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KAMUYU AYDINLATMA PLATFORMU

TÜRKİYE EMLAK 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	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Emlak Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Türkiye Emlak Katılım Bankası Anonim Şirketi'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 dönemine 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. Grup 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 ("TMS 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 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 Standartları'na uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm I. Kısım 14, II. Kısım 7.c ve IV. Kısım 7'de belirtildiği üzere, 30 Eylül 2026 tarihi itibarıyla hazırlanan ilişikteki ara dönem konsolide finansal tablolarda, Grup yönetimi tarafından BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında 9.850 milyon TL tutarındaki kısmı geçmiş yıllar içerisinde ve 3.150 milyon TL tutarındaki kısmı ise cari dönemde ayrılmış olan toplam 13.000 milyon TL tutarında serbest karşılık ile söz konusu karşılıklar için 2.955 milyon TL tutarındaki kısmı geçmiş yıllar içerisinde ve 945 milyon TL tutarındaki kısmı ise cari dönemde muhasebeleştirilen toplam 3.900 milyon TL tutarında ertelenmiş vergi varlığı muhasebeleştirilmiştir. Söz konusu serbest karşılık ayrılmamış olsaydı, 30 Eylül 2026 tarihi itibarıyla, diğer karşılıklar ve ertelenmiş vergi varlığı sırasıyla 13.000 milyon TL daha az ve 3.900 milyon TL daha az, net dönem karı ve özkaynaklar sırasıyla 2.205 milyon TL daha fazla ve 9.100 milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Türkiye Emlak Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Eylül 2026 tarihi itibarıyla ara dönem konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin konsolide finansal performansının ve konsolide 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, 23 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)		42.946	99.130	142.076	32.109	115.994	148.103
Cash and cash equivalents		10.725	82.369	93.094	10.187	101.673	111.860
Cash and Cash Balances at Central Bank	1	9.735	62.089	71.824	10.183	82.043	92.226
Banks	2	992	20.325	21.317	6	19.675	19.681
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-2	-45	-47	-2	-45	-47
Financial assets at fair value through profit or loss	3	15.740	15.134	30.874	10.891	7.407	18.298
Public Debt Securities		4	14.547	14.551	2	7.123	7.125
Equity instruments		0	0	0	0	0	0
Other Financial Assets		15.736	587	16.323	10.889	284	11.173
Financial Assets at Fair Value Through Other Comprehensive Income	4	16.221	1.602	17.823	10.974	6.892	17.866
Public Debt Securities		16.213	1.595	17.808	10.966	6.885	17.851
Equity instruments		8	7	15	8	7	15
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets	5	260	25	285	57	22	79
Derivative Financial Assets At Fair Value Through Profit Or Loss		260	25	285	57	22	79
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		234.291	122.044	356.335	167.478	86.631	254.109
Loans	6	223.901	110.823	334.724	157.594	77.093	234.687
Receivables From Leasing Transactions	8	2.997	5.852	8.849	2.200	4.681	6.881
Other Financial Assets Measured at Amortised Cost	7	13.171	6.490	19.661	11.993	5.746	17.739
Public Debt Securities		13.171	6.490	19.661	11.993	5.746	17.739
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	6	-5.778	-1.121	-6.899	-4.309	-889	-5.198
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	9	2.846	0	2.846	1.621	0	1.621
Held for Sale		2.846	0	2.846	1.621	0	1.621
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		90	0	90	90	0	90
Investments in Associates (Net)	10	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)	11	6.777	0	6.777	5.642	0	5.642
INTANGIBLE ASSETS AND GOODWILL (Net)	12	351	0	351	375	0	375
Goodwill		0	0	0	0	0	0
Other		351	0	351	375	0	375
INVESTMENT PROPERTY (Net)	13	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	26	0	26
DEFERRED TAX ASSET	14	3.984	0	3.984	5.435	0	5.435
OTHER ASSETS	15	16.525	457	16.982	2.204	296	2.500
TOTAL ASSETS		**307.810**	**221.631**	**529.441**	**214.980**	**202.921**	**417.901**
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	1	170.030	176.046	346.076	124.209	185.426	309.635
LOANS RECEIVED	2	11.504	21.047	32.551	8.689	6.724	15.413
MONEY MARKET FUNDS		9.000	1.998	10.998	0	395	395
MARKETABLE SECURITIES (Net)	3	28.631	0	28.631	18.426	0	18.426
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		231	9	240	108	7	115
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	4	231	9	240	108	7	115
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	6	0	0	0	0	0	0
LEASE PAYABLES (Net)	5	1.456	0	1.456	1.221	0	1.221
PROVISIONS	7	15.415	1.042	16.457	12.008	1.704	13.712
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		2.039	0	2.039	1.783	0	1.783
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		13.376	1.042	14.418	10.225	1.704	11.929
CURRENT TAX LIABILITIES	8	3.841	0	3.841	3.339	0	3.339
DEFERRED TAX LIABILITY		219	0	219	118	0	118
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	11.958	11.958	0	10.675	10.675
Loans		0	11.958	11.958	0	10.675	10.675
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	11	25.682	287	25.969	10.709	434	11.143
EQUITY	12	51.025	20	51.045	33.642	67	33.709
Issued capital		5.000	0	5.000	1.027	0	1.027
Capital Reserves		37	0	37	23	0	23

Equity Share Premiums		0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		37	0	37	23	0	23
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-7	0	-7	-7	0	-7
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-116	20	-96	-279	67	-212
Profit Reserves		27.281	0	27.281	17.287	0	17.287
Legal Reserves		1.916	0	1.916	1.120	0	1.120
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		25.365	0	25.365	16.167	0	16.167
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		18.830	0	18.830	15.591	0	15.591
Prior Years' Profit or Loss		1.633	0	1.633	45	0	45
Current Period Net Profit Or Loss		17.197	0	17.197	15.546	0	15.546
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		**317.034**	**212.407**	**529.441**	**212.469**	**205.432**	**417.901**

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		72.229	97.545	169.774	34.193	29.975	64.168
GUARANTIES AND WARRANTIES	1	31.421	28.120	59.541	29.506	18.822	48.328
Letters of Guarantee		31.387	13.663	45.050	29.454	10.315	39.769
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		31.387	13.663	45.050	29.454	10.315	39.769
Bank Acceptances		19	260	279	6	221	227
Import Letter of Acceptance		19	260	279	6	221	227
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		15	14.192	14.207	46	8.282	8.328
Documentary Letters of Credit		15	14.192	14.207	46	8.282	8.328
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	5	5	0	4	4
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	1	4.224	11.292	15.516	1.670	5.928	7.598
Irrevocable Commitments		4.224	11.292	15.516	1.670	5.928	7.598
Forward Asset Purchase Commitments		2.966	10.422	13.388	685	5.167	5.852
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		318	0	318	226	0	226
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		850	0	850	630	0	630
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		90	0	90	129	0	129
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	870	870	0	761	761
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		36.584	58.133	94.717	3.017	5.225	8.242
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	3	36.584	58.133	94.717	3.017	5.225	8.242
Forward Buy or Sell Transactions		25.554	24.987	50.541	3.017	2.650	5.667
Forward Foreign Currency Buying Transactions		11.721	13.759	25.480	415	2.328	2.743
Forward Foreign Currency Sale Transactions		13.833	11.228	25.061	2.602	322	2.924
Money Swap Transactions		11.030	32.588	43.618	0	2.575	2.575
Money Swap Purchases		11.030	10.792	21.822	0	1.289	1.289
Money Swap Sales		0	21.796	21.796	0	1.286	1.286
Other Forward Buy or Sell Transactions		0	558	558	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		2.665.471	273.076	2.938.547	2.074.029	156.032	2.230.061
ITEMS HELD IN CUSTODY		67.558	30.043	97.601	54.144	24.879	79.023
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		28.855	4.122	32.977	22.875	3.219	26.094
Cheques Received for Collection		19.627	1.542	21.169	15.215	775	15.990
Commercial Notes Received for Collection		572	0	572	1.133	0	1.133
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		65	187	252	29	185	214
Custodians		18.439	24.192	42.631	14.892	20.700	35.592
PLEDGED ITEMS		2.597.913	243.033	2.840.946	2.019.885	131.153	2.151.038
Securities		36.847	0	36.847	23.835	0	23.835
Guarantee Notes		56.572	0	56.572	0	0	0
Commodity		27.256	23.754	51.010	15.164	9.098	24.262
Warrant		0	0	0	0	0	0
Real Estate		242.500	4.739	247.239	180.980	0	180.980
Other Pledged Items		2.234.738	214.540	2.449.278	1.799.906	122.055	1.921.961
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		**2.737.700**	**370.621**	**3.108.321**	**2.108.222**	**186.007**	**2.294.229**

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	63.675	37.842	22.586	15.555
Profit Share on Loans		54.614	31.764	19.223	13.570
Income Received From Reserve Deposits		1.838	1.258	545	473
Income Received From Banks		49	4	19	1
Income Received from Money Market Placements		11	130	11	14
Income Received From Marketable Securities Portfolio		6.100	4.313	2.383	1.288
Financial Assets At Fair Value Through Profit Loss		1.096	252	798	122
Financial Assets At Fair Value Through Other Comprehensive Income		2.965	2.251	978	607
Financial Assets Measured at Amortised Cost		2.039	1.810	607	559
Finance Lease Income		909	282	347	173
Other Profit Share Income		154	91	58	36
PROFIT SHARE EXPENSES (-)	2	-40.448	-25.485	-16.155	-11.143
Expenses on Profit Sharing Accounts		-32.824	-20.586	-13.065	-8.790
Profit Share Expense on Funds Borrowed		-1.364	-769	-619	-549
Profit Share Expense on Money Market Borrowings		-847	-152	-379	-113
Expense on Securities Issued		-5.156	-3.811	-2.019	-1.606
Profit Share Expense on Leases		-162	-102	-56	-40
Other Profit Share Expense		-95	-65	-17	-45
NET PROFIT SHARE INCOME (LOSS)		23.227	12.357	6.431	4.412
NET FEE AND COMMISSION INCOME OR EXPENSES		7.978	2.757	2.808	1.309
Fees and Commissions Received		8.228	2.981	2.902	1.446
From Noncash Loans		331	296	112	109
Other	3	7.897	2.685	2.790	1.337
Fees and Commissions Paid (-)		-250	-224	-94	-137
Paid for Noncash Loans		-1	-1	0	-1
Other	3	-249	-223	-94	-136
DIVIDEND INCOME	4	0	0	0	0
TRADING INCOME OR LOSS (Net)	5	10.352	10.433	3.907	2.948
Gains (Losses) Arising from Capital Markets Transactions		1.634	57	325	55
Gains (Losses) Arising From Derivative Financial Transactions		-2.781	189	-2.844	-78
Foreign Exchange Gains or Losses		11.499	10.187	6.426	2.971
OTHER OPERATING INCOME	6	2.768	2.738	659	143
GROSS PROFIT FROM OPERATING ACTIVITIES		44.325	28.285	13.805	8.812
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-2.624	-2.733	-803	-1.065
OTHER ALLOWANCE EXPENSES (-)	7	-3.700	-3.371	-35	-528
PERSONNEL EXPENSES (-)		-7.617	-3.787	-2.571	-1.511
OTHER OPERATING EXPENSES (-)	8	-5.658	-2.934	-2.281	-1.090
NET OPERATING INCOME (LOSS)		24.726	15.460	8.115	4.618
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		24.726	15.460	8.115	4.618
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-7.529	-4.322	-2.468	-1.137
Current Tax Provision		-5.994	-5.206	-2.411	-1.322
Expense Effect of Deferred Tax		-6.036	-5.481	-946	-719
Income Effect of Deferred Tax		4.501	6.365	889	904
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	9	17.197	11.138	5.647	3.481
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 (+/-)	9	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		17.197	11.138	5.647	3.481
Profit (Loss) Attributable to Group		17.197	11.138	5.647	3.481
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)		0,03439000	1,10846000	0,01129000	0,69620000

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)		17.197	11.138		
OTHER COMPREHENSIVE INCOME		116	-126		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	6		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	6		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		116	-132		
Exchange Differences on Translation		0	0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		177	-146		
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		-11	-11		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-50	25		
TOTAL COMPREHENSIVE INCOME (LOSS)		17.313	11.012		

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		23.072	15.727
Profit Share Income Received		53.299	33.813
Profit Share Expense Paid		-37.802	-23.900
Dividends received		0	0
Fees and Commissions Received		8.228	2.981
Other Gains		3.803	766
Collections from Previously Written Off Loans and Other Receivables		697	176
Cash Payments to Personnel and Service Suppliers		-7.216	-4.043
Taxes Paid		-5.333	-5.517
Other		7.396	11.451
Changes in Operating Assets and Liabilities Subject to Banking Operations		-54.255	-18.378
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-12.552	-7.549
Net (Increase) Decrease in Due From Banks		2.115	-9.188
Net (Increase) Decrease in Loans		-83.888	-79.863
Net (Increase) Decrease in Other Assets		-14.747	-870
Net Increase (Decrease) in Bank Participation Funds		28.889	14.431
Net Increase (Decrease) in Other Participation Funds		-16.341	43.184
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		17.138	19.377
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		25.131	2.100
Net Cash Provided From Banking Operations		-31.183	-2.651
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-462	-2.747
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-23
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-811	-426
Cash Obtained from Tangible and Intangible Asset Sales		168	29
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-5.181	-1.284
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		6.675	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		-1.313	-1.049
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	6
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		9.219	5.228
Cash Obtained from Loans and Securities Issued		52.211	26.732
Cash Outflow Arised From Loans and Securities Issued		-42.842	-21.278
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-150	-226
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5.775	9.234
Net Increase (Decrease) in Cash and Cash Equivalents		-16.651	9.064
Cash and Cash Equivalents at Beginning of the Period		61.665	39.338
Cash and Cash Equivalents at End of the Period		45.014	48.402

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		**1.027**	**0**	**0**	**10**	**0**	**-13**	**0**	**0**	**-208**	**81**	**8.564**	**42**	**8.728**	**18.231**	**0**	**18.231**
	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		1.027	0	0	10	0	-13	0	0	-208	81	8.564	42	8.728	18.231	0	18.231
	Total Comprehensive Income (Loss)		0	0	0	0	0	6	0	0	-100	-32	0	0	11.138	11.012	0	11.012
	Capital Increase in Cash		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	3	0	0	0	0	0	0	0	0	0	3	0	3
	Profit Distributions		0	0	0	0	0	0	0	0	0	0	8.724	4	-8.728	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	8.724	-23	-8.701	0	0	0
	Other		0	0	0	0	0	0	0	0	0	0	0	27	-27	0	0	0
	Equity at end of period		**1.027**	**0**	**0**	**13**	**0**	**-7**	**0**	**0**	**-308**	**49**	**17.288**	**46**	**11.138**	**29.246**	**0**	**29.246**
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		**1.027**	**0**	**0**	**23**	**0**	**-7**	**0**	**0**	**-258**	**46**	**17.287**	**45**	**15.546**	**33.709**	**0**	**33.709**
	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		1.027	0	0	23	0	-7	0	0	-258	46	17.287	45	15.546	33.709	0	33.709
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	0	0	127	-11	0	0	17.197	17.313	0	17.313
	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		3.973	0	0	-10	0	0	0	0	0	0	-3.963	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	-1	0	23	0	23
	Increase (decrease) through other changes, equity		0	0	0	24	0	0	0	0	0	0	13.957	1.589	-15.546	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	13.957	-104	-13.853	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	0	0	0	0	0	1.693	-1.693	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		**5.000**	**0**	**0**	**37**	**0**	**-7**	**0**	**0**	**-131**	**35**	**27.281**	**1.633**	**17.197**	**51.045**	**0**	**51.045**