Date and time of publication on KAP: 05.11.2026 21:19:03
https://www.kap.org.tr/en/Bildirim/1693487

KAMUYU AYDINLATMA PLATFORMU

ZİRAAT KATILIM BANKASI A.Ş.
Participation Bank Financial Report
Consolidated
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	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 Eylül 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz 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 Eylül 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz 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, 5 Kasım 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 30.09.2026			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)		134.329	221.843	356.172	87.604	142.747	230.351
Cash and cash equivalents		83.075	218.621	301.696	43.133	122.354	165.487
Cash and Cash Balances at Central Bank	(1)	83.035	87.052	170.087	43.025	65.715	108.740
Banks	(2)	40	131.573	131.613	108	56.642	56.750
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		0	-4	-4	0	-3	-3
Financial assets at fair value through profit or loss	(3)	13.659	2.609	16.268	12.222	18.542	30.764
Public Debt Securities		13.652	2.609	16.261	12.216	18.542	30.758
Equity instruments		0	0	0	0	0	0
Other Financial Assets		7	0	7	6	0	6
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	36.134	0	36.134	31.859	1.720	33.579
Public Debt Securities		35.984	0	35.984	31.726	1.720	33.446
Equity instruments		76	0	76	76	0	76
Other Financial Assets		74	0	74	57	0	57
Derivative financial assets	(5)	1.461	613	2.074	390	131	521
Derivative Financial Assets At Fair Value Through Profit Or Loss		1.461	613	2.074	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)		326.890	252.058	578.948	256.340	243.083	499.423
Loans	(6)	295.392	192.024	487.416	213.829	189.527	403.356
Receivables From Leasing Transactions	(6)	31.303	59.394	90.697	33.696	53.626	87.322
Other Financial Assets Measured at Amortised Cost	(7)	17.323	2.411	19.734	17.596	2.107	19.703
Public Debt Securities		17.323	2.411	19.734	17.596	2.107	19.703
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-17.128	-1.771	-18.899	-8.781	-2.177	-10.958
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(8)	10.799	0	10.799	6.982	0	6.982
Held for Sale		10.799	0	10.799	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)	4.551	40	4.591	4.105	46	4.151
INTANGIBLE ASSETS AND GOODWILL (Net)	(11)	3.409	0	3.409	2.477	0	2.477
Goodwill		0	0	0	0	0	0
Other		3.409	0	3.409	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)	2.079	0	2.079	2.415	0	2.415
OTHER ASSETS	(14)	10.013	2.968	12.981	6.468	1.004	7.472
TOTAL ASSETS		**492.160**	**476.909**	**969.069**	**366.481**	**386.880**	**753.361**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(1)	388.191	265.333	653.524	273.785	239.573	513.358
LOANS RECEIVED	(2)	48.466	9.973	58.439	7.490	16.006	23.496
MONEY MARKET FUNDS	(3)	50.575	0	50.575	33.796	0	33.796
MARKETABLE SECURITIES (Net)	(4)	10.996	82.381	93.377	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)	206	677	883	45	13	58
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		206	677	883	45	13	58
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(7)	3.240	0	3.240	2.493	0	2.493
PROVISIONS	(8)	1.252	502	1.754	1.033	404	1.437
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		777	0	777	584	0	584
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		475	502	977	449	404	853
CURRENT TAX LIABILITIES	(9)	1.456	3	1.459	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)	6.432	48.037	54.469	5.349	40.546	45.895
Loans		6.432	48.037	54.469	5.349	40.546	45.895
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(13)	12.869	5.360	18.229	9.409	1.498	10.907
EQUITY	(14)	33.119	1	33.120	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		-44	0	-44	-85		-85
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-416	1	-415	-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		3.616	0	3.616	5.756	0	5.756
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		3.616	0	3.616	5.756	0	5.756
Total equity and liabilities		**556.802**	**412.267**	**969.069**	**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 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		219.701	340.761	560.462	140.902	166.817	307.719
GUARANTIES AND WARRANTIES	(1)	80.969	107.321	188.290	77.438	77.306	154.744
Letters of Guarantee		80.718	58.567	139.285	77.350	51.891	129.241
Guarantees Subject to State Tender Law		1.930	48.404	50.334	772	41.618	42.390
Guarantees Given for Foreign Trade Operations		74.019	0	74.019	70.792	0	70.792
Other Letters of Guarantee		4.769	10.163	14.932	5.786	10.273	16.059
Bank Acceptances		0	579	579	0	910	910
Import Letter of Acceptance		0	579	579	0	910	910
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		132	46.934	47.066	59	24.471	24.530
Documentary Letters of Credit		132	46.934	47.066	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	1.241	1.241	0	34	34
Other Collaterals		119	0	119	29	0	29
COMMITMENTS	(1)	27.556	3.752	31.308	22.262	3.840	26.102
Irrevocable Commitments		27.556	3.752	31.308	22.262	3.840	26.102
Forward Asset Purchase Commitments		1.726	3.752	5.478	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		6.121	0	6.121	4.735	0	4.735
Tax and Fund Liabilities Arised from Export Commitments		974	0	974	862	0	862
Commitments for Credit Card Limits		10.750	0	10.750	8.656	0	8.656
Commitments for Credit Cards and Banking Services Promotions		2	0	2	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		7.983		7.983	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		111.176	229.688	340.864	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		111.176	229.688	340.864	41.202	85.671	126.873
Forward Buy or Sell Transactions		104	97	201	0	0	0
Forward Foreign Currency Buying Transactions		0	97	97	0	0	0
Forward Foreign Currency Sale Transactions		104	0	104	0	0	0
Money Swap Transactions		111.072	229.591	340.663	41.202	85.671	126.873
Money Swap Purchases		88.269	81.808	170.077	31.017	32.418	63.435
Money Swap Sales		22.803	147.783	170.586	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		1.294.673	265.424	1.560.097	993.823	213.725	1.207.548
ITEMS HELD IN CUSTODY		39.507	104.057	143.564	38.579	89.258	127.837
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		12.448	3.197	15.645	15.973	4.037	20.010
Cheques Received for Collection		20.676	2.082	22.758	17.419	992	18.411
Commercial Notes Received for Collection		3.130	709	3.839	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		3.253	17.629	20.882	3.252	14.427	17.679
Custodians		0	80.440	80.440	0	69.052	69.052
PLEDGED ITEMS		1.255.166	161.367	1.416.533	955.244	124.467	1.079.711
Securities		16.811	193	17.004	4.504	108	4.612
Guarantee Notes		26.648	1.377	28.025	24.168	744	24.912
Commodity		67.806	47.615	115.421	60.901	38.723	99.624
Warrant		0	0	0	0	0	0
Real Estate		1.100.624	87.228	1.187.852	827.152	65.251	892.403
Other Pledged Items		43.277	24.954	68.231	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		**1.514.374**	**606.185**	**2.120.559**	**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 - 30.09.2026	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	(1)	132.025	100.307	47.194	37.125
Profit Share on Loans		88.541	62.705	32.217	23.046
Income Received From Reserve Deposits		12.902	9.780	4.941	3.878
Income Received From Banks		32	1.371	26	0
Income Received from Money Market Placements		0	0	0	0
Income Received From Marketable Securities Portfolio		14.699	11.957	4.520	4.643
Financial Assets At Fair Value Through Profit Loss		3.186	340	1.071	225
Financial Assets At Fair Value Through Other Comprehensive Income		9.453	9.506	2.779	3.761
Financial Assets Measured at Amortised Cost		2.060	2.111	670	657
Finance Lease Income		14.308	12.803	4.865	4.821
Other Profit Share Income		1.543	1.691	625	737
PROFIT SHARE EXPENSES (-)	(2)	-116.126	-91.202	-44.609	-33.205
Expenses on Profit Sharing Accounts		-92.111	-70.392	-35.652	-26.498
Profit Share Expense on Funds Borrowed		-9.907	-5.962	-3.904	-1.980
Profit Share Expense on Money Market Borrowings		-6.505	-5.817	-2.957	-1.301
Expense on Securities Issued		-6.922	-8.575	-1.854	-3.250
Profit Share Expense on Leases		-672	-454	-242	-176
Other Profit Share Expense		-9	-2	0	0
NET PROFIT SHARE INCOME (LOSS)		15.899	9.105	2.585	3.920
NET FEE AND COMMISSION INCOME OR EXPENSES		4.218	3.109	1.603	1.056
Fees and Commissions Received		5.774	4.020	2.125	1.394
From Noncash Loans		1.242	901	440	336
Other		4.532	3.119	1.685	1.058
Fees and Commissions Paid (-)		-1.556	-911	-522	-338
Paid for Noncash Loans		0	0	0	0
Other		-1.556	-911	-522	-338
DIVIDEND INCOME	(3)	8	3	0	1
TRADING INCOME OR LOSS (Net)	(4)	7.143	5.015	4.748	2.054
Gains (Losses) Arising from Capital Markets Transactions		-270	592	100	582
Gains (Losses) Arising From Derivative Financial Transactions		6.564	3.653	4.305	1.290
Foreign Exchange Gains or Losses		849	770	343	182
OTHER OPERATING INCOME	(5)	4.391	2.636	726	802
GROSS PROFIT FROM OPERATING ACTIVITIES		31.659	19.868	9.662	7.833
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-11.222	-7.363	-3.424	-3.149
OTHER ALLOWANCE EXPENSES (-)	(6)	-597	-166	-423	-41
PERSONNEL EXPENSES (-)		-7.586	-4.806	-2.785	-1.770
OTHER OPERATING EXPENSES (-)	(7)	-7.063	-4.663	-2.386	-1.630
NET OPERATING INCOME (LOSS)		5.191	2.870	644	1.243
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)	5.191	2.870	644	1.243
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-1.575	-653	-148	-251
Current Tax Provision		-1.337	-2.186	352	-449
Expense Effect of Deferred Tax		-823	-327	-5	-73
Income Effect of Deferred Tax		585	1.860	-495	271
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	3.616	2.217	496	992
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)	3.616	2.217	496	992
Profit (Loss) Attributable to Group		3.616	2.217	496	992
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)		0,34940000	0,21420000	0,04790000	0,09580000

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 - 30.09.2026	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)		3.616	2.217		
OTHER COMPREHENSIVE INCOME		344	476		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		41	20		
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		10	20		
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		303	456		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		432	651		
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		-129	-195		
TOTAL COMPREHENSIVE INCOME (LOSS)		3.960	2.693		

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 - 30.09.2026	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		18.272	2.885
Profit Share Income Received		115.118	88.673
Profit Share Expense Paid		-106.340	-91.520
Dividends received		8	3
Fees and Commissions Received		6.520	4.457
Other Gains		20.145	13.320
Collections from Previously Written Off Loans and Other Receivables		2.854	1.273
Cash Payments to Personnel and Service Suppliers		-7.586	-4.806
Taxes Paid		-2.309	-1.738
Other		-10.138	-6.777
Changes in Operating Assets and Liabilities Subject to Banking Operations		102.500	-25.028
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		13.384	-19.618
Net (Increase) Decrease in Due From Banks		-12.587	-29.468
Net (Increase) Decrease in Loans		-77.586	-69.107
Net (Increase) Decrease in Other Assets		-7.662	-36.813
Net Increase (Decrease) in Bank Participation Funds		672	-1.911
Net Increase (Decrease) in Other Participation Funds		135.990	122.605
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		26.294	337
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		23.995	8.947
Net Cash Provided From Banking Operations		120.772	-22.143
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.222	-4.430
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1	-23
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.648	-1.229
Cash Obtained from Tangible and Intangible Asset Sales		43	2
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.864	-7.212
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		11.976	3.200
Cash Paid for Purchase of Financial Assets At Amortised Cost		-219	-199
Cash Obtained from Sale of Financial Assets At Amortised Cost		491	1.031
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.240	39.709
Cash Obtained from Loans and Securities Issued		66.727	75.422
Cash Outflow Arised From Loans and Securities Issued		-64.863	-35.313
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-624	-400
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1.394	1.290
Net Increase (Decrease) in Cash and Cash Equivalents		122.184	14.426
Cash and Cash Equivalents at Beginning of the Period		87.653	82.245
Cash and Cash Equivalents at End of the Period		209.837	96.671

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 - 30.09.2025	**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**	**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
	Effect Of Corrections		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
	Adjusted Beginning Balance		10.350	0	0	262	0	-136	0	0	0	-1.699	0	10.143	3.453	0	22.373	0	22.373
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	20	0	0	455	0	0	0	2.217	2.692	0	2.692
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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
	Profit Distributions		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
	Transfers To Reserves		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
	Equity at end of period		**10.350**	**0**	**0**	**262**	**0**	**-136**	**20**	**0**	**0**	**-1.244**	**0**	**13.596**	**0**	**2.217**	**25.065**	**0**	**25.065**
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		**10.350**	**0**	**0**	**262**	**0**	**-104**	**19**	**0**	**0**	**-718**	**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
	Effect Of Corrections		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
	Adjusted Beginning Balance		10.350	0	0	262	0	-104	19	0	0	-718	0	13.595	5.756	0	29.160	0	29.160
	Total Comprehensive Income (Loss)		0	0	0	0	0	31	10	0	0	303	0	0	0	3.616	3.960	0	3.960
	Capital Increase in Cash		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
	Issued Capital Inflation Adjustment Difference		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
	Subordinated Debt		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
	Profit Distributions		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
	Transfers To Reserves		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
	Equity at end of period		**10.350**	**0**	**0**	**262**	**0**	**-73**	**29**	**0**	**0**	**-415**	**0**	**19.351**	**0**	**3.616**	**33.120**	**0**	**33.120**