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KAMUYU AYDINLATMA PLATFORMU

VAKIF 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	DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM KONSOLİDE OLMAYAN FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Vakıf Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Vakıf Katılım Bankası Anonim Şirketi'nin ("Banka") 30 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 konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan " Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanmasına İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; " BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Beşinci Bölüm 2.7.C numaralı dipnotta belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide olmayan finansal tablolar, Banka yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında, geçmiş dönemlerde ayrılan ve tamamı geçmiş dönemlerde gider yazılan toplam 2.100 milyon TL tutarındaki serbest karşılığı içermektedir. Eğer ilgili serbest karşılık ayrılmamış olsaydı, 30 Eylül 2026 tarihi itibarıyla, diğer karşılıklar 2.100 milyon TL daha az, özkaynaklar 2.100 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, şartlı sonucun dayanağı paragrafında belirtilen hususun etkileri hariç olmak üzere, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 30 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.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 6 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)		122.966	383.552	506.518	92.037	257.076	349.113
Cash and cash equivalents		69.442	320.124	389.566	60.991	222.461	283.452
Cash and Cash Balances at Central Bank	(1)	69.361	292.880	362.241	39.340	180.300	219.640
Banks	(3)	82	27.247	27.329	244	42.164	42.408
Receivables From Money Markets		0	0	0	21.407	0	21.407
Allowance for Expected Losses (-)		-1	-3	-4	0	-3	-3
Financial assets at fair value through profit or loss		10.999	10.209	21.208	8.317	11.786	20.103
Public Debt Securities		2.260	10.055	12.315	1.372	11.785	13.157
Equity instruments		0	0	0	0	0	0
Other Financial Assets		8.739	154	8.893	6.945	1	6.946
Financial Assets at Fair Value Through Other Comprehensive Income	(4)	39.988	51.393	91.381	21.848	22.357	44.205
Public Debt Securities		39.616	36.765	76.381	21.751	19.016	40.767
Equity instruments		14	7	21	14	6	20
Other Financial Assets		358	14.621	14.979	83	3.335	3.418
Derivative financial assets		2.537	1.826	4.363	881	472	1.353
Derivative Financial Assets At Fair Value Through Profit Or Loss	(2)	2.537	1.826	4.363	881	472	1.353
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(11)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		314.866	236.743	551.609	235.705	182.383	418.088
Loans	(5)	242.724	158.006	400.730	182.504	133.347	315.851
Receivables From Leasing Transactions	(10)	24.207	70.327	94.534	15.443	39.874	55.317
Other Financial Assets Measured at Amortised Cost	(6)	58.169	12.225	70.394	46.543	11.808	58.351
Public Debt Securities		58.169	11.006	69.175	46.543	11.808	58.351
Other Financial Assets		0	1.219	1.219	0	0	0
Allowance for Expected Credit Losses (-)		-10.234	-3.815	-14.049	-8.785	-2.646	-11.431
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(16)	360	0	360	188	0	188
Held for Sale		360	0	360	188	0	188
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		290	0	290	190	0	190
Investments in Associates (Net)	(7)	90	0	90	90	0	90
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90	0	90	90	0	90
Investments in Subsidiaries (Net)	(8)	200	0	200	100	0	100
Unconsolidated Financial Subsidiaries		200	0	200	100	0	100
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	(9)	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(12)	9.910	0	9.910	9.448	0	9.448
INTANGIBLE ASSETS AND GOODWILL (Net)	(13)	2.740	0	2.740	1.805	0	1.805
Goodwill		0	0	0	0	0	0
Other		2.740	0	2.740	1.805	0	1.805
INVESTMENT PROPERTY (Net)	(14)	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(15)	3.777	0	3.777	1.919	0	1.919
OTHER ASSETS	(17)	5.780	79	5.859	3.373	56	3.429
TOTAL ASSETS		**460.689**	**620.374**	**1.081.063**	**344.665**	**439.515**	**784.180**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(1)	384.643	358.456	743.099	273.242	291.339	564.581
LOANS RECEIVED	(3)	35.964	148.987	184.951	12.389	61.174	73.563
MONEY MARKET FUNDS		41.445	0	41.445	51.748	0	51.748
MARKETABLE SECURITIES (Net)		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		2.271	5.267	7.538	2.418	525	2.943
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(2)	2.271	5.267	7.538	2.418	525	2.943
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(6)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5)	1.374	0	1.374	1.051	0	1.051
PROVISIONS	(7)	4.422	2.097	6.519	4.189	1.597	5.786
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.458	0	1.458	1.476	0	1.476
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		2.964	2.097	5.061	2.713	1.597	4.310
CURRENT TAX LIABILITIES	(8)	2.910	0	2.910	2.741	0	2.741
DEFERRED TAX LIABILITY	(8)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(9)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(10)	0	30.018	30.018	0	25.813	25.813
Loans		0	30.018	30.018	0	25.813	25.813
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(4)	10.061	1.203	11.264	7.783	1.809	9.592
EQUITY	(11)	53.106	-1.161	51.945	46.013	349	46.362
Issued capital		30.000	0	30.000	30.000	0	30.000
Capital Reserves		1.316	0	1.316	10	0	10

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		1.316	0	1.316	10	0	10
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.630	0	2.630	2.664	0	2.664
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-603	-1.161	-1.764	-339	349	10
Profit Reserves		12.322	0	12.322	6.019	0	6.019
Legal Reserves		1.568	0	1.568	1.185	0	1.185
Statutory Reserves		1.568	0	1.568	1.185	0	1.185
Extraordinary Reserves		3.774	0	3.774	91	0	91
Other Profit Reserves		5.412	0	5.412	3.558	0	3.558
Profit or Loss		7.441	0	7.441	7.659	0	7.659
Prior Years' Profit or Loss		50	0	50	0	0	0
Current Period Net Profit Or Loss		7.391	0	7.391	7.659	0	7.659
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**536.196**	**544.867**	**1.081.063**	**401.574**	**382.606**	**784.180**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		421.425	846.514	1.267.939	393.720	496.813	890.533
GUARANTIES AND WARRANTIES	(1)	121.587	112.340	233.927	101.542	76.605	178.147
Letters of Guarantee		121.493	78.612	200.105	101.470	58.966	160.436
Guarantees Subject to State Tender Law		565	17	582	539	13	552
Guarantees Given for Foreign Trade Operations		550	14.858	15.408	0	14.428	14.428
Other Letters of Guarantee		120.378	63.737	184.115	100.931	44.525	145.456
Bank Acceptances		60	1.401	1.461	60	821	881
Import Letter of Acceptance		60	1.401	1.461	60	821	881
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		34	30.790	30.824	12	16.767	16.779
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		34	30.790	30.824	12	16.767	16.779
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	1.537	1.537	0	51	51
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1)	71.461	162.048	233.509	53.204	59.987	113.191
Irrevocable Commitments		71.461	162.048	233.509	53.204	59.987	113.191
Forward Asset Purchase Commitments		46.503	162.048	208.551	35.189	59.987	95.176
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		9.855	0	9.855	7.112	0	7.112
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.056	0	3.056	2.264	0	2.264
Tax and Fund Liabilities Arised from Export Commitments		583	0	583	438	0	438
Commitments for Credit Card Limits		11.461	0	11.461	8.200	0	8.200
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		3	0	3	1	0	1
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	228.377	572.126	800.503	238.974	360.221	599.195
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		228.377	572.126	800.503	238.974	360.221	599.195
Forward Buy or Sell Transactions		33.940	127.154	161.094	135.125	234.761	369.886
Forward Foreign Currency Buying Transactions		2.611	77.899	80.510	53.597	121.530	175.127
Forward Foreign Currency Sale Transactions		31.329	49.255	80.584	81.528	113.231	194.759
Money Swap Transactions		72.409	229.676	302.085	103.849	121.160	225.009
Money Swap Purchases		43.631	108.257	151.888	103.849	13.523	117.372
Money Swap Sales		28.778	121.419	150.197	0	107.637	107.637
Other Forward Buy or Sell Transactions		122.028	215.296	337.324	0	4.300	4.300
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		8.207.256	534.665	8.741.921	6.336.175	385.972	6.722.147
ITEMS HELD IN CUSTODY		145.987	113.968	259.955	145.664	79.929	225.593
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		42.812	2.809	45.621	24.963	1.600	26.563
Cheques Received for Collection		43.728	2.586	46.314	41.205	1.670	42.875
Commercial Notes Received for Collection		5.264	585	5.849	1.531	225	1.756
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	2.741	2.741	0	1.032	1.032
Custodians		54.183	105.247	159.430	77.965	75.402	153.367
PLEDGED ITEMS		8.061.269	420.697	8.481.966	6.190.511	306.043	6.496.554
Securities		17.409	34.398	51.807	13.061	6.408	19.469
Guarantee Notes		2.410.972	27.081	2.438.053	1.890.607	23.794	1.914.401
Commodity		71.445	29.631	101.076	62.431	23.908	86.339
Warrant		0	0	0	0	0	0
Real Estate		1.238.538	1.223	1.239.761	835.309	0	835.309
Other Pledged Items		4.318.691	328.364	4.647.055	3.384.889	251.933	3.636.822
Depositories Receiving Pledged Items		4.214	0	4.214	4.214	0	4.214
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**8.628.681**	**1.381.179**	**10.009.860**	**6.729.895**	**882.785**	**7.612.680**

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

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 30.09.2026	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)	108.122	77.166	37.940	28.361
Profit Share on Loans		64.885	52.498	21.615	19.201
Income Received From Reserve Deposits		1.802	1.216	664	514
Income Received From Banks		7.644	6.663	2.873	2.210
Income Received from Money Market Placements		419	83	79	67
Income Received From Marketable Securities Portfolio		23.663	11.675	8.832	4.408
Financial Assets At Fair Value Through Profit Loss		727	615	295	302
Financial Assets At Fair Value Through Other Comprehensive Income		9.703	3.255	4.191	1.134
Financial Assets Measured at Amortised Cost		13.233	7.805	4.346	2.972
Finance Lease Income		8.942	4.535	3.578	1.867
Other Profit Share Income		767	496	299	94
PROFIT SHARE EXPENSES (-)	(2)	-100.539	-66.557	-39.086	-25.667
Expenses on Profit Sharing Accounts		-77.766	-54.723	-29.815	-20.911
Profit Share Expense on Funds Borrowed		-11.129	-4.208	-4.608	-1.678
Profit Share Expense on Money Market Borrowings		-8.719	-7.313	-2.027	-2.875
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-235	-150	-86	-56
Other Profit Share Expense		-2.690	-163	-2.550	-147
NET PROFIT SHARE INCOME (LOSS)		7.583	10.609	-1.146	2.694
NET FEE AND COMMISSION INCOME OR EXPENSES		3.311	1.849	1.161	692
Fees and Commissions Received		6.874	4.259	2.431	1.593
From Noncash Loans		1.310	782	483	301
Other	(12)	5.564	3.477	1.948	1.292
Fees and Commissions Paid (-)		-3.563	-2.410	-1.270	-901
Paid for Noncash Loans		0	0	0	0
Other	(12)	-3.563	-2.410	-1.270	-901
DIVIDEND INCOME	(3)	3	2	0	0
TRADING INCOME OR LOSS (Net)	(4)	20.479	11.539	5.714	4.835
Gains (Losses) Arising from Capital Markets Transactions		1.837	1.400	711	530
Gains (Losses) Arising From Derivative Financial Transactions		-13.799	-8.058	-1.255	-6.911
Foreign Exchange Gains or Losses		32.441	18.197	6.258	11.216
OTHER OPERATING INCOME	(5)	5.793	4.582	1.614	525
GROSS PROFIT FROM OPERATING ACTIVITIES		37.169	28.581	7.343	8.746
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-6.293	-7.397	873	-2.928
OTHER ALLOWANCE EXPENSES (-)	(6)	-1.750	-2.621	545	-817
PERSONNEL EXPENSES (-)		-10.121	-6.539	-3.350	-2.140
OTHER OPERATING EXPENSES (-)	(7)	-9.420	-6.152	-2.819	-1.829
NET OPERATING INCOME (LOSS)		9.585	5.872	2.592	1.032
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)	9.585	5.872	2.592	1.032
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-2.194	-1.093	-390	27
Current Tax Provision		-3.270	-2.404	-30	-1.251
Expense Effect of Deferred Tax		-371	-112	-110	187
Income Effect of Deferred Tax		1.447	1.423	-250	1.091
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	7.391	4.779	2.202	1.059
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)	7.391	4.779	2.202	1.059
Profit (Loss) Attributable to Group		7.391	4.779	2.202	1.059
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 (Tam TL)		0,00246000	0,00205000	0,00073000	0,00035000

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)		7.391	4.779		
OTHER COMPREHENSIVE INCOME		-1.808	2.536		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-34	2.600		
Gains (Losses) on Revaluation of Property, Plant and Equipment		-61	3.709		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		12	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		15	-1.109		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-1.774	-64		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-2.541	-83		
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		767	19		
TOTAL COMPREHENSIVE INCOME (LOSS)		5.583	7.315		

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		-16.377	49.527
Profit Share Income Received		105.466	73.249
Profit Share Expense Paid		-94.129	-72.039
Dividends received		3	2
Fees and Commissions Received		6.874	4.259
Other Gains		322	136
Collections from Previously Written Off Loans and Other Receivables		1.264	527
Cash Payments to Personnel and Service Suppliers		-10.121	-6.539
Taxes Paid		-5.271	-1.269
Other		-20.785	51.201
Changes in Operating Assets and Liabilities Subject to Banking Operations		114.341	65.185
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		294	-6.901
Net (Increase) Decrease in Due From Banks		-43.522	-45.581
Net (Increase) Decrease in Loans		-79.304	-65.141
Net (Increase) Decrease in Other Assets		-26.591	3.912
Net Increase (Decrease) in Bank Participation Funds		5.609	-2.447
Net Increase (Decrease) in Other Participation Funds		158.423	126.123
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		95.649	58.856
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.783	-3.636
Net Cash Provided From Banking Operations		97.964	114.712
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-61.243	-32.483
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-100	-123
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-747	-1.370
Cash Obtained from Tangible and Intangible Asset Sales		1.194	272
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-57.694	-12.354
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.394	1.448
Cash Paid for Purchase of Financial Assets At Amortised Cost		-21.130	-19.289
Cash Obtained from Sale of Financial Assets At Amortised Cost		11.069	0
Other		-1.229	-1.067
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-411	-274
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-411	-274
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		12.017	4.441
Net Increase (Decrease) in Cash and Cash Equivalents		48.327	86.396
Cash and Cash Equivalents at Beginning of the Period		208.800	61.219
Cash and Cash Equivalents at End of the Period		257.127	147.615

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		**18.000**	**0**	**0**	**12**	**0**	**-62**	**0**	**-62**	**0**	**-359**	**0**	**-359**	**9.769**	**8.249**	**0**	**35.609**	**0**	**35.609**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		18.000	0	0	12	0	-62	0	-62	0	-359	0	-359	9.769	8.249	0	35.609	0	35.609
	Total Comprehensive Income (Loss)		0	0	0	0	2.600	0	0	2.600	0	-64	0	-64	0	0	4.779	7.315	0	7.315
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		12.000	0	0	0	0	0	0	0	0	0	0	0	-12.000	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	-12	0	0	0	0	0	0	0	0	0	0	0	-12	0	-12
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	8.249	-8.249	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	8.249	-8.249	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**30.000**	**0**	**0**	**0**	**2.600**	**-62**	**0**	**2.538**	**0**	**-423**	**0**	**-423**	**6.018**	**0**	**4.779**	**42.912**	**0**	**42.912**
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		**30.000**	**0**	**0**	**10**	**2.682**	**-18**	**0**	**2.664**	**0**	**10**	**0**	**10**	**6.019**	**7.659**	**0**	**46.362**	**0**	**46.362**
	Adjustments Related to TMS 8		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance		30.000	0	0	10	2.682	-18	0	2.664	0	10	0	10	6.019	7.659	0	46.362	0	46.362
	Total Comprehensive Income (Loss)		0	0	0	0	-43	9	0	-34	0	-1.774	0	-1.774	0	0	7.391	5.583	0	5.583
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	1.306	0	0	0	0	0	0	0	0	0	-1.306	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	6.303	-6.303	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	6.303	-6.303	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**30.000**	**0**	**0**	**1.316**	**2.639**	**-9**	**0**	**2.630**	**0**	**-1.764**	**0**	**-1.764**	**12.322**	**50**	**7.391**	**51.945**	**0**	**51.945**