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KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TÜRK KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Unconsolidated
2026 - 3. 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") 30 Eylül 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz 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 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.

Şartlı Sonucun Dayanağı

Konsolide Olmayan Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 5.b'de belirtildiği üzere, Banka yönetiminin geçmiş yıllarda BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayırmış olduğu 1.850 Milyon TL tutarındaki serbest karşılığın 810 Milyon TL tutarındaki kısmı cari dönemde iptal edilmiş olup, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolarda 1.040 Milyon TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu serbest karşılık geçmiş yıllarda ayrılmamış ve cari dönemde de iptal edilmemiş olsaydı, 30 Eylül 2026 tarihinde sona eren dönemde diğer karşılıklar 1.040 TL daha az, net dönem karı ve özkaynaklar sırasıyla 810 Milyon TL daha az ve 1.040 Milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide olmayan finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin 30 Eylül 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren dokuz 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.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

İstanbul, 5 Kasım 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 30.09.2026			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)		81.808	133.090	214.898	79.421	101.542	180.963
Cash and cash equivalents	(Beşinci Bölüm -I)(1)	38.397	110.511	148.908	38.261	83.370	121.631
Cash and Cash Balances at Central Bank		30.537	95.437	125.974	28.168	58.984	87.152
Banks		7.900	15.174	23.074	10.195	24.520	34.715
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-40	-100	-140	-102	-134	-236
Financial assets at fair value through profit or loss	(Beşinci Bölüm -I)(2)	19.699	5.088	24.787	18.094	8.187	26.281
Public Debt Securities		353	3.859	4.212	276	7.452	7.728
Equity instruments		0	219	219	0	186	186
Other Financial Assets		19.346	1.010	20.356	17.818	549	18.367
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm -I)(3)	23.044	17.276	40.320	23.034	8.018	31.052
Public Debt Securities		22.715	15.951	38.666	23.027	7.135	30.162
Equity instruments		8	67	75	7	58	65
Other Financial Assets		321	1.258	1.579	0	825	825
Derivative financial assets	(Beşinci Bölüm -I)(5)	668	215	883	32	1.967	1.999
Derivative Financial Assets At Fair Value Through Profit Or Loss		668	215	883	32	1.967	1.999
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		200.421	135.292	335.713	142.720	119.618	262.338
Loans	(Beşinci Bölüm -I)(6)	173.787	99.164	272.951	123.842	88.867	212.709
Receivables From Leasing Transactions	(Beşinci Bölüm -I)(7)	11.887	27.340	39.227	7.653	16.454	24.107
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm -I)(4)	19.686	11.946	31.632	14.739	16.841	31.580
Public Debt Securities		19.686	11.946	31.632	14.739	16.841	31.580
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm -I)(6)	-4.939	-3.158	-8.097	-3.514	-2.544	-6.058
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -I)(8)	1.354	118	1.472	777	118	895
Held for Sale		1.354	0	1.354	777	0	777
Non-Current Assets From Discontinued Operations		0	118	118	0	118	118
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm -I)(9)	115	0	115	115	0	115
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)		5	0	5	5	0	5
Unconsolidated Financial Subsidiaries		5	0	5	5	0	5
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		20	0	20	20	0	20
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		20	0	20	20	0	20
TANGIBLE ASSETS (Net)	(Beşinci Bölüm -I)(10)	6.469	173	6.642	6.135	93	6.228
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm -I)(11)	1.732	0	1.732	1.265	0	1.265
Goodwill		0	0	0	0	0	0
Other		1.732	0	1.732	1.265	0	1.265
INVESTMENT PROPERTY (Net)	(Beşinci Bölüm -I)(12)	0	0	0	0	0	0
CURRENT TAX ASSETS		1.209	0	1.209	197	0	197
DEFERRED TAX ASSET	(Beşinci Bölüm -I)(13)	1.419	0	1.419	1.723	0	1.723
OTHER ASSETS	(Beşinci Bölüm -I)(14)	11.652	6.570	18.222	8.949	3.716	12.665
TOTAL ASSETS		**306.179**	**275.243**	**581.422**	**241.302**	**225.087**	**466.389**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(Beşinci Bölüm -II)(1)	227.888	164.039	391.927	129.200	148.844	278.044
LOANS RECEIVED	(Beşinci Bölüm -II)(2)	35.626	58.363	93.989	45.406	60.566	105.972
MONEY MARKET FUNDS		17.817	0	17.817	14.021	0	14.021
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	(Beşinci Bölüm -II)(3)	424	755	1.179	279	2	281
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		424	755	1.179	279	2	281
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm -II)(4)	1.753	114	1.867	1.545	72	1.617
PROVISIONS	(Beşinci Bölüm -II)(5)	2.669	401	3.070	4.286	474	4.760
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.352	0	1.352	2.077	0	2.077
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.317	401	1.718	2.209	474	2.683
CURRENT TAX LIABILITIES	(Beşinci Bölüm -II)(6)	1.537	1	1.538	1.330	106	1.436
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm -II)(7)	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	(Beşinci Bölüm -II)(8)	0	21.025	21.025	0	18.624	18.624
Loans		0	21.025	21.025	0	18.624	18.624
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm -II)(9)	17.559	2.559	20.118	11.693	4.622	16.315
EQUITY	(Beşinci Bölüm -II)(10)	28.952	-60	28.892	24.944	375	25.319
Issued capital		2.500	0	2.500	2.500	0	2.500
Capital Reserves		916	0	916	899	0	899

Equity Share Premiums		23	0	23	23	0	23
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		893	0	893	876	0	876
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.928	0	2.928	2.928	0	2.928
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.787	-60	2.727	2.385	375	2.760
Profit Reserves		15.571	0	15.571	9.687	0	9.687
Legal Reserves		668	0	668	610	0	610
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		14.183	0	14.183	8.357	0	8.357
Other Profit Reserves		720	0	720	720	0	720
Profit or Loss		4.250	0	4.250	6.545	0	6.545
Prior Years' Profit or Loss		0	0	0	-6.633	0	-6.633
Current Period Net Profit Or Loss		4.250	0	4.250	13.178	0	13.178
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**334.225**	**247.197**	**581.422**	**232.704**	**233.685**	**466.389**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		124.726	171.785	296.511	70.354	94.188	164.542
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	46.575	39.893	86.468	37.187	29.806	66.993
Letters of Guarantee		46.461	16.938	63.399	37.093	15.425	52.518
Guarantees Subject to State Tender Law		3.712	762	4.474	1.799	187	1.986
Guarantees Given for Foreign Trade Operations		11	5.299	5.310	18	5.447	5.465
Other Letters of Guarantee		42.738	10.877	53.615	35.276	9.791	45.067
Bank Acceptances		0	240	240	0	439	439
Import Letter of Acceptance		0	240	240	0	439	439
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		40	22.690	22.730	48	13.897	13.945
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		40	22.690	22.730	48	13.897	13.945
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	25	25	0	45	45
Other Collaterals		74	0	74	46	0	46
COMMITMENTS	(Beşinci Bölüm-III) (1)	27.756	12.283	40.039	24.629	12.032	36.661
Irrevocable Commitments		27.711	12.283	39.994	24.584	12.032	36.616
Forward Asset Purchase Commitments		3.000	12.283	15.283	4.671	12.032	16.703
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		626	0	626	625	0	625
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.685	0	3.685	2.990	0	2.990
Tax and Fund Liabilities Arised from Export Commitments		828	0	828	351	0	351
Commitments for Credit Card Limits		19.568	0	19.568	15.942	0	15.942
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		1	0	1	1	0	1
Revocable Commitments		45	0	45	45	0	45

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		45	0	45	45	0	45
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	50.395	119.609	170.004	8.538	52.350	60.888
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		50.395	119.609	170.004	8.538	52.350	60.888
Forward Buy or Sell Transactions		1.323	1.934	3.257	9	8	17
Forward Foreign Currency Buying Transactions		615	1.017	1.632	0	8	8
Forward Foreign Currency Sale Transactions		708	917	1.625	9	0	9
Money Swap Transactions		19.035	31.876	50.911	8.529	14.758	23.287
Money Swap Purchases		7.844	17.298	25.142	506	10.847	11.353
Money Swap Sales		11.191	14.578	25.769	8.023	3.911	11.934
Other Forward Buy or Sell Transactions		30.037	85.799	115.836	0	37.584	37.584
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.469.142	377.044	1.846.186	1.023.075	299.528	1.322.603
ITEMS HELD IN CUSTODY		49.361	267.226	316.587	38.161	216.972	255.133
Customer Fund and Portfolio Balances		26.111	0	26.111	19.274	0	19.274
Securities Held in Custody		1	48.661	48.662	7	45.878	45.885
Cheques Received for Collection		18.112	1.333	19.445	14.391	1.658	16.049
Commercial Notes Received for Collection		4.793	589	5.382	4.144	1.541	5.685
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		215	7.481	7.696	219	6.534	6.753
Custodians		129	209.162	209.291	126	161.361	161.487
PLEDGED ITEMS		1.419.781	109.818	1.529.599	984.914	82.556	1.067.470
Securities		109.274	17.478	126.752	42.392	13.898	56.290
Guarantee Notes		17.470	1.250	18.720	14.581	768	15.349
Commodity		235.639	17.218	252.857	168.464	11.933	180.397
Warrant		0	0	0	0	0	0
Real Estate		1.029.098	64.084	1.093.182	733.156	47.391	780.547
Other Pledged Items		27.475	9.740	37.215	25.750	8.529	34.279
Depositories Receiving Pledged Items		825	48	873	571	37	608
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**1.593.868**	**548.829**	**2.142.697**	**1.093.429**	**393.716**	**1.487.145**

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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV)(1)	69.146	43.779	25.471	16.755
Profit Share on Loans		47.507	30.624	17.129	11.435
Income Received From Reserve Deposits		6.315	4.895	2.623	2.221
Income Received From Banks		0	0	0	0
Income Received from Money Market Placements		647	37	538	12
Income Received From Marketable Securities Portfolio		10.619	6.319	3.558	2.221
Financial Assets At Fair Value Through Profit Loss		214	268	28	84
Financial Assets At Fair Value Through Other Comprehensive Income		6.660	3.394	2.338	1.322
Financial Assets Measured at Amortised Cost		3.745	2.657	1.192	815
Finance Lease Income		4.048	1.896	1.623	863
Other Profit Share Income		10	8	0	3
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV)(2)	-58.224	-40.693	-23.315	-15.339
Expenses on Profit Sharing Accounts		-40.603	-28.794	-17.888	-10.828
Profit Share Expense on Funds Borrowed		-14.328	-9.744	-4.588	-3.693
Profit Share Expense on Money Market Borrowings		-3.052	-1.991	-763	-760
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-204	-159	-71	-58
Other Profit Share Expense		-37	-5	-5	0
NET PROFIT SHARE INCOME (LOSS)		10.922	3.086	2.156	1.416
NET FEE AND COMMISSION INCOME OR EXPENSES		4.253	3.568	1.508	1.337
Fees and Commissions Received		6.114	4.219	2.255	1.573
From Noncash Loans		710	489	262	186
Other	(Beşinci Bölüm-IV)(3)	5.404	3.730	1.993	1.387
Fees and Commissions Paid (-)		-1.861	-651	-747	-236
Paid for Noncash Loans		-15	-5	-6	-3
Other	(Beşinci Bölüm-IV)(3)	-1.846	-646	-741	-233
DIVIDEND INCOME	(Beşinci Bölüm-IV)(4)	4	3	0	2
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV)(5)	2.394	2.221	2.217	475
Gains (Losses) Arising from Capital Markets Transactions		1.971	2.385	904	576
Gains (Losses) Arising From Derivative Financial Transactions		-2.714	-54	3.981	686
Foreign Exchange Gains or Losses		3.137	-110	-2.668	-787
OTHER OPERATING INCOME	(Beşinci Bölüm-IV)(6)	4.739	11.918	751	439
GROSS PROFIT FROM OPERATING ACTIVITIES		22.312	20.796	6.632	3.669
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV)(7)	-2.941	-1.614	-947	-699
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV)(7)	-296	-577	4	542
PERSONNEL EXPENSES (-)		-7.639	-5.239	-2.208	-1.581
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV)(8)	-6.339	-4.377	-2.119	-1.472
NET OPERATING INCOME (LOSS)		5.097	8.989	1.362	459
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	(Beşinci Bölüm-IV)(9)	5.097	8.989	1.362	459
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV)(10)	-847	814	-199	243
Current Tax Provision		-307	0	896	0
Expense Effect of Deferred Tax		-6.532	-1.507	-2.515	-406
Income Effect of Deferred Tax		5.992	2.321	1.420	649
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV)(11)	4.250	9.803	1.163	702
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV)(11)	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	(Beşinci Bölüm-IV)(12)	4.250	9.803	1.163	702
Profit (Loss) Attributable to Group		4.250	9.803	1.163	702
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)		1,70000000	3,92120000	0,46520000	0,28080000

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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		4.250	9.803		
OTHER COMPREHENSIVE INCOME		-33	909		
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		-33	909		
Exchange Differences on Translation		522	848		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-793	88		
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		238	-27		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.217	10.712		

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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025
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		935	-399
Profit Share Income Received		64.543	42.828
Profit Share Expense Paid		-55.846	-40.165
Dividends received		4	3
Fees and Commissions Received		5.309	3.680
Other Gains		1.825	1.241
Collections from Previously Written Off Loans and Other Receivables		988	356
Cash Payments to Personnel and Service Suppliers		-8.646	-5.955
Taxes Paid		-2.415	-880
Other		-4.827	-1.507
Changes in Operating Assets and Liabilities Subject to Banking Operations		12.169	-19.218
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.682	-4.477
Net (Increase) Decrease in Due From Banks		-2.815	-16.435
Net (Increase) Decrease in Loans		-64.854	-59.146
Net (Increase) Decrease in Other Assets		-32.444	-10.886
Net Increase (Decrease) in Bank Participation Funds		2.236	-1.207
Net Increase (Decrease) in Other Participation Funds		104.522	48.674
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	1.421
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.842	22.838
Net Cash Provided From Banking Operations		13.104	-19.617
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-15.498	-9.570
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		-4.471	-935
Cash Obtained from Tangible and Intangible Asset Sales		135	973
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-19.396	-18.360
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		4.872	7.749
Cash Paid for Purchase of Financial Assets At Amortised Cost		-10.857	-1.668
Cash Obtained from Sale of Financial Assets At Amortised Cost		14.219	2.694
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-7.453	20.285
Cash Obtained from Loans and Securities Issued		1.538.347	743.999
Cash Outflow Arised From Loans and Securities Issued		-1.544.797	-723.036
Equity Instruments Issued		0	0
Dividends paid		-655	-431
Payments of lease liabilities		-348	-247
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		758	3.289
Net Increase (Decrease) in Cash and Cash Equivalents		-9.089	-5.613
Cash and Cash Equivalents at Beginning of the Period		54.328	39.570
Cash and Cash Equivalents at End of the Period		45.239	33.957

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 - 30.09.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.500**	**23**	**0**	**2.665**	**2.477**	**-366**	**0**	**1.490**	**212**	**0**	**6.681**	**-1.563**	**4.310**	**18.429**	**0**	**18.429**
	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		2.500	23	0	2.665	2.477	-366	0	1.490	212	0	6.681	-1.563	4.310	18.429	0	18.429
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	848	61	0	0	0	9.803	10.712	0	10.712
	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	-2.647	0	0	0	0	0	0	0	-5.084	0	-7.731	0	-7.731
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	3.865	14	-4.310	-431	0	-431
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-431	-431	0	-431
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	3.865	0	-3.879	-14	0	-14
	Other		0	0	0	0	0	0	0	0	0	0	0	14	0	14	0	14
	Equity at end of period		**2.500**	**23**	**0**	**18**	**2.477**	**-366**	**0**	**2.338**	**273**	**0**	**10.546**	**-6.633**	**9.803**	**20.979**	**0**	**20.979**
Current Period 01.01.2026 - 30.09.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**2.500**	**23**	**0**	**876**	**3.288**	**-360**	**0**	**2.463**	**297**	**0**	**9.687**	**-6.633**	**13.178**	**25.319**	**0**	**25.319**
	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		2.500	23	0	876	3.288	-360	0	2.463	297	0	9.687	-6.633	13.178	25.319	0	25.319
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	522	-555	0	0	0	4.250	4.217	0	4.217
	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	17	0	0	0	0	0	0	0	6.627	-6.633	11	0	11
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	5.884	6	-6.545	-655	0	-655
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	-655	-655	0	-655
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	5.884	-5.884	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	5.890	-5.890	0	0	0
	Equity at end of period		**2.500**	**23**	**0**	**893**	**3.288**	**-360**	**0**	**2.985**	**-258**	**0**	**15.571**	**0**	**4.250**	**28.892**	**0**	**28.892**