-2.283	0	0	0
	Equity at end of period		**7.273**	**0**	**0**	**0**	**101**	**-5**	**0**	**0**	**23**	**0**	**2.351**	**25**	**3.237**	**13.005**	**0**	**13.005**