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KAMUYU AYDINLATMA PLATFORMU

Q YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2025 - 1. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	GÜRELİ YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM HİZMETLERİ A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Q Yatırım Bankası A.Ş. Genel Kurulu'na

Giriş

Q Yatırım Bankası A.Ş.'nin ("Banka") 31 Mart 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide olmayan gelir tablosunun, özkaynaklarda muhasebeleştirilen gelir gider kalemlerine ilişkin tablonun, konsolide olmayan özkaynak 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 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 olmayan finansal bilgilerin, Q Yatırım Bankası A.Ş.'nin 31 Mart 2025 tarihi itibarıyla finansal durumunun, finansal performansının ve aynı tarihte sona eren üç aylık döneme ilişkin 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.

Diğer Husus

Banka'nın 31 Aralık 2024 tarihinde sona eren hesap dönemine ait konsolide olmayan finansal tablolarının tam kapsamlı denetimi başka bir bağımsız denetim şirketi tarafından gerçekleştirilmiş olup, söz konusu bağımsız denetim şirketi 3 Mart 2025 tarihli tam kapsamlı denetim raporunda olumlu görüş bildirmiştir.

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 finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

An Independent Member of BAKER TILLY INTERNATIONAL

Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.

Şevket KARADAŞ, YMM

Sorumlu Denetçi

İstanbul, 15 Mayıs 2025

Balance Sheet (Statement of Financial Position)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)	(1)	3.768.256	1.264.771	5.033.027	1.005.814	84.431	1.090.245
Cash and cash equivalents	(1.1)	2.746.328	448.657	3.194.985	670.840	84.431	755.271
Cash and Cash Balances at Central Bank		664	23.435	24.099	1.837	0	1.837
Banks		2.544.623	425.222	2.969.845	627.199	84.431	711.630
Receivables From Money Markets		201.041	0	201.041	41.804	0	41.804
Financial assets at fair value through profit or loss	(1.2)	1.021.928	816.114	1.838.042	334.974	0	334.974
Equity instruments		106	0	106	132	0	132
Other Financial Assets		1.021.822	816.114	1.837.936	334.842	0	334.842
Financial Assets at Fair Value Through Other Comprehensive Income	(1.3)	0	0	0	0	0	0
Derivative financial assets	(1.4)	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	4.317.343	149.549	4.466.892	2.491.549	146.972	2.638.521
Loans	(2.1)	3.941.308	149.549	4.090.857	2.411.108	146.972	2.558.080
Receivables From Leasing Transactions	(2.2)	74.980	0	74.980	80.441	0	80.441
Factoring Receivables	(2.3)	301.055	0	301.055	0	0	0
Financial Assets Measured at Amortised Cost	(2.4)	0	0	0	0	0	0
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(3)	0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(4)	0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(5)	49.130	0	49.130	29.546	0	29.546
INTANGIBLE ASSETS AND GOODWILL (Net)	(6)	10.029	0	10.029	2.206	0	2.206
Other		10.029	0	10.029	2.206		2.206
INVESTMENT PROPERTY (Net)	(7)	0	0	0	0	0	0
CURRENT TAX ASSETS		39.422	0	39.422	39.395	0	39.395
DEFERRED TAX ASSET	(8)	24.493	0	24.493	14.475	0	14.475
OTHER ASSETS	(9)	27.145	0	27.145	15.963	504	16.467
TOTAL ASSETS		**8.235.818**	**1.414.320**	**9.650.138**	**3.598.948**	**231.907**	**3.830.855**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	2.286.745	661.426	2.948.171	151.244	0	151.244
MONEY MARKET FUNDS	(3)	665.254	0	665.254	307.856		307.856
MARKETABLE SECURITIES (Net)	(4)	940.818	0	940.818	425.413	0	425.413
Bills		940.818	0	940.818	425.413	0	425.413
FUNDS	(5)	3.171.050	689.285	3.860.335	1.801.795	222.302	2.024.097

Borrower funds		3.035.727	95.918	3.131.645	1.751.990	0	1.751.990
Other		135.323	593.367	728.690	49.805	222.302	272.107
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7)	0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	36.492	0	36.492	17.703	0	17.703
PROVISIONS	(10)	85.380	5.997	91.377	48.884	696	49.580
General Loan Loss Provisions		75.840	5.997	81.837	44.958	696	45.654
Reserves for Employee Benefits		9.540	0	9.540	3.926		3.926
CURRENT TAX LIABILITIES	(11)	31.420	0	31.420	27.985	0	27.985
DEFERRED TAX LIABILITY	(12)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(13)	0	0	0	0	0	0
SUBORDINATED DEBT	(14)	0	0	0	0	0	0
OTHER LIABILITIES	(15)	134.306	1.042	135.348	31.217	247	31.464
EQUITY	(16)	940.923	0	940.923	795.513	0	795.513
Issued capital		600.000	0	600.000	600.000	0	600.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.058	0	-1.058	-1.058	0	-1.058
Profit Reserves		9.888	0	9.888	7.529	0	7.529
Legal Reserves		9.888	0	9.888	7.529	0	7.529
Profit or Loss		332.093	0	332.093	189.042	0	189.042
Prior Years' Profit or Loss		186.683	0	186.683	141.870	0	141.870
Current Period Net Profit Or Loss		145.410	0	145.410	47.172	0	47.172
Total equity and liabilities		**8.292.388**	**1.357.750**	**9.650.138**	**3.607.610**	**223.245**	**3.830.855**

KAMUYU AYDINLATMA PLATFORMU

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2025			Previous Period 31.12.2024		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		901.784	454.632	1.356.416	820.985	84.649	905.634
GUARANTIES AND WARRANTIES	(1)	622.906	454.632	1.077.538	564.883	84.649	649.532
Letters of Guarantee		622.906	454.632	1.077.538	564.883	84.649	649.532
Other Letters of Guarantee		622.906	454.632	1.077.538	564.883	84.649	649.532
COMMITMENTS	(1)	278.878	0	278.878	256.102	0	256.102
Irrevocable Commitments		278.878	0	278.878	256.102	0	256.102
Commitments for Cheque Payments		78.628	0	78.628	55.852	0	55.852
Other Irrevocable Commitments		200.250	0	200.250	200.250	0	200.250
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		76.277.724	3.542.367	79.820.091	53.840.414	1.263.956	55.104.370
ITEMS HELD IN CUSTODY		2.939.543	0	2.939.543	421.992	0	421.992
Customer Fund and Portfolio Balances		369.703	0	369.703	800	0	800
Securities Held in Custody		568.739	0	568.739	242.314	0	242.314
Cheques Received for Collection		2.001.101	0	2.001.101	178.878	0	178.878
PLEDGED ITEMS		73.338.181	3.542.367	76.880.548	53.418.422	1.263.956	54.682.378
Securities		2.150.336	0	2.150.336	907.954	0	907.954
Guarantee Notes		21.227.000	0	21.227.000	17.140.000	0	17.140.000
Commodity		701.927	0	701.927	626.767	0	626.767
Real Estate		5.083.000	1.221.057	6.304.057	1.888.000	0	1.888.000
Other Pledged Items		44.175.918	2.321.310	46.497.228	32.855.701	1.263.956	34.119.657
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		**77.179.508**	**3.996.999**	**81.176.507**	**54.661.399**	**1.348.605**	**56.010.004**

Statement of Profit or Loss

KAMUYU AYDINLATMA PLATFORMU

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	(1)	681.670	182.029
Interest Income on Loans	(1.1)	476.074	65.131
Interest Income on Banks	(1.2)	103.258	48.816
Interest Income on Money Market Placements	(1.3)	13.084	38.949
Interest Income on Marketable Securities Portfolio	(1.4)	50.269	29.133
Financial Assets At Fair Value Through Profit Loss		50.269	29.133
Finance Leasing Interest Income		12.901	0
Other Interest Income		26.084	0
INTEREST EXPENSES (-)	(2)	-499.052	-80.622
Interest Expenses on Funds Borrowed	(2.1)	-35.946	-485
Interest Expenses on Money Market Funds	(2.2)	-74.649	-1.208
Interest Expenses on Securities Issued	(2.6)	-86.606	0
Lease Interest Expenses	(2.3)	-2.815	-400
Other Interest Expense	(2.4)	-299.036	-78.529
NET INTEREST INCOME OR EXPENSE		182.618	101.407
NET FEE AND COMMISSION INCOME OR EXPENSES		13.130	206
Fees and Commissions Received		19.780	916
From Noncash Loans		4.663	90
Other		15.117	826
Fees and Commissions Paid (-)		-6.650	-710
Other		-6.650	-710
DIVIDEND INCOME	(3)	0	0
TRADING INCOME OR LOSS (Net)	(4)	68.356	41.082
Gains (Losses) Arising from Capital Markets Transactions		64.766	40.988
Foreign Exchange Gains or Losses		3.590	94
OTHER OPERATING INCOME	(5)	13.545	9.441
GROSS PROFIT FROM OPERATING ACTIVITIES		277.649	152.136
PROVISION FOR LOAN LOSSES (-)	(6)	-48.808	-9.609
PERSONNEL EXPENSES (-)		-45.190	-20.258
OTHER OPERATING EXPENSES (-)	(7)	-48.259	-27.712
NET OPERATING INCOME (LOSS)		135.392	94.557
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	135.392	94.557
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	10.018	-22.586
Current Tax Provision			-25.653
Income Effect of Deferred Tax		10.018	3.067
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	145.410	71.971
INCOME ON DISCONTINUED OPERATIONS		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	(8)	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	(9)	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	(10)	0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	145.410	71.971
Profit (Loss) Attributable to Group		145.410	71.971
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

Statement of Profit or Loss and Other Comprehensive Income

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Profit or Loss and Other Comprehensive Income			
PROFIT (LOSS)		145.410	71.971
OTHER COMPREHENSIVE INCOME		0	0
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		145.410	71.971

Statement of Cash Flow

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2025 - 31.03.2025	Previous Period 01.01.2024 - 31.03.2024
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		208.657	71.971
Interest Received		570.384	164.946
Interest Paid		-326.752	-51.091
Fees and Commissions Received		19.335	206
Other Gains		13.540	
Cash Payments to Personnel and Service Suppliers		-45.190	0
Taxes Paid		0	-22.586
Other		-22.660	-19.504
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.796.317	-424.358
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-1.460.765	-234.407
Net (Increase) Decrease in Loans		-1.772.423	-918.674
Net (Increase) Decrease in Other Assets		-18.092	4.001
Net Increase (Decrease) in Other Deposits		1.749.454	43.794
Net Increase (Decrease) in Funds Borrowed		2.782.599	645.708
Net Increase (Decrease) Other Liabilities		515.544	35.220
Net Cash Provided From Banking Operations		2.004.974	-352.387
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-30.090	-8.473
Cash Paid For Tangible And Intangible Asset Purchases		-30.090	-8.473
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		453.976	99.740
Cash Obtained from Loans and Securities Issued		454.665	0
Equity Instruments Issued			100.000
Payments of lease liabilities		-689	-260
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		5	0
Net Increase (Decrease) in Cash and Cash Equivalents		2.428.865	-261.120
Cash and Cash Equivalents at Beginning of the Period		752.640	995.718
Cash and Cash Equivalents at End of the Period		3.181.505	734.598

Statement of changes in equity [abstract]

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period		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 01.01.2024 - 31.03.2024	**Statement of changes in equity [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**500.000**	**0**	**0**	**0**	**0**	**-9**	**0**	**0**	**0**	**0**	**0**	**-1.178**	**150.577**	**649.390**		**649.390**
	Adjustments Related to TMS 8																	
	Effect Of Corrections																	
	Effect Of Changes In Accounting Policy																	
	Adjusted Beginning Balance		500.000	0	0	0	0	-9	0	0	0	0	0	-1.178	150.577	649.390		649.390
	Total Comprehensive Income (Loss)														71.971	71.971		71.971
	Capital Increase in Cash		100.000													100.000		100.000
	Capital Increase Through Internal Reserves																	
	Issued Capital Inflation Adjustment Difference																	
	Convertible Bonds																	
	Subordinated Debt																	
	Increase (decrease) through other changes, equity																	
	Profit Distributions												7.529	143.048	-150.577	0		0
	Dividends Paid																	
	Transfers To Reserves												7.529	143.048	-150.577	0		0
	Other																	
	Equity at end of period		**600.000**	**0**	**0**	**0**	**0**	**-9**	**0**	**0**	**0**	**0**	**7.529**	**141.870**	**71.971**	**821.361**		**821.361**
Current Period 01.01.2025 - 31.03.2025	**Statement of changes in equity [abstract]**																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		**600.000**	**0**	**0**	**0**	**0**	**-1.058**	**0**	**0**	**0**	**0**	**7.529**	**141.870**	**47.172**	**795.513**		**795.513**
	Adjustments Related to TMS 8																	
	Effect Of Corrections																	
	Effect Of Changes In Accounting Policy																	
	Adjusted Beginning Balance		600.000	0	0	0	0	-1.058	0	0	0	0	7.529	141.870	47.172	795.513		795.513
	Total Comprehensive Income (Loss)														145.410	145.410		145.410
	Capital Increase in Cash																	
	Capital Increase Through Internal Reserves																	
	Issued Capital Inflation Adjustment Difference																	
	Convertible Bonds																	
	Subordinated Debt																	
	Increase (decrease) through other changes, equity																	
	Profit Distributions												2.359	44.813	-47.172			
	Dividends Paid																	
	Transfers To Reserves												2.359	44.813	-47.172			
	Other																	
	Equity at end of period		**600.000**	**0**	**0**	**0**	**0**	**-1.058**	**0**	**0**	**0**	**0**	**9.888**	**186.683**	**145.410**	**940.923**		**940.923**