



## KAMUYU AYDINLATMA PLATFORMU

# D YATIRIM BANKASI A.Ş. Bank Financial Report Consolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT  
İSTANBUL**

Türkiye Sermaye Piyasası - Merkezi  
Saklama ve Veli Depolama Kuruluşu

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

## ARA DÖNEM KONSOLİDE FİNANSAL BİLGİLERE İLİŞKİN

### SINIRLI DENETİM RAPORU

D Yatırım Bankası A.Ş. Genel Kurulu'na

*Giriş*

D Yatırım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 31 Mart 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren üç aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. 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 bildirmemekteyiz.

### *Sonuç*

Sınırlı denetimimize göre ilişikteki ara dönem konsolide finansal bilgilerin, D Yatırım Bankası A.Ş.'nin ve konsolidasyona tabi ortaklığının 31 Mart 2026 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.

*Mevzuattan Kaynaklanan Diđer Yüklümlüklere İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

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

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat, SMMM

Sorumlu Denetçi

İstanbul, 29 Nisan 2026

## Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		1.801.755	965.711	2.767.466	1.903.710	630.121	2.533.831
Cash and cash equivalents		329.690	145.462	475.152	475.044	204.831	679.875
Cash and Cash Balances at Central Bank	1	422	108.498	108.920	63.151	113.002	176.153
Banks	4	28.970	36.964	65.934	170.701	91.829	262.530
Receivables From Money Markets		300.330		300.330	241.252	0	241.252
Allowance for Expected Losses ( - )		-32		-32	-60	0	-60
Financial assets at fair value through profit or loss	2	0	481.674	481.674	0	337.819	337.819
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets			481.674	481.674		337.819	337.819
Financial Assets at Fair Value Through Other Comprehensive Income	5	1.421.463	338.575	1.760.038	1.390.789	87.471	1.478.260
Public Debt Securities		1.375.126	168.790	1.543.916	1.308.147	0	1.308.147
Equity instruments				0			0
Other Financial Assets		46.337	169.785	216.122	82.642	87.471	170.113
Derivative financial assets	3	50.602	0	50.602	37.877	0	37.877
Derivative Financial Assets At Fair Value Through Profit Or Loss		50.602		50.602	37.877	0	37.877
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		5.900.192	967.322	6.867.514	5.424.119	1.086.364	6.510.483
Loans	6	5.931.018	967.322	6.898.340	5.453.981	1.086.364	6.540.345
Receivables From Leasing Transactions	11	0	0	0			0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost	7	0	0	0	0	0	0
Public Debt Securities		0	0	0			0
Other Financial Assets				0			0
Allowance for Expected Credit Losses ( - )		-30.826	0	-30.826	-29.862	0	-29.862
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	14	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	8	0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)	9	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0		0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)	10	0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)		296.717		296.717	296.846	0	296.846
INTANGIBLE ASSETS AND GOODWILL (Net)		59.458	0	59.458	59.193	0	59.193
Goodwill				0			0
Other		59.458	0	59.458	59.193	0	59.193
INVESTMENT PROPERTY (Net)	12	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	13	41.312	0	41.312	27.511	0	27.511
OTHER ASSETS (Net)	15	135.334	0	135.334	94.752	14.895	109.647
<b>TOTAL ASSETS</b>		<b>8.234.768</b>	<b>1.933.033</b>	<b>10.167.801</b>	<b>7.806.131</b>	<b>1.731.380</b>	<b>9.537.511</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	1	0	0	0	0	0	0
LOANS RECEIVED	3	1.318.456	1.113.489	2.431.945	973.197	1.149.913	2.123.110
MONEY MARKET FUNDS		1.002.097	0	1.002.097	986.080	0	986.080
MARKETABLE SECURITIES (Net)	5	1.962.805	0	1.962.805	1.438.425	0	1.438.425
Bills		1.962.805		1.962.805	1.438.425	0	1.438.425
Asset-backed Securities				0	0	0	0
Bonds				0			0
FUNDS		893.541	994.596	1.888.137	1.163.829	953.880	2.117.709
Borrower funds	4	85.700	3.009	88.709	386.718	1.698	388.416
Other		807.841	991.587	1.799.428	777.111	952.182	1.729.293
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	2	42.545	0	42.545	33.983	0	33.983
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		42.545		42.545	33.983	0	33.983
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0	0	0	0
FACTORING PAYABLES				0	0	0	0
LEASE PAYABLES (Net)	7	10.460		10.460	9.431	0	9.431
PROVISIONS	9	37.972	0	37.972	99.152	0	99.152
Provision for Restructuring				0	0	0	0
Reserves for Employee Benefits		36.417		36.417	97.675	0	97.675
Insurance Technical Reserves (Net)				0	0	0	0
Other provisions		1.555		1.555	1.477	0	1.477
CURRENT TAX LIABILITIES	10	55.916		55.916	56.873	0	56.873
DEFERRED TAX LIABILITY	10	0		0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	11	0	0	0	0	0	0
Held For Sale				0	0	0	0
Related to Discontinued Operations				0	0	0	0
SUBORDINATED DEBT	12	0	0	0	0	0	0
Loans				0	0	0	0

Other Debt Instruments				0			0
OTHER LIABILITIES		407.027	331.647	738.674	381.170	314.992	696.162
EQUITY	13	2.007.222	-9.972	1.997.250	1.974.419	2.167	1.976.586
Issued capital		1.400.000		1.400.000	1.400.000	0	1.400.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		135.521		135.521	135.612	0	135.612
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-34.561	-9.972	-44.533	8.978	2.167	11.145
Profit Reserves		429.829	0	429.829	126.174	0	126.174
Legal Reserves		43.823		43.823	28.640	0	28.640
Statutory Reserves				0	0	0	0
Extraordinary Reserves		386.006		386.006	97.534	0	97.534
Other Profit Reserves				0	0	0	0
Profit or Loss		76.433	0	76.433	303.655	0	303.655
Prior Years' Profit or Loss				0	0	0	0
Current Period Net Profit Or Loss		76.433		76.433	303.655	0	303.655
Non-controlling Interests				0			0
<b>Total equity and liabilities</b>		<b>7.738.041</b>	<b>2.429.760</b>	<b>10.167.801</b>	<b>7.116.559</b>	<b>2.420.952</b>	<b>9.537.511</b>

## Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		7.154.321	5.077.531	12.231.852	6.786.657	5.039.984	11.826.641
GUARANTIES AND WARRANTIES	1,3	1.700.996	4.218	1.705.214	1.569.496	4.070	1.573.566
Letters of Guarantee		1.700.996	4.218	1.705.214	1.569.496	4.070	1.573.566
Guarantees Subject to State Tender Law		1.500		1.500			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		1.699.496	4.218	1.703.714	1.569.496	4.070	1.573.566
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit				0			0
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals				0			0
COMMITMENTS	1,3	2.449	2.445	4.894	1.459.492	1.453.802	2.913.294
Irrevocable Commitments		2.449	2.445	4.894	1.459.492	1.453.802	2.913.294
Forward Asset Purchase Commitments		2.449	2.445	4.894	1.459.492	1.453.802	2.913.294
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments				0			0
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0			0
DERIVATIVE FINANCIAL INSTRUMENTS	2	5.450.876	5.070.868	10.521.744	3.757.669	3.582.112	7.339.781
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		5.450.876	5.070.868	10.521.744	3.757.669	3.582.112	7.339.781
Forward Foreign Currency Buy or Sell Transactions		5.132.923	4.753.562	9.886.485	3.047.961	2.875.158	5.923.119
Forward Foreign Currency Buying Transactions		2.570.918	2.376.781	4.947.699	1.526.798	1.437.579	2.964.377
Forward Foreign Currency Sale Transactions		2.562.005	2.376.781	4.938.786	1.521.163	1.437.579	2.958.742
Currency and Interest Rate Swaps		317.953	317.306	635.259	709.708	706.954	1.416.662
Currency Swap Buy Transactions		0	317.306	317.306	537.576	171.383	708.959
Currency Swap Sell Transactions		317.953	0	317.953	172.132	535.571	707.703
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions				0			0
Currency Options Sell Transactions				0			0
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		6.711.028	1.044.533	7.755.561	6.040.406	1.029.227	7.069.633
ITEMS HELD IN CUSTODY		2.032.706	721.249	2.753.955	1.954.510	717.271	2.671.781
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		2.032.706	721.249	2.753.955	1.954.510	717.271	2.671.781
Cheques Received for Collection				0			0
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		4.678.322	323.284	5.001.606	4.085.896	311.956	4.397.852
Securities				0			0
Guarantee Notes				0			0
Commodity				0			0
Warrant				0			0
Real Estate		179.000	0	179.000	179.000		179.000
Other Pledged Items		4.499.322	323.284	4.822.606	3.906.896	311.956	4.218.852

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>13.865.349</b>	<b>6.122.064</b>	<b>19.987.413</b>	<b>12.827.063</b>	<b>6.069.211</b>	<b>18.896.274</b>

## Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>			
<b>INCOME AND EXPENSE ITEMS</b>			
INTEREST INCOME	1	740.281	371.815
Interest Income on Loans		581.560	258.590
Interest Income on Reserve Deposits		3	2
Interest Income on Banks		19.964	58.735
Interest Income on Money Market Placements		3.228	3.090
Interest Income on Marketable Securities Portfolio		128.370	46.662
Financial Assets At Fair Value Through Profit Loss		192	0
Financial Assets At Fair Value Through Other Comprehensive Income		128.178	46.022
Financial Assets Measured at Amortised Cost		0	640
Finance Leasing Interest Income		0	0
Other Interest Income		7.156	4.736
INTEREST EXPENSES (-)	2	-466.064	-231.202
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-129.290	-18.252
Interest Expenses on Money Market Funds		-49.464	-48.599
Interest Expenses on Securities Issued		-163.335	-60.330
Lease Interest Expenses		-1.060	-1.412
Other Interest Expense		-122.915	-102.609
NET INTEREST INCOME OR EXPENSE		274.217	140.613
NET FEE AND COMMISSION INCOME OR EXPENSES		43.389	10.859
Fees and Commissions Received	3	51.615	16.478
From Noncash Loans		5.820	3.876
Other		45.795	12.602
Fees and Commissions Paid (-)		-8.226	-5.619
Paid for Noncash Loans		-1.802	-2.117
Other		-6.424	-3.502
DIVIDEND INCOME	4	0	0
TRADING INCOME OR LOSS (Net)	5	-49.586	-20.944
Gains (Losses) Arising from Capital Markets Transactions		4.457	0
Gains (Losses) Arising From Derivative Financial Transactions		-27.872	-18.303
Foreign Exchange Gains or Losses		-26.171	-2.641
OTHER OPERATING INCOME	6	427	8.670
GROSS PROFIT FROM OPERATING ACTIVITIES		268.447	139.198
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	0	0
OTHER ALLOWANCE EXPENSES (-)		0	0
PERSONNEL EXPENSES (-)		-110.315	-72.400
OTHER OPERATING EXPENSES (-)	8	-53.934	-39.345
NET OPERATING INCOME (LOSS)		104.198	27.453
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	9	104.198	27.453
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	10	-27.765	-4.397
Current Tax Provision		-15.334	-4.622
Expense Effect of Deferred Tax		-19.098	-5.174
Income Effect of Deferred Tax		6.667	5.399
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	11	76.433	23.056
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	9	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	10	0	0
Current Tax Provision		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	11	0	0

NET PROFIT OR LOSS FOR THE PERIOD	12	76.433	23.056
Profit (Loss) Attributable to Group		76.433	23.056
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			

## Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>			
PROFIT (LOSS)		76.433	23.056
OTHER COMPREHENSIVE INCOME		-55.769	-12.224
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-91	-236
Gains (Losses) on Revaluation of Property, Plant and Equipment		-2.442	-997
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		2.351	761
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-55.678	-11.988
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-79.559	-17.138
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		23.881	5.150
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>20.664</b>	<b>10.832</b>

## Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
<b>Statement of Cash Flow (IFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		-71.683	-69.581
Interest Received		569.191	309.658
Interest Paid		-417.014	-196.833
Dividends received		0	0
Fees and Commissions Received		64.919	17.028
Other Gains		7.293	0
Collections from Previously Written Off Loans and Other Receivables		0	0
Cash Payments to Personnel and Service Suppliers		-232.192	-165.181
Taxes Paid		-1.786	-849
Other		-62.094	-33.404
Changes in Operating Assets and Liabilities Subject to Banking Operations		-276.668	-639.286
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-152.371	0
Net (Increase) Decrease in Due From Banks		4.516	39.153
Net (Increase) Decrease in Loans		-219.092	-810.914
Net (Increase) Decrease in Other Assets		-23.413	20.845
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		325.757	-240.904
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-212.065	352.534
Net Cash Provided From Banking Operations		-348.351	-708.867
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-338.063	-238.608
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-10.243	-1.533
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-327.820	-237.075
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		0	0
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		484.008	1.278.059
Cash Obtained from Loans and Securities Issued		585.685	529.952
Cash Outflow Arised From Loans and Securities Issued		-100.000	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-1.677	-1.893
Other		0	750.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2.319	9.581
Net Increase (Decrease) in Cash and Cash Equivalents		-200.087	340.165
Cash and Cash Equivalents at Beginning of the Period		566.775	586.059
Cash and Cash Equivalents at End of the Period		366.688	926.224

## Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	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	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	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income						
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>											
<b>CHANGES IN EQUITY ITEMS</b>											
		<b>200.000</b>	<b>71.099</b>	<b>-836</b>	<b>-4.182</b>	<b>475.470</b>	<b>100.704</b>	<b>842.255</b>			<b>842.255</b>
											0
											0
											0
		200.000	71.099	-836	-4.182	475.470	100.704	842.255			842.255
			-236	0	-11.988		23.056	10.832			10.832
											0
											0
											0
											0
											0
											0
							100.704	-100.704	0		0
											0
							100.704	-100.704	0		0
											0
		<b>200.000</b>	<b>70.863</b>	<b>-836</b>	<b>-16.170</b>	<b>576.174</b>	<b>23.056</b>	<b>853.087</b>			<b>853.087</b>
<b>Statement of changes in equity (TFRS 9 Impairment Model Applied)</b>											
<b>CHANGES IN EQUITY ITEMS</b>											
		<b>1.400.000</b>	<b>136.444</b>	<b>-832</b>	<b>11.145</b>	<b>126.174</b>	<b>303.655</b>	<b>1.976.586</b>			<b>1.976.586</b>
											0
											0
											0
		1.400.000	136.444	-832	11.145	126.174	303.655	1.976.586			1.976.586
			-91		-55.678		76.433	20.664			20.664
											0
											0
											0
											0
											0
											0
											0
							303.655	-303.655	0		0
											0
							303.655	-303.655	0		0
											0
		<b>1.400.000</b>	<b>136.353</b>	<b>-832</b>	<b>-44.533</b>	<b>429.829</b>	<b>76.433</b>	<b>1.997.250</b>			<b>1.997.250</b>

Previous Period  
01.01.2025 - 31.03.2025

Current Period  
01.01.2026 - 31.03.2026