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KAMUYU AYDINLATMA PLATFORMU

T.O.M. 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	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

T.O.M. Katılım Bankası Anonim Şirketi Yönetim Kurulu'na

Giriş

T.O.M. Katılım Bankası A.Ş.'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 ("TMS'') 34 Ara Dönem Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatına 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 Denetimine 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 olmayan finansal bilgilerin, T.O.M. 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 Mevzuatına 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.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM

Sorumlu Denetçi

13 Kasım 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position)

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)							
ASSETS							
FINANCIAL ASSETS (Net)		6.826	6.008	12.834	6.707	4.794	11.501
Cash and cash equivalents		2.002	2.593	4.595	3.126	1.088	4.214
Cash and Cash Balances at Central Bank	1	1.919	2.233	4.152	1.677	542	2.219
Banks	2	83	360	443	14	546	560
Receivables From Money Markets		0	0	0	1.435	0	1.435
Financial assets at fair value through profit or loss	3	2.746	1.491	4.237	2.104	677	2.781
Public Debt Securities		0	754	754	0	677	677
Equity instruments		0	0	0	0	0	0
Other Financial Assets		2.746	737	3.483	2.104	0	2.104
Financial Assets at Fair Value Through Other Comprehensive Income	4	2.060	1.924	3.984	1.449	3.029	4.478
Public Debt Securities		2.040	1.924	3.964	1.429	3.029	4.458
Equity instruments		20	0	20	20	0	20
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		18	0	18	28	0	28
Derivative Financial Assets At Fair Value Through Profit Or Loss	5	18	0	18	28	0	28
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	13	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		17.244	0	17.244	7.692	0	7.692
Loans	6	16.442	0	16.442	7.289	0	7.289
Receivables From Leasing Transactions	12	0	0	0	0	0	0
Financial Assets Measured at Amortised Cost	7	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Non-performing Loans	6	1.765	0	1.765	628	0	628
Specific Provisions (-)	6	-963	0	-963	-225	0	-225
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	8	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	15	0	0	0	0	0	0
Investments in Associates (Net)	9	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)	10	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)	11	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)	16	346	0	346	195	0	195
INTANGIBLE ASSETS AND GOODWILL (Net)	17	1.984	0	1.984	1.148	0	1.148
Goodwill		0	0	0	0	0	0
Other		1.984	0	1.984	1.148	0	1.148
INVESTMENT PROPERTY (Net)	14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	18	2.236	0	2.236	1.514	0	1.514
OTHER ASSETS	19	1.595	0	1.595	1.228	0	1.228
TOTAL ASSETS		**30.231**	**6.008**	**36.239**	**18.484**	**4.794**	**23.278**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	1	18.148	3.578	21.726	14.797	2.064	16.861
LOANS RECEIVED	2	1.001	0	1.001	0	0	0
MONEY MARKET FUNDS	3	1.390	0	1.390	0	0	0
MARKETABLE SECURITIES (Net)	4	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	5	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	6	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	7	76	0	76	84	0	84
PROVISIONS	8	642	26	668	1.034	20	1.054
General Loan Loss Provisions		486	16	502	294	8	302
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		38	0	38	37	0	37
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		118	10	128	703	12	715
CURRENT TAX LIABILITIES	9	366	0	366	177	0	177
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	0	0	0	0	0	0
Loans		0	0	0	0	0	0
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	13	2.098	32	2.130	1.449	30	1.479
EQUITY	14	8.889	-7	8.882	3.535	88	3.623
Issued capital		12.600	0	12.600	6.000	0	6.000
Capital Reserves		0	0	0	0	0	0

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		10	0	10	1	0	1
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-4	-7	-11	29	88	117
Profit Reserves		0	0	0	0	0	0
Legal Reserves		0	0	0	0	0	0
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		0	0	0	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		-3.717	0	-3.717	-2.495	0	-2.495
Prior Years' Profit or Loss		-2.495	0	-2.495	-525	0	-525
Current Period Net Profit Or Loss		-1.222	0	-1.222	-1.970	0	-1.970
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**32.610**	**3.629**	**36.239**	**21.076**	**2.202**	**23.278**

OFF-BALANCE SHEET ITEMS

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							
OFF-BALANCE SHEET COMMITMENTS		63.157	3.856	67.013	49.648	2.763	52.411
GUARANTIES AND WARRANTIES		0	0	0	0	0	0
Letters of Guarantee		0	0	0	0	0	0
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		0	0	0	0	0	0
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit		0	0	0	0	0	0
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	60.561	1.361	61.922	46.833	21	46.854
Irrevocable Commitments		60.561	1.361	61.922	46.833	21	46.854
Forward Asset Purchase Commitments		0	1.361	1.361	21	21	42
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		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		60.561	0	60.561	46.812	0	46.812
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	2	2.596	2.495	5.091	2.815	2.742	5.557
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		2.596	2.495	5.091	2.815	2.742	5.557
Forward Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Money Swap Transactions		2.596	2.495	5.091	2.815	2.742	5.557
Money Swap Purchases		2.596	0	2.596	2.815	0	2.815
Money Swap Sales		0	2.495	2.495	0	2.742	2.742
Other Forward Buy or Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		2.122	3.024	5.146	6.680	0	6.680
ITEMS HELD IN CUSTODY		2.122	3.024	5.146	6.680	0	6.680
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		2.122	3.024	5.146	6.680	0	6.680
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		0	0	0	0	0	0
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		0	0	0	0	0	0
Other Pledged Items		0	0	0	0	0	0
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		**65.279**	**6.880**	**72.159**	**56.328**	**2.763**	**59.091**

Statement of Profit or Loss

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					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	1	3.182	1.142	1.295	493
Profit Share on Loans		1.919	565	844	237
Income Received From Reserve Deposits		400	151	154	87
Income Received From Banks		0	3	0	0
Income Received from Money Market Placements		54	47	9	3
Income Received From Marketable Securities Portfolio		630	316	203	140
Financial Assets At Fair Value Through Profit Loss		2	2	1	1
Financial Assets At Fair Value Through Other Comprehensive Income		628	314	202	139
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Lease Income		0	0	0	0
Other Profit Share Income		179	60	85	26
PROFIT SHARE EXPENSES (-)	2	-4.150	-2.393	-1.634	-968
Expenses on Profit Sharing Accounts		-3.911	-2.357	-1.549	-946
Profit Share Expense on Funds Borrowed		-27	-7	-9	-6
Profit Share Expense on Money Market Borrowings		-187	-5	-64	-5
Expense on Securities Issued		0	0	0	0
Profit Share Expense on Leases		-23	-24	-10	-11
Other Profit Share Expense		-2	0	-2	0
NET PROFIT SHARE INCOME (LOSS)		-968	-1.251	-339	-475
NET FEE AND COMMISSION INCOME OR EXPENSES		2.145	221	941	139
Fees and Commissions Received		2.628	429	1.107	220
From Noncash Loans		0	0	0	0
Other		2.628	429	1.107	220
Fees and Commissions Paid (-)		-483	-208	-166	-81
Paid for Noncash Loans		0	0	0	0
Other		-483	-208	-166	-81
DIVIDEND INCOME	3	0	0	0	0
TRADING INCOME OR LOSS (Net)	4	1.757	1.730	529	650
Gains (Losses) Arising from Capital Markets Transactions		718	538	269	208
Gains (Losses) Arising From Derivative Financial Transactions		-35	41	-45	24
Foreign Exchange Gains or Losses		1.074	1.151	305	418
OTHER OPERATING INCOME	5	305	175	95	65
GROSS PROFIT FROM OPERATING ACTIVITIES		3.239	875	1.226	379
PROVISION FOR LOAN LOSSES (-)		-1.449	-487	-481	-253
PERSONNEL EXPENSES (-)		-1.210	-924	-370	-345
OTHER OPERATING EXPENSES (-)	6	-2.472	-1.264	-875	-342
NET OPERATING INCOME (LOSS)		-1.892	-1.800	-500	-561
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	7	-1.892	-1.800	-500	-561
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	8	670	648	174	202
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-120	-87	-41	-13
Income Effect of Deferred Tax		790	735	215	215
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	-1.222	-1.152	-326	-359
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	-1.222	-1.152	-326	-359
Profit (Loss) Attributable to Group		-1.222	-1.152	-326	-359
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income

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					
PROFIT (LOSS)		-1.222	-1.152		
OTHER COMPREHENSIVE INCOME		-119	74	0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		9	0	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		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		-3	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-128	74	0	0
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-183	101		
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		55	-27		
TOTAL COMPREHENSIVE INCOME (LOSS)		-1.341	-1.078	0	0

Statement of Cash Flow

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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-2.935	-880
Profit Share Income Received		2.730	977
Profit Share Expense Paid		-3.787	-2.216
Dividends received		0	0
Fees and Commissions Received		2.628	429
Other Gains		728	1.595
Collections from Previously Written Off Loans and Other Receivables		456	414
Cash Payments to Personnel and Service Suppliers		-3.137	-1.161
Taxes Paid		-1.552	0
Other		-1.001	-918
Changes in Operating Assets and Liabilities Subject to Banking Operations		-384	2.788
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		1.175	-1.111
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-10.342	-2.946
Net (Increase) Decrease in Other Assets		-538	-1.129
Net Increase (Decrease) in Bank Participation Funds		0	0
Net Increase (Decrease) in Other Participation Funds		4.502	7.628
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		1.000	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		3.819	346
Net Cash Provided From Banking Operations		-3.319	1.908
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.389	-3.149
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-1.388	-63
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.409	-2.768
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		408	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	-318
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		6.550	2.160
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		6.600	2.200
Dividends paid		0	0
Payments of lease liabilities		-50	-40
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	1	20	9
Net Increase (Decrease) in Cash and Cash Equivalents	1	-138	928
Cash and Cash Equivalents at Beginning of the Period	1	3.775	411
Cash and Cash Equivalents at End of the Period	1	3.637	1.339

Statement of changes in equity [abstract]

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 [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**3.000**	**0**	**0**	**0**	**0**	**-4**	**0**	**0**	**-10**	**0**	**0**	**170**	**-695**	**0**	**0**	**2.461**
	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		3.000	0	0	0	0	-4	0	0	-10	0	0	170	-695	0	0	2.461
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	74	0	0	0	-1.152	0	0	-1.078
	Capital Increase in Cash		2.200	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.200
	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	0	0	0	0	0	0	0	0	-695	695	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**5.200**	**0**	**0**	**0**	**0**	**-4**	**0**	**0**	**64**	**0**	**0**	**-525**	**-1.152**	**0**	**0**	**3.583**
Current Period 01.01.2026 - 30.09.2026	**Statement of changes in equity [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**6.000**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**117**	**0**	**0**	**-525**	**-1.970**	**0**	**0**	**3.623**
	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		6.000	0	0	0	0	1	0	0	117	0	0	-525	-1.970	0	0	3.623
	Total Comprehensive Income (Loss)		0	0	0	0	0	9	0	0	-128	0	0	0	-1.222	0	0	-1.341
	Capital Increase in Cash		6.600	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6.600
	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	0	0	0	0	0	0	0	0	-1.970	1.970	0	0	0
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dividends Paid		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity at end of period		**12.600**	**0**	**0**	**0**	**0**	**10**	**0**	**0**	**-11**	**0**	**0**	**-2.495**	**-1.222**	**0**	**0**	**8.882**