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KAMUYU AYDINLATMA PLATFORMU

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

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Kuveyt Türk Katılım Bankası A.Ş. Genel Kurulu'na

Giriş

Kuveyt Türk 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 özkaynak 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Kuveyt Türk Katılım Bankası A.Ş.' nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2026 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren dokuz aylık döneme ilişkin nakit akışlarının BDDK Muhasebe ve 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 rastlanılmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Sunay Anıktar, SMMM

Sorumlu Denetçi

İstanbul, 12 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)		291.367	500.542	791.909	222.421	428.183	650.604
Cash and cash equivalents		99.072	411.410	510.482	125.728	342.239	467.967
Cash and Cash Balances at Central Bank	(5.1.1.)	69.012	335.952	404.964	91.446	265.290	356.736
Banks	(5.1.3.)	23.776	75.460	99.236	17.391	76.952	94.343
Receivables From Money Markets		6.285	0	6.285	16.893	0	16.893
Allowance for Expected Losses (-)		-1	-2	-3	-2	-3	-5
Financial assets at fair value through profit or loss		53.072	18.328	71.400	18.520	12.447	30.967
Public Debt Securities		17.419	7.423	24.842	4.772	4.670	9.442
Equity instruments		2.080	6	2.086	1.740	3	1.743
Other Financial Assets		33.573	10.899	44.472	12.008	7.774	19.782
Financial Assets at Fair Value Through Other Comprehensive Income	(5.1.4.)	137.078	69.925	207.003	77.340	55.062	132.402
Public Debt Securities		133.169	61.003	194.172	72.903	50.321	123.224
Equity instruments		152	633	785	144	542	686
Other Financial Assets		3.757	8.289	12.046	4.293	4.199	8.492
Derivative financial assets		2.145	879	3.024	833	18.435	19.268
Derivative Financial Assets At Fair Value Through Profit Or Loss	(5.1.2.)	2.145	879	3.024	833	18.435	19.268
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	(5.1.11.)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(5.1.5.)	479.243	402.307	881.550	389.648	343.463	733.111
Loans		453.320	312.243	765.563	355.888	264.045	619.933
Receivables From Leasing Transactions	(5.1.10.)	17.444	63.493	80.937	15.039	55.549	70.588
Other Financial Assets Measured at Amortised Cost	(5.1.6.)	32.662	32.469	65.131	32.362	28.014	60.376
Public Debt Securities		32.662	29.640	62.302	32.362	26.478	58.840
Other Financial Assets		0	2.829	2.829	0	1.536	1.536
Allowance for Expected Credit Losses (-)		-24.183	-5.898	-30.081	-13.641	-4.145	-17.786
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(5.1.16.)	3.521	0	3.521	2.011	0	2.011
Held for Sale		3.521	0	3.521	2.011	0	2.011
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		9.597	0	9.597	9.182	0	9.182
Investments in Associates (Net)	(5.1.7.)	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)	(5.1.8.)	8.214	0	8.214	8.124	0	8.124
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		8.214	0	8.214	8.124	0	8.124
Jointly Controlled Partnerships (JointVentures) (Net)	(5.1.9.)	1.383	0	1.383	1.058	0	1.058
Jointly Controlled Partnerships Accounted for Using Equity Method		1.383	0	1.383	1.058	0	1.058
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5.1.12.)	10.982	441	11.423	8.333	449	8.782
INTANGIBLE ASSETS AND GOODWILL (Net)	(5.1.13.)	7.518	501	8.019	4.763	376	5.139
Goodwill		0	0	0	0	0	0
Other		7.518	501	8.019	4.763	376	5.139
INVESTMENT PROPERTY (Net)	(5.1.14.)	284	0	284	229	0	229
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	(5.1.15.)	9.690	455	10.145	851	412	1.263
OTHER ASSETS	(5.1.17.)	41.264	4.751	46.015	39.931	1.809	41.740
TOTAL ASSETS		**853.466**	**908.997**	**1.762.463**	**677.369**	**774.692**	**1.452.061**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(5.2.1.)	442.250	696.938	1.139.188	365.051	569.458	934.509
LOANS RECEIVED	(5.2.3.)	28.717	204.052	232.769	13.517	183.697	197.214
MONEY MARKET FUNDS		67.447	99	67.546	47.524	0	47.524
MARKETABLE SECURITIES (Net)	(5.2.4.)	10.018	0	10.018	101	0	101
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		693	9.333	10.026	1.442	1.406	2.848
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	(5.2.2.)	693	9.333	10.026	1.442	1.406	2.848
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	(5.2.7.)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(5.2.6.)	3.554	454	4.008	2.408	445	2.853
PROVISIONS	(5.2.8.)	50.486	2.668	53.154	42.347	1.789	44.136
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		5.864	509	6.373	5.318	452	5.770
Insurance Technical Reserves (Net)		41.296	1.141	42.437	33.937	309	34.246
Other provisions		3.326	1.018	4.344	3.092	1.028	4.120
CURRENT TAX LIABILITIES	(5.2.9.1.)	7.841	0	7.841	1.758	0	1.758
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(5.2.10.)	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	(5.2.11.)	0	17.445	17.445	0	15.049	15.049
Loans		0	0	0	0	0	0
Other Debt Instruments		0	17.445	17.445	0	15.049	15.049
OTHER LIABILITIES	(5.2.5.)	39.048	8.001	47.049	49.170	20.474	69.644
EQUITY	(5.2.12.)	173.961	-542	173.419	135.032	1.393	136.425
Issued capital		11.089	0	11.089	7.995	0	7.995
Capital Reserves		6.382	0	6.382	6.376	0	6.376

Equity Share Premiums		6.376	0	6.376	6.376	0	6.376
Share Cancellation Profits		6	0	6	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		-385	0	-385	-402	0	-402
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-3.286	-581	-3.867	-2.724	1.388	-1.336
Profit Reserves		109.037	0	109.037	72.797	0	72.797
Legal Reserves		7.845	0	7.845	5.249	0	5.249
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		100.682	0	100.682	67.212	0	67.212
Other Profit Reserves		510	0	510	336	0	336
Profit or Loss		50.667	39	50.706	50.656	5	50.661
Prior Years' Profit or Loss		7.535	5	7.540	4.140	-112	4.028
Current Period Net Profit Or Loss		43.132	34	43.166	46.516	117	46.633
Non-controlling Interests	(5.2.13.)	457	0	457	334	0	334
Total equity and liabilities		**824.015**	**938.448**	**1.762.463**	**658.350**	**793.711**	**1.452.061**

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	(5.3.1.)	616.541	1.003.146	1.619.687	420.330	601.661	1.021.991
GUARANTIES AND WARRANTIES		154.230	107.215	261.445	111.699	60.666	172.365
Letters of Guarantee		142.244	49.753	191.997	102.814	33.636	136.450
Guarantees Subject to State Tender Law		1.468	43	1.511	1.189	40	1.229
Guarantees Given for Foreign Trade Operations		7.349	521	7.870	4.568	384	4.952
Other Letters of Guarantee		133.427	49.189	182.616	97.057	33.212	130.269
Bank Acceptances		371	1.234	1.605	359	1.024	1.383
Import Letter of Acceptance		371	1.234	1.605	359	1.024	1.383
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		15	55.939	55.954	22	25.783	25.805
Documentary Letters of Credit		0	4.113	4.113	0	2.788	2.788
Other Letters of Credit		15	51.826	51.841	22	22.995	23.017
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		11.600	289	11.889	8.504	223	8.727
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(5.3.1.)	309.427	252.361	561.788	215.439	47.900	263.339
Irrevocable Commitments		309.427	252.361	561.788	215.439	47.900	263.339
Forward Asset Purchase Commitments		8.027	251.838	259.865	11.705	47.743	59.448
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		10.107	0	10.107	7.941	0	7.941
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		10.082	0	10.082	8.114	0	8.114
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		279.692	287	279.979	186.634	156	186.790
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		1.519	236	1.755	1.045	1	1.046
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	(5.3.2.)	152.884	643.570	796.454	93.192	493.095	586.287
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		152.884	643.570	796.454	93.192	493.095	586.287
Forward Buy or Sell Transactions		32.661	32.163	64.824	22.038	27.888	49.926
Forward Foreign Currency Buying Transactions		20.507	13.245	33.752	15.936	9.946	25.882
Forward Foreign Currency Sale Transactions		12.154	18.918	31.072	6.102	17.942	24.044
Money Swap Transactions		119.566	610.552	730.118	70.992	463.084	534.076
Money Swap Purchases		45.507	314.783	360.290	24.827	249.372	274.199
Money Swap Sales		74.059	295.769	369.828	46.165	213.712	259.877
Other Forward Buy or Sell Transactions		657	855	1.512	162	2.123	2.285
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		8.272.966	19.535.096	27.808.062	6.439.849	15.488.184	21.928.033
ITEMS HELD IN CUSTODY		412.266	18.103.586	18.515.852	357.114	13.875.334	14.232.448
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		109.045	17.987.332	18.096.377	136.740	13.788.077	13.924.817
Cheques Received for Collection		121.332	9.170	130.502	107.626	6.319	113.945
Commercial Notes Received for Collection		14.209	4.994	19.203	11.176	3.526	14.702
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	0	0	0	0	0
Custodians		167.680	102.090	269.770	101.572	77.412	178.984
PLEDGED ITEMS		7.842.527	1.426.200	9.268.727	6.078.887	1.612.200	7.691.087
Securities		7.719	8.003	15.722	9.174	7.662	16.836
Guarantee Notes		0	20.841	20.841	100	18.266	18.366
Commodity		224.976	364.045	589.021	187.139	658.877	846.016
Warrant		0	0	0	0	0	0
Real Estate		1.654.072	37.109	1.691.181	1.342.524	39.446	1.381.970
Other Pledged Items		5.955.760	996.202	6.951.962	4.539.950	887.949	5.427.899
Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		18.173	5.310	23.483	3.848	650	4.498
TOTAL OFF-BALANCE SHEET ACCOUNTS		**8.889.507**	**20.538.242**	**29.427.749**	**6.860.179**	**16.089.845**	**22.950.024**

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	(5.4.1.)	174.858	129.812	62.713	46.456
Profit Share on Loans		104.123	78.312	37.319	28.614
Income Received From Reserve Deposits		14.474	11.736	5.149	4.103
Income Received From Banks		6.383	4.885	1.987	1.843
Income Received from Money Market Placements		1.640	1.634	265	599
Income Received From Marketable Securities Portfolio		38.136	24.336	14.347	8.174
Financial Assets At Fair Value Through Profit Loss		7.813	3.716	3.226	580
Financial Assets At Fair Value Through Other Comprehensive Income		21.112	11.791	8.270	4.462
Financial Assets Measured at Amortised Cost		9.211	8.829	2.851	3.132
Finance Lease Income		8.368	7.999	2.984	2.754
Other Profit Share Income		1.734	910	662	369
PROFIT SHARE EXPENSES (-)		-92.612	-74.729	-36.091	-26.936
Expenses on Profit Sharing Accounts	(5.4.4.)	-60.445	-51.666	-22.831	-17.759
Profit Share Expense on Funds Borrowed	(5.4.2.)	-10.918	-6.261	-4.134	-2.228
Profit Share Expense on Money Market Borrowings		-20.604	-14.276	-8.810	-6.406
Expense on Securities Issued	(5.4.2.)	-102	-2.192	-102	-417
Profit Share Expense on Leases		-543	-334	-214	-126
Other Profit Share Expense		0	0	0	0
NET PROFIT SHARE INCOME (LOSS)		82.246	55.083	26.622	19.520
NET FEE AND COMMISSION INCOME OR EXPENSES		17.065	9.741	6.164	3.758
Fees and Commissions Received		42.173	25.591	15.614	9.797
From Noncash Loans		1.234	866	452	320
Other	(5.4.13.)	40.939	24.725	15.162	9.477
Fees and Commissions Paid (-)		-25.108	-15.850	-9.450	-6.039
Paid for Noncash Loans		-38	-23	-12	-10
Other	(5.4.13.)	-25.070	-15.827	-9.438	-6.029
DIVIDEND INCOME	(5.4.3.)	14	9	1	4
TRADING INCOME OR LOSS (Net)	(5.4.5.)	8.147	13.087	2.684	4.442
Gains (Losses) Arising from Capital Markets Transactions		6.196	1.290	3.469	1.408
Gains (Losses) Arising From Derivative Financial Transactions		-31.728	10.483	15.259	11.818
Foreign Exchange Gains or Losses		33.679	1.314	-16.044	-8.784
OTHER OPERATING INCOME	(5.4.6.)	24.776	18.115	8.369	6.415
GROSS PROFIT FROM OPERATING ACTIVITIES		132.248	96.035	43.840	34.139
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(5.4.7.)	-17.285	-8.723	-6.679	-2.706
OTHER ALLOWANCE EXPENSES (-)	(5.4.7.)	-7.989	-6.649	-1.974	-6.026
PERSONNEL EXPENSES (-)		-20.937	-15.285	-6.580	-5.321
OTHER OPERATING EXPENSES (-)	(5.4.8.)	-31.371	-20.253	-11.438	-4.137
NET OPERATING INCOME (LOSS)		54.666	45.125	17.169	15.949
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		325	264	110	125
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(5.4.9.)	54.991	45.389	17.279	16.074
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(5.4.10)	-11.690	-10.918	-3.859	-3.830
Current Tax Provision		-19.280	-7.243	-7.423	315
Expense Effect of Deferred Tax		-4.139	-4.643	335	-3.927
Income Effect of Deferred Tax		11.729	968	3.229	-218
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(5.4.11.)	43.301	34.471	13.420	12.244
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	(5.4.12.)	43.301	34.471	13.420	12.244
Profit (Loss) Attributable to Group		43.166	34.428	13.358	12.226
Profit (loss), attributable to non-controlling interests		135	43	62	18
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 - 30.09.2026	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)		43.301	34.471		
OTHER COMPREHENSIVE INCOME		-2.514	1.044		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		17	-10		
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		24	-15		
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	5		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-2.531	1.054		
Exchange Differences on Translation		867	1.916		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-3.999	706		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		-856	-1.935		
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		1.457	367		
TOTAL COMPREHENSIVE INCOME (LOSS)		40.787	35.515		

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		58.310	47.384
Profit Share Income Received		162.039	125.472
Profit Share Expense Paid		-92.276	-77.610
Dividends received		14	9
Fees and Commissions Received		42.173	25.591
Other Gains		25.102	18.379
Collections from Previously Written Off Loans and Other Receivables		11.153	5.938
Cash Payments to Personnel and Service Suppliers		-20.184	-14.506
Taxes Paid		-14.912	-9.633
Other		-54.799	-26.256
Changes in Operating Assets and Liabilities Subject to Banking Operations		37.079	-28.838
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-39.118	-3.574
Net (Increase) Decrease in Due From Banks		-43.561	-46.281
Net (Increase) Decrease in Loans		-169.237	-41.851
Net (Increase) Decrease in Other Assets		22.639	279
Net Increase (Decrease) in Bank Participation Funds		3.723	2.271
Net Increase (Decrease) in Other Participation Funds		207.424	-15.357
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		36.717	-16.385
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		18.492	92.060
Net Cash Provided From Banking Operations		95.389	18.546
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-122.336	-47.583
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-90	-23
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.577	-3.351
Cash Obtained from Tangible and Intangible Asset Sales		870	921
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-119.033	-55.319
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		2.362	12.275
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.006	-1.145
Cash Obtained from Sale of Financial Assets At Amortised Cost		47	872
Other		-3.909	-1.813
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		5.449	-6.582
Cash Obtained from Loans and Securities Issued		10.000	14.550
Cash Outflow Arised From Loans and Securities Issued		0	-17.319
Equity Instruments Issued		0	0
Dividends paid		-4.036	-3.466
Payments of lease liabilities		-515	-347
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		11.569	106.773
Net Increase (Decrease) in Cash and Cash Equivalents		-9.929	71.154
Cash and Cash Equivalents at Beginning of the Period		260.369	148.500
Cash and Cash Equivalents at End of the Period		250.440	219.654

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		**4.947**	**6.375**	**2**	**0**	**0**	**-544**	**0**	**4.353**	**-5.470**	**-3.148**	**42.917**	**3.277**	**37.065**	**89.774**	**85**	**89.859**
	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		4.947	6.375	2	0	0	-544	0	4.353	-5.470	-3.148	42.917	3.277	37.065	89.774	85	89.859
	Total Comprehensive Income (Loss)		0	0	0	0	0	-10	0	1.916	493	-1.355	0	0	34.428	35.472	43	35.515
	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		3.048	0	0	0	0	0	0	0	0	0	-3.048	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	1	-2	0	0	0	0	0	0	0	5	68	0	72	165	237
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	32.916	683	-37.065	-3.466	0	-3.466
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-3.466	0	-3.466	0	-3.466
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	32.916	-32.837	-79	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	36.986	-36.986	0	0	0
	Equity at end of period	(5.2.12.)	**7.995**	**6.376**	**0**	**0**	**0**	**-554**	**0**	**6.269**	**-4.977**	**-4.503**	**72.790**	**4.028**	**34.428**	**121.852**	**293**	**122.145**
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		**7.995**	**6.376**	**0**	**0**	**0**	**-402**	**0**	**6.516**	**-3.175**	**-4.677**	**72.797**	**4.028**	**46.633**	**136.091**	**334**	**136.425**
	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		7.995	6.376	0	0	0	-402	0	6.516	-3.175	-4.677	72.797	4.028	46.633	136.091	334	136.425
	Total Comprehensive Income (Loss)		0	0	0	0	0	17	0	867	-2.799	-599	0	0	43.166	40.652	135	40.787
	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		3.100	0	0	0	0	0	0	0	0	0	-3.100	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		-6	0	6	0	0	0	0	0	0	0	3	252	0	255	-12	243
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	39.337	3.260	-46.633	-4.036	0	-4.036
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	-4.036	0	-4.036	0	-4.036
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	39.337	-39.319	-18	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	46.615	-46.615	0	0	0
	Equity at end of period	(5.2.12.)	**11.089**	**6.376**	**6**	**0**	**0**	**-385**	**0**	**7.383**	**-5.974**	**-5.276**	**109.037**	**7.540**	**43.166**	**172.962**	**457**	**173.419**