



## KAMUYU AYDINLATMA PLATFORMU

# DESTEK YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2025 - 3. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT  
İSTANBUL**  
Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Veri Depolama Kuruluşu

# Independent 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

Destek Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na:

### Giriş

Destek Yatırım Bankası Anonim Şirketi ("Banka") 30 Eylül 2025 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide olmayan kar veya zarar tablosu, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, 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 Saklanması 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 bildirmemektedir.

### Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Destek Yatırım Bankası Anonim Şirketi'nin 30 Eylül 2025 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin finansal performansının ve 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.

### Dikkat Çekilen Hususlar

Destek Yatırım Bankası Anonim Şirketi, Bankacılık Düzenleme ve Denetleme Kurumunun 17.02.2022 tarih ve 10096 sayılı kararı ile 01.01.2018 tarihi itibarıyla yürürlüğe giren TFRS 9 standardı yerine Kredilerin sınıflandırılması ve Bunlar için Ayrılacak Usul ve Esaslar Hakkında Yönetmeliğin 9 uncu maddesinin 6 numaralı fıkrası çerçevesinde karşılıkların, Yönetmeliğin 10 uncu, 11 inci, 13 üncü ve 15 inci maddeleri kapsamında ayrılabilirliğini konusunda muafiyet almıştır.

### Mevzuattan Kaynaklanan Diğer Yükümlülöklere İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte sekizinci 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

Metin ETKİN,

Sorumlu Denetçi

İstanbul, 27 Ekim 2025

## Balance Sheet (Statement of Financial Position)

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                                                                                       | Footnote Reference | Current Period<br>30.09.2025 |            |            | Previous Period<br>31.12.2024 |           |            |
|-------------------------------------------------------------------------------------------------------|--------------------|------------------------------|------------|------------|-------------------------------|-----------|------------|
|                                                                                                       |                    | TC                           | FC         | Total      | TC                            | FC        | Total      |
| <b>Balance Sheet (Statement of Financial Position)</b>                                                |                    |                              |            |            |                               |           |            |
| <b>ASSETS</b>                                                                                         |                    |                              |            |            |                               |           |            |
| FINANCIAL ASSETS (Net)                                                                                |                    | 7.688.172                    | 2.106.940  | 9.795.112  | 2.729.381                     | 858.450   | 3.587.831  |
| Cash and cash equivalents                                                                             |                    | 6.014.735                    | 2.103.106  | 8.117.841  | 1.374.766                     | 767.239   | 2.142.005  |
| Cash and Cash Balances at Central Bank                                                                | 1                  | 1.531                        | 958.355    | 959.886    | 2.856                         | 567.183   | 570.039    |
| Banks                                                                                                 | 4                  | 1.551.899                    | 1.144.751  | 2.696.650  | 771.110                       | 200.056   | 971.166    |
| Receivables From Money Markets                                                                        |                    | 4.461.305                    |            | 4.461.305  | 600.800                       |           | 600.800    |
| Financial assets at fair value through profit or loss                                                 | 2                  |                              |            | 0          |                               |           |            |
| Public Debt Securities                                                                                |                    |                              |            | 0          |                               |           |            |
| Other Financial Assets                                                                                |                    |                              |            | 0          |                               |           |            |
| Financial Assets at Fair Value Through Other Comprehensive Income                                     | 5                  | 1.542.780                    | 0          | 1.542.780  | 1.067.167                     | 88.756    | 1.155.923  |
| Public Debt Securities                                                                                |                    | 1.491.599                    |            | 1.491.599  | 1.029.399                     | 88.756    | 1.118.155  |
| Equity instruments                                                                                    |                    |                              |            | 0          |                               |           | 0          |
| Other Financial Assets                                                                                |                    | 51.181                       |            | 51.181     | 37.768                        |           | 37.768     |
| Derivative financial assets                                                                           | 3                  | 130.657                      | 3.834      | 134.491    | 287.448                       | 2.455     | 289.903    |
| Derivative Financial Assets At Fair Value Through Profit Or Loss                                      |                    | 130.657                      | 3.834      | 134.491    | 287.448                       | 2.455     | 289.903    |
| FINANCIAL ASSETS AT AMORTISED COST (Net)                                                              |                    | 8.522.829                    | 12.077.573 | 20.600.402 | 4.698.600                     | 7.434.295 | 12.132.895 |
| Loans                                                                                                 | 6                  | 8.522.829                    | 12.077.573 | 20.600.402 | 4.698.600                     | 7.434.295 | 12.132.895 |
| Receivables From Leasing Transactions                                                                 | 11                 | 0                            | 0          | 0          |                               |           |            |
| Financial Assets Measured at Amortised Cost                                                           | 7                  | 0                            | 0          | 0          |                               |           |            |
| NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net ) | 16                 | 0                            | 0          | 0          |                               |           |            |
| INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES                                            |                    | 1.300.000                    | 0          | 1.300.000  | 300.000                       |           | 300.000    |
| Investments in Associates (Net)                                                                       | 8                  | 0                            |            | 0          |                               |           |            |
| Investments in Subsidiaries (Net)                                                                     | 9                  | 1.300.000                    | 0          | 1.300.000  | 300.000                       |           | 300.000    |
| Unconsolidated Financial Subsidiaries                                                                 |                    | 1.300.000                    |            | 1.300.000  | 300.000                       |           | 300.000    |
| Jointly Controlled Partnerships (JointVentures) (Net)                                                 | 10                 | 0                            | 0          | 0          |                               |           |            |
| TANGIBLE ASSETS (Net)                                                                                 | 12                 | 135.342                      | 0          | 135.342    | 93.957                        |           | 93.957     |
| INTANGIBLE ASSETS AND GOODWILL (Net)                                                                  | 13                 | 156.594                      | 0          | 156.594    | 121.139                       |           | 121.139    |
| Other                                                                                                 |                    | 156.594                      | 0          | 156.594    | 121.139                       |           | 121.139    |
| INVESTMENT PROPERTY (Net)                                                                             | 14                 | 0                            | 0          | 0          | 0                             |           | 0          |
| CURRENT TAX ASSETS                                                                                    | 15                 | 0                            | 0          | 0          |                               |           |            |
| DEFERRED TAX ASSET                                                                                    | 15                 | 0                            | 0          | 0          | 0                             | 0         | 0          |
| OTHER ASSETS                                                                                          | 17                 | 719.730                      | 170.174    | 889.904    | 180.763                       | 108.699   | 289.462    |

|                                                                                        |    |            |            |            |           |            |            |
|----------------------------------------------------------------------------------------|----|------------|------------|------------|-----------|------------|------------|
| TOTAL ASSETS                                                                           |    | 18.522.667 | 14.354.687 | 32.877.354 | 8.123.840 | 8.401.444  | 16.525.284 |
| LIABILITY AND EQUITY ITEMS                                                             |    |            |            |            |           |            |            |
| DEPOSITS                                                                               | 1  | 0          |            | 0          |           |            |            |
| LOANS RECEIVED                                                                         | 4  |            | 12.993.416 | 12.993.416 |           | 5.047.682  | 5.047.682  |
| MONEY MARKET FUNDS                                                                     | 3  | 401.012    | 526.387    | 927.399    | 4.273     | 173.841    | 178.114    |
| MARKETABLE SECURITIES (Net)                                                            | 4  | 611.727    | 6.745.731  | 7.357.458  | 382.983   | 4.188.825  | 4.571.808  |
| Bills                                                                                  |    | 215.703    |            | 215.703    | 253.828   |            | 253.828    |
| Asset-backed Securities                                                                |    |            |            | 0          |           |            | 0          |
| Bonds                                                                                  |    | 396.024    | 6.745.731  | 7.141.755  | 129.155   | 4.188.825  | 4.317.980  |
| FUNDS                                                                                  | 4  | 2.453.424  | 1.812.671  | 4.266.095  | 523.741   | 2.430.072  | 2.953.813  |
| Borrower funds                                                                         |    | 2.453.424  | 1.812.671  | 4.266.095  | 523.741   | 2.430.072  | 2.953.813  |
| Other                                                                                  |    |            |            | 0          |           |            |            |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS                             |    | 0          |            | 0          |           |            |            |
| DERIVATIVE FINANCIAL LIABILITIES                                                       | 2  | 44.187     | 24.134     | 68.321     | 44.173    | 1.069      | 45.242     |
| Derivative Financial Liabilities At Fair Value Through Profit Or Loss                  |    | 44.187     | 24.134     | 68.321     | 44.173    | 1.069      | 45.242     |
| FACTORING PAYABLES                                                                     |    | 0          |            | 0          |           |            |            |
| LEASE PAYABLES (Net)                                                                   | 6  | 66.478     | 0          | 66.478     | 21.638    |            | 21.638     |
| PROVISIONS                                                                             | 8  | 270.820    | 205.322    | 476.142    | 147.419   | 118.795    | 266.214    |
| General Loan Loss Provisions                                                           |    | 251.925    | 205.322    | 457.247    | 136.732   | 118.795    | 255.527    |
| Provision for Restructuring                                                            |    |            |            | 0          |           |            | 0          |
| Reserves for Employee Benefits                                                         |    | 16.360     | 0          | 16.360     | 7.599     |            | 7.599      |
| Insurance Technical Reserves (Net)                                                     |    |            |            | 0          |           |            | 0          |
| Other provisions                                                                       |    | 2.535      | 0          | 2.535      | 3.088     |            | 3.088      |
| CURRENT TAX LIABILITIES                                                                | 9  | 254.560    | 0          | 254.560    | 208.878   |            | 208.878    |
| DEFERRED TAX LIABILITY                                                                 | 9  | 13.673     | 0          | 13.673     | 57.157    |            | 57.157     |
| LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)          | 10 | 0          |            | 0          |           |            |            |
| SUBORDINATED DEBT                                                                      | 11 | 0          | 421.029    | 421.029    |           |            |            |
| Loans                                                                                  |    |            |            | 0          |           |            |            |
| Other Debt Instruments                                                                 |    |            | 421.029    | 421.029    |           |            |            |
| OTHER LIABILITIES                                                                      | 5  | 1.754.127  | 670.802    | 2.424.929  | 209.911   | 196.551    | 406.462    |
| EQUITY                                                                                 | 12 | 3.607.854  | 0          | 3.607.854  | 2.757.688 | 10.588     | 2.768.276  |
| Issued capital                                                                         |    | 600.000    | 0          | 600.000    | 600.000   |            | 600.000    |
| Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss |    | 616        |            | 616        | -550      |            | -550       |
| Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss     |    | -5.523     |            | -5.523     | -17.916   | 10.588     | -7.328     |
| Profit Reserves                                                                        |    | 108.807    | 0          | 108.807    | 51.259    |            | 51.259     |
| Legal Reserves                                                                         |    | 108.807    | 0          | 108.807    | 51.259    |            | 51.259     |
| Profit or Loss                                                                         |    | 2.903.954  |            | 2.903.954  | 2.124.895 |            | 2.124.895  |
| Prior Years' Profit or Loss                                                            |    | 2.067.347  |            | 2.067.347  | 973.928   |            | 973.928    |
| Current Period Net Profit Or Loss                                                      |    | 836.607    |            | 836.607    | 1.150.967 |            | 1.150.967  |
| Total equity and liabilities                                                           |    | 9.477.862  | 23.399.492 | 32.877.354 | 4.357.861 | 12.167.423 | 16.525.284 |

## OFF-BALANCE SHEET ITEMS

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                                   | Footnote Reference | Current Period<br>30.09.2025 |                   |                    | Previous Period<br>31.12.2024 |                   |                    |
|---------------------------------------------------|--------------------|------------------------------|-------------------|--------------------|-------------------------------|-------------------|--------------------|
|                                                   |                    | TC                           | FC                | Total              | TC                            | FC                | Total              |
| <b>Off-Balance Sheet Items</b>                    |                    |                              |                   |                    |                               |                   |                    |
| <b>OFF-BALANCE SHEET COMMITMENTS</b>              |                    | 57.285.731                   | 42.834.476        | 100.120.207        | 31.288.597                    | 21.098.224        | 52.386.821         |
| GUARANTIES AND WARRANTIES                         | 1,3                | 7.217.646                    | 325.899           | 7.543.545          | 4.614.467                     | 267.617           | 4.882.084          |
| Letters of Guarantee                              |                    | 7.217.646                    | 325.899           | 7.543.545          | 4.614.467                     | 267.617           | 4.882.084          |
| Guarantees Subject to State Tender Law            |                    | 529                          |                   | 529                | 1.695                         | 184.961           | 186.656            |
| Guarantees Given for Foreign Trade Operations     |                    |                              |                   | 0                  |                               |                   | 0                  |
| Other Letters of Guarantee                        |                    | 7.217.117                    | 325.899           | 7.543.016          | 4.612.772                     | 82.656            | 4.695.428          |
| COMMITMENTS                                       | 1,3                | 27.983.845                   | 12.502.748        | 40.486.593         | 9.914.309                     | 4.169.059         | 14.083.368         |
| Irrevocable Commitments                           |                    | 12.405.458                   | 12.502.748        | 24.908.206         | 4.172.039                     | 4.169.059         | 8.341.098          |
| Forward Asset Purchase Commitments                |                    | 12.405.458                   | 12.502.748        | 24.908.206         | 4.172.039                     | 4.169.059         | 8.341.098          |
| Revocable Commitments                             |                    | 15.578.387                   | 0                 | 15.578.387         | 5.742.270                     | 0                 | 5.742.270          |
| Revocable Loan Granting Commitments               |                    | 15.578.387                   | 0                 | 15.578.387         | 5.742.270                     |                   | 5.742.270          |
| DERIVATIVE FINANCIAL INSTRUMENTS                  | 2                  | 22.084.240                   | 30.005.829        | 52.090.069         | 16.759.821                    | 16.661.548        | 33.421.369         |
| Derivative Financial Instruments Held For Trading |                    | 22.084.240                   | 30.005.829        | 52.090.069         | 16.759.821                    | 16.661.548        | 33.421.369         |
| Forward Foreign Currency Buy or Sell Transactions |                    | 15.041.062                   | 14.723.288        | 29.764.350         | 15.949.444                    | 15.177.260        | 31.126.704         |
| Forward Foreign Currency Buying Transactions      |                    | 6.436.266                    | 8.535.878         | 14.972.144         | 8.911.124                     | 6.944.584         | 15.855.708         |
| Forward Foreign Currency Sale Transactions        |                    | 8.604.796                    | 6.187.410         | 14.792.206         | 7.038.320                     | 8.232.676         | 15.270.996         |
| Currency and Interest Rate Swaps                  |                    | 7.043.178                    | 15.282.541        | 22.325.719         | 810.377                       | 1.484.288         | 2.294.665          |
| Currency Swap Buy Transactions                    |                    | 6.081.552                    | 5.065.865         | 11.147.417         |                               | 1.143.846         | 1.143.846          |
| Currency Swap Sell Transactions                   |                    | 961.626                      | 10.216.676        | 11.178.302         | 810.377                       | 340.442           | 1.150.819          |
| Currency Futures                                  |                    | 0                            | 0                 | 0                  | 0                             | 0                 | 0                  |
| Currency Futures Buy Transactions                 |                    |                              |                   | 0                  |                               |                   | 0                  |
| Currency Futures Sell Transactions                |                    |                              |                   | 0                  |                               |                   | 0                  |
| CUSTODY AND PLEDGES RECEIVED                      |                    | 94.815.550                   | 14.983.191        | 109.798.741        | 56.850.722                    | 10.019.965        | 66.870.687         |
| ITEMS HELD IN CUSTODY                             |                    | 2.669.389                    | 5.989.453         | 8.658.842          | 1.790.218                     | 3.987.796         | 5.778.014          |
| Customer Fund and Portfolio Balances              |                    | 0                            | 0                 | 0                  |                               |                   |                    |
| Securities Held in Custody                        |                    | 675.074                      | 5.988.623         | 6.663.697          | 741.082                       | 3.916.974         | 4.658.056          |
| Cheques Received for Collection                   |                    | 471.414                      | 830               | 472.244            | 44.126                        |                   | 44.126             |
| Custodians                                        |                    | 1.522.901                    |                   | 1.522.901          | 1.005.010                     | 70.822            | 1.075.832          |
| PLEDGED ITEMS                                     |                    | 92.146.161                   | 8.993.738         | 101.139.899        | 55.060.504                    | 6.032.169         | 61.092.673         |
| Other Pledged Items                               |                    | 92.146.161                   | 8.993.738         | 101.139.899        | 55.060.504                    | 6.032.169         | 61.092.673         |
| ACCEPTED BILL, GUARANTIES AND WARRANTEES          |                    | 0                            | 0                 | 0                  |                               |                   |                    |
| <b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>           |                    | <b>152.101.281</b>           | <b>57.817.667</b> | <b>209.918.948</b> | <b>88.139.319</b>             | <b>31.118.189</b> | <b>119.257.508</b> |

## Statement of Profit or Loss

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                                                      | Footnote Reference | Current Period<br>01.01.2025 -<br>30.09.2025 | Previous Period<br>01.01.2024 -<br>30.09.2024 | Current Period 3<br>Months<br>01.07.2025 -<br>30.09.2025 | Previous Period 3<br>Months<br>01.07.2024 -<br>30.09.2024 |
|----------------------------------------------------------------------|--------------------|----------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|
| <b>Statement of Profit or Loss</b>                                   |                    |                                              |                                               |                                                          |                                                           |
| <b>INCOME AND EXPENSE ITEMS</b>                                      |                    |                                              |                                               |                                                          |                                                           |
| INTEREST INCOME                                                      | 1                  | 3.925.565                                    | 1.588.851                                     | 1.542.216                                                | 751.523                                                   |
| Interest Income on Loans                                             |                    | 3.076.321                                    | 962.523                                       | 1.153.042                                                | 484.946                                                   |
| Interest Income on Banks                                             |                    | 89.785                                       | 137.952                                       | 39.891                                                   | 26.413                                                    |
| Interest Income on Money Market Placements                           |                    | 458.084                                      | 135.946                                       | 207.919                                                  | 114.084                                                   |
| Interest Income on Marketable Securities Portfolio                   |                    | 291.278                                      | 347.086                                       | 139.664                                                  | 121.009                                                   |
| Financial Assets At Fair Value Through Other<br>Comprehensive Income |                    | 291.278                                      | 347.086                                       | 139.664                                                  | 121.009                                                   |
| Other Interest Income                                                |                    | 10.097                                       | 5.344                                         | 1.700                                                    | 5.071                                                     |
| INTEREST EXPENSES (-)                                                | 2                  | -1.418.931                                   | -493.353                                      | -544.496                                                 | -228.057                                                  |
| Interest Expenses on Funds Borrowed                                  |                    | -403.147                                     | -68.431                                       | -172.690                                                 | -54.127                                                   |
| Interest Expenses on Money Market Funds                              |                    | -148.862                                     | -45.528                                       | -47.852                                                  | -15.637                                                   |
| Interest Expenses on Securities Issued                               |                    | -570.577                                     | -230.114                                      | -228.001                                                 | -97.308                                                   |
| Lease Interest Expenses                                              |                    | -23.230                                      | -3.924                                        | -10.565                                                  | -2.980                                                    |
| Other Interest Expense                                               |                    | -273.115                                     | -145.356                                      | -85.388                                                  | -58.005                                                   |
| NET INTEREST INCOME OR EXPENSE                                       |                    | 2.506.634                                    | 1.095.498                                     | 997.720                                                  | 523.466                                                   |
| NET FEE AND COMMISSION INCOME OR EXPENSES                            |                    | 71.348                                       | 13.221                                        | 29.817                                                   | 4.576                                                     |
| Fees and Commissions Received                                        |                    | 103.480                                      | 30.202                                        | 41.138                                                   | 11.095                                                    |
| From Noncash Loans                                                   |                    | 63.674                                       | 25.140                                        | 23.943                                                   | 9.760                                                     |
| Other                                                                | 12                 | 39.806                                       | 5.062                                         | 17.195                                                   | 1.335                                                     |
| Fees and Commissions Paid (-)                                        |                    | -32.132                                      | -16.981                                       | -11.321                                                  | -6.519                                                    |
| Paid for Noncash Loans                                               |                    | -8.541                                       | -5.453                                        | -3.249                                                   | -1.976                                                    |
| Other                                                                | 12                 | -23.591                                      | -11.528                                       | -8.072                                                   | -4.543                                                    |
| DIVIDEND INCOME                                                      | 3                  | 0                                            |                                               | 0                                                        |                                                           |
| TRADING INCOME OR LOSS (Net)                                         | 4                  | -707.375                                     | 494.546                                       | -270.389                                                 | -40.998                                                   |
| Gains (Losses) Arising from Capital Markets Transactions             |                    | 288.053                                      | 83.265                                        | 174.379                                                  | 3.991                                                     |
| Gains (Losses) Arising From Derivative Financial<br>Transactions     |                    | 158.194                                      | 306.436                                       | 324.513                                                  | 138.154                                                   |
| Foreign Exchange Gains or Losses                                     |                    | -1.153.622                                   | 104.845                                       | -769.281                                                 | -183.143                                                  |
| OTHER OPERATING INCOME                                               | 5                  | 94.701                                       | 1.860                                         | 53.009                                                   | 88                                                        |
| GROSS PROFIT FROM OPERATING ACTIVITIES                               |                    | 1.965.308                                    | 1.605.125                                     | 810.157                                                  | 487.132                                                   |
| PROVISION FOR LOAN LOSSES (-)                                        | 6                  | -201.719                                     | -122.160                                      | -66.058                                                  | -45.572                                                   |
| PERSONNEL EXPENSES (-)                                               |                    | -272.713                                     | -102.642                                      | -115.032                                                 | -40.812                                                   |
| OTHER OPERATING EXPENSES (-)                                         | 7                  | -178.824                                     | -104.569                                      | -65.932                                                  | -42.640                                                   |
| NET OPERATING INCOME (LOSS)                                          |                    | 1.312.052                                    | 1.275.754                                     | 563.135                                                  | 358.108                                                   |
| AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER                       |                    | 0                                            |                                               |                                                          |                                                           |
| PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING<br>EQUITY METHOD    |                    | 0                                            |                                               |                                                          |                                                           |
| NET MONETARY POSITION GAIN (LOSS)                                    |                    | 0                                            |                                               |                                                          |                                                           |
| PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE<br>TAX              | 8                  | 1.312.052                                    | 1.275.754                                     | 563.135                                                  | 358.108                                                   |
| TAX PROVISION FOR CONTINUING OPERATIONS (+/-)                        | 9                  | -475.445                                     | -392.006                                      | -190.810                                                 | -115.565                                                  |
| Current Tax Provision                                                |                    | -519.428                                     | -357.453                                      | -201.663                                                 | -135.590                                                  |
| Expense Effect of Deferred Tax                                       |                    | 43.983                                       | -34.553                                       | 10.853                                                   | 20.025                                                    |
| NET PERIOD PROFIT (LOSS) FROM CONTINUING<br>OPERATIONS               | 10                 | 836.607                                      | 883.748                                       | 372.325                                                  | 242.543                                                   |
| INCOME ON DISCONTINUED OPERATIONS                                    |                    | 0                                            | 0                                             |                                                          | 0                                                         |
| EXPENSES ON DISCONTINUED OPERATIONS (-)                              |                    | 0                                            | 0                                             |                                                          | 0                                                         |
| PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE<br>TAX               | 8                  | 0                                            | 0                                             |                                                          | 0                                                         |
| TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)                      | 9                  | 0                                            | 0                                             |                                                          | 0                                                         |
| NET PERIOD PROFIT/LOSS FROM DISCONTINUED<br>OPERATIONS               | 10                 | 0                                            | 0                                             |                                                          | 0                                                         |
| NET PROFIT OR LOSS FOR THE PERIOD                                    | 11                 | 836.607                                      | 883.748                                       | 372.325                                                  | 242.543                                                   |
| Profit (Loss) Attributable to Group                                  |                    | 836.607                                      | 883.748                                       | 372.325                                                  | 242.543                                                   |
| Profit (loss), attributable to non-controlling interests             |                    | 0                                            | 0                                             | 0                                                        | 0                                                         |
| <b>Profit (loss) per share</b>                                       |                    |                                              |                                               |                                                          |                                                           |
| <b>Profit (Loss) per Share</b>                                       |                    |                                              |                                               |                                                          |                                                           |

# Statement of Profit or Loss and Other Comprehensive Income

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                                                                                                         | Footnote Reference | Current Period<br>01.01.2025 -<br>30.09.2025 | Previous Period<br>01.01.2024 -<br>30.09.2024 | Current Period 3<br>Months<br>01.07.2025 -<br>30.09.2025 | Previous Period 3<br>Months<br>01.07.2024 -<br>30.09.2024 |
|-------------------------------------------------------------------------------------------------------------------------|--------------------|----------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------|
| <b>Statement of Profit or Loss and Other Comprehensive Income</b>                                                       |                    |                                              |                                               |                                                          |                                                           |
| PROFIT (LOSS)                                                                                                           |                    | 836.607                                      | 883.748                                       |                                                          |                                                           |
| OTHER COMPREHENSIVE INCOME                                                                                              |                    | 2.971                                        | -29.562                                       | 0                                                        | 0                                                         |
| Other Comprehensive Income that will not be Reclassified to Profit or Loss                                              |                    | 1.166                                        | 88                                            | 0                                                        | 0                                                         |
| Gains (Losses) on Remeasurements of Defined Benefit Plans                                                               |                    | 1.666                                        | 125                                           |                                                          |                                                           |
| Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss              |                    | -500                                         | -37                                           |                                                          |                                                           |
| Other Comprehensive Income That Will Be Reclassified to Profit or Loss                                                  |                    | 1.805                                        | -29.650                                       | 0                                                        | 0                                                         |
| Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income |                    | 2.578                                        | -42.357                                       |                                                          |                                                           |
| Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss                  |                    | -773                                         | 12.707                                        |                                                          |                                                           |
| TOTAL COMPREHENSIVE INCOME (LOSS)                                                                                       |                    | 839.578                                      | 854.186                                       | 0                                                        | 0                                                         |

# Statement of Cash Flow

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                                                                                     | Footnote Reference | Current Period<br>01.01.2025 - 30.09.2025 | Previous Period<br>01.01.2024 - 30.09.2024 |
|-----------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------|--------------------------------------------|
| <b>Statement of Cash Flow</b>                                                                       |                    |                                           |                                            |
| <b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>                                                   |                    |                                           |                                            |
| Operating Profit Before Changes in Operating Assets and Liabilities                                 |                    | 1.215.265                                 | 1.123.750                                  |
| Interest Received                                                                                   |                    | 3.835.838                                 | 1.708.360                                  |
| Interest Paid                                                                                       |                    | -1.302.505                                | -493.353                                   |
| Cash Payments to Personnel and Service Suppliers                                                    |                    | -280.810                                  | -104.308                                   |
| Taxes Paid                                                                                          |                    | -475.445                                  | -392.006                                   |
| Other                                                                                               |                    | -561.813                                  | 405.057                                    |
| Changes in Operating Assets and Liabilities Subject to Banking Operations                           |                    | 2.788.519                                 | 767.577                                    |
| Net (Increase) Decrease in Loans                                                                    |                    | -8.096.093                                | -6.301.779                                 |
| Net (Increase) Decrease in Other Assets                                                             |                    | -807.225                                  | -182.554                                   |
| Net Increase (Decrease) in Funds Borrowed                                                           |                    | 7.653.502                                 | 5.091.225                                  |
| Net Increase (Decrease) Other Liabilities                                                           |                    | 4.038.335                                 | 2.160.685                                  |
| Net Cash Provided From Banking Operations                                                           |                    | 4.003.784                                 | 1.891.327                                  |
| <b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>                                               |                    |                                           |                                            |
| Net Cash Flows from (used in) Investing Activities                                                  |                    | -1.502.984                                | -672.834                                   |
| Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures) |                    | -1.000.000                                | -300.000                                   |
| Cash Paid For Tangible And Intangible Asset Purchases                                               |                    | -57.638                                   | -88.968                                    |
| Cash Obtained from Tangible and Intangible Asset Sales                                              |                    |                                           | -1.472                                     |
| Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income         |                    | -409.890                                  | -256.656                                   |
| Other                                                                                               |                    | -35.456                                   | -25.738                                    |
| <b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>                                               |                    |                                           |                                            |
| Net cash flows from (used in) financing activities                                                  |                    | 3.112.841                                 | 2.202.538                                  |
| Cash Obtained from Loans and Securities Issued                                                      |                    | 3.112.841                                 | 1.952.538                                  |
| Equity Instruments Issued                                                                           |                    |                                           | 250.000                                    |
| Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents                              |                    | 0                                         | 0                                          |
| Net Increase (Decrease) in Cash and Cash Equivalents                                                |                    | 5.613.641                                 | 3.421.031                                  |
| Cash and Cash Equivalents at Beginning of the Period                                                |                    | 1.670.394                                 | 453.079                                    |
| Cash and Cash Equivalents at End of the Period                                                      |                    | 7.284.035                                 | 3.874.110                                  |

Statement of changes in equity [abstract]

|                                |                |
|--------------------------------|----------------|
| Presentation Currency          | 1.000 TL       |
| Nature of Financial Statements | Unconsolidated |

|                                            |                                                   | Footnote Reference | Issued Capital | 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 |
|--------------------------------------------|---------------------------------------------------|--------------------|----------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------------------------|----------------------------------|----------------------------------------------------|---------------------------|--------------|
|                                            |                                                   |                    |                | Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans                   | Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income |                 |                                |                                  |                                                    |                           |              |
| Previous Period<br>01.01.2024 - 30.09.2024 | Statement of changes in equity [abstract]         |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | CHANGES IN EQUITY ITEMS                           |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Equity at beginning of period                     |                    | 350.000        | -273                                                                                    | 19.667                                                                                                                                              | 4.541           | 86.271                         | 934.375                          |                                                    |                           | 1.394.581    |
|                                            | Adjustments Related to TMS 8                      |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Effect Of Corrections                             |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Effect Of Changes In Accounting Policy            |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Adjusted Beginning Balance                        |                    | 350.000        | -273                                                                                    | 19.667                                                                                                                                              | 4.541           | 86.271                         | 934.375                          |                                                    |                           | 1.394.581    |
|                                            | Total Comprehensive Income (Loss)                 |                    |                | 88                                                                                      | -29.650                                                                                                                                             |                 |                                | 883.748                          |                                                    |                           | 854.186      |
|                                            | Capital Increase in Cash                          |                    | 250.000        |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           | 250.000      |
|                                            | Capital Increase Through Internal Reserves        |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Issued Capital Inflation Adjustment Difference    |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Convertible Bonds                                 |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Subordinated Debt                                 |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Increase (decrease) through other changes, equity |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Profit Distributions                              |                    |                |                                                                                         |                                                                                                                                                     | 46.718          | 887.657                        | -934.375                         |                                                    |                           |              |
|                                            | Dividends Paid                                    |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Transfers To Reserves                             |                    |                |                                                                                         |                                                                                                                                                     | 46.718          | 887.657                        | -934.375                         |                                                    |                           |              |
|                                            | Other                                             |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Equity at end of period                           |                    | 600.000        | -185                                                                                    | -9.983                                                                                                                                              | 51.259          | 973.928                        | 883.748                          |                                                    |                           | 2.498.767    |
| Current Period<br>01.01.2025 - 30.09.2025  | Statement of changes in equity [abstract]         |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | CHANGES IN EQUITY ITEMS                           |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Equity at beginning of period                     |                    | 600.000        | -550                                                                                    | -7.328                                                                                                                                              | 51.259          | 973.928                        | 1.150.967                        |                                                    |                           | 2.768.276    |
|                                            | Adjustments Related to TMS 8                      |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Effect Of Corrections                             |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Effect Of Changes In Accounting Policy            |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Adjusted Beginning Balance                        |                    | 600.000        | -550                                                                                    | -7.328                                                                                                                                              | 51.259          | 973.928                        | 1.150.967                        |                                                    |                           | 2.768.276    |
|                                            | Total Comprehensive Income (Loss)                 |                    |                | 1.166                                                                                   | 1.805                                                                                                                                               |                 |                                | 836.607                          |                                                    |                           | 839.578      |
|                                            | 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                              |                    |                |                                                                                         |                                                                                                                                                     | 57.548          | 1.093.419                      | -1.150.967                       |                                                    |                           | 0            |
|                                            | Dividends Paid                                    |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Transfers To Reserves                             |                    |                |                                                                                         |                                                                                                                                                     | 57.548          | 1.093.419                      | -1.150.967                       |                                                    |                           | 0            |
|                                            | Other                                             |                    |                |                                                                                         |                                                                                                                                                     |                 |                                |                                  |                                                    |                           |              |
|                                            | Equity at end of period                           |                    | 600.000        | 616                                                                                     | -5.523                                                                                                                                              | 108.807         | 2.067.347                      | 836.607                          |                                                    |                           | 3.607.854    |