



## KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements



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

## ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN SINIRLI DENETİM RAPORU

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

### Giriş

Türkiye Kalkınma ve Yatırım Bankası Anonim Şirketi'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan finansal durum tablosu ile aynı tarihte sona eren üç aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynaklar değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Banka yönetimi, söz konusu ara dönem konsolide olmayan finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin 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 ("TMS") 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide olmayan finansal bilgilere ilişkin bir sonuç bildirmektir.

### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız 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 vakıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

### *Sonuç*

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Banka'nın 31 Mart 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin, konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

### *Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor*

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

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

A member firm of Ernst & Young Global Limited

Sorumlu Denetçi

30 Nisan 2026

İstanbul, Türkiye

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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) (IFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)	(1)	37.170.987	28.194.000	65.364.987	40.379.911	28.134.600	68.514.511
Cash and cash equivalents		29.590.562	3.476.541	33.067.103	32.098.602	1.679.969	33.778.571
Cash and Cash Balances at Central Bank		4.390	0	4.390	1.034	0	1.034
Banks		21.016.465	3.476.541	24.493.006	22.398.563	1.679.969	24.078.532
Receivables From Money Markets		8.576.040	0	8.576.040	9.706.549	0	9.706.549
Allowance for Expected Losses ( - )		-6.333	0	-6.333	-7.544	0	-7.544
Financial assets at fair value through profit or loss		702.315	414.378	1.116.693	602.018	387.222	989.240
Public Debt Securities		0	0	0	0	0	0
Equity instruments		702.315	414.378	1.116.693	602.018	387.222	989.240
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income		6.865.311	24.301.778	31.167.089	7.649.438	26.066.004	33.715.442
Public Debt Securities		5.443.231	9.518.804	14.962.035	5.261.240	8.352.758	13.613.998
Equity instruments		8.813	0	8.813	8.813	0	8.813
Other Financial Assets		1.413.267	14.782.974	16.196.241	2.379.385	17.713.246	20.092.631
Derivative financial assets	(1,5)	12.799	1.303	14.102	29.853	1.405	31.258
Derivative Financial Assets At Fair Value Through Profit Or Loss		12.799	1.303	14.102	29.853	1.405	31.258
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	(2)	34.754.375	101.592.500	136.346.875	33.776.726	99.888.998	133.665.724
Loans		24.342.014	101.330.086	125.672.100	24.116.458	99.632.399	123.748.857
Receivables From Leasing Transactions		5	0	5	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		11.903.572	262.414	12.165.986	11.259.903	256.599	11.516.502
Public Debt Securities		11.903.572	262.414	12.165.986	11.259.903	256.599	11.516.502
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-1.491.216	0	-1.491.216	-1.599.635	0	-1.599.635
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	(3)	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(4)	60.836	0	60.836	60.836	0	60.836
Investments in Associates (Net)		10.586	0	10.586	10.586	0	10.586

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		10.586	0	10.586	10.586	0	10.586
Investments in Subsidiaries (Net)		50.250	0	50.250	50.250	0	50.250
Unconsolidated Financial Subsidiaries		50.250	0	50.250	50.250	0	50.250
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(6)	194.697	0	194.697	120.434	0	120.434
INTANGIBLE ASSETS AND GOODWILL (Net)	(7)	61.863	0	61.863	64.389	0	64.389
Goodwill		0	0	0	0	0	0
Other		61.863	0	61.863	64.389	0	64.389
INVESTMENT PROPERTY (Net)	(8)	0	0	0	0	0	0
CURRENT TAX ASSETS	(9)	0	0	0	0	0	0
DEFERRED TAX ASSET	(10)	514.731	0	514.731	467.757	0	467.757
OTHER ASSETS (Net)		310.700	368.719	679.419	338.281	369.017	707.298
<b>TOTAL ASSETS</b>		<b>73.068.189</b>	<b>130.155.219</b>	<b>203.223.408</b>	<b>75.208.334</b>	<b>128.392.615</b>	<b>203.600.949</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	(1)	0	0	0	0	0	0
LOANS RECEIVED	(2)	23.597.580	119.184.847	142.782.427	23.471.641	116.456.413	139.928.054
MONEY MARKET FUNDS	(3)	1.164.717	79.301	1.244.018	4.558.571	109.285	4.667.856
MARKETABLE SECURITIES (Net)	(4)	0	5.100.734	5.100.734	0	5.109.245	5.109.245
Bills		0	0	0	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	5.100.734	5.100.734	0	5.109.245	5.109.245
FUNDS	(5)	526.630	4.342.117	4.868.747	866.023	6.485.545	7.351.568
Borrower funds		505.177	2.694.170	3.199.347	844.570	2.800.941	3.645.511
Other		21.453	1.647.947	1.669.400	21.453	3.684.604	3.706.057
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	(6)	0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(7,10)	5.418	4.671	10.089	13.892	4.925	18.817
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		5.418	4.671	10.089	13.892	4.925	18.817
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES	(8)	0	0	0	0	0	0
LEASE PAYABLES (Net)	(9)	97.055	0	97.055	19.866	0	19.866
PROVISIONS	(11)	637.316	0	637.316	705.291	0	705.291
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		226.404	0	226.404	356.776	0	356.776
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		410.912	0	410.912	348.515	0	348.515
CURRENT TAX LIABILITIES	(12)	1.024.332	0	1.024.332	1.228.739	0	1.228.739
DEFERRED TAX LIABILITY	(13)	0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(14)	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	(15)	7.819.799	2.858.956	10.678.755	7.329.999	2.826.099	10.156.098
Loans		7.819.799	2.858.956	10.678.755	7.329.999	2.826.099	10.156.098

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(16)	826.505	65.308	891.813	670.387	120.426	790.813
EQUITY	(17)	35.901.068	-12.946	35.888.122	33.437.467	187.135	33.624.602
Issued capital		10.000.000	0	10.000.000	10.000.000	0	10.000.000
Capital Reserves		212.321	0	212.321	212.321	0	212.321
Equity Share Premiums		6.247	0	6.247	6.247	0	6.247
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		206.074	0	206.074	206.074	0	206.074
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		6.761	0	6.761	6.761	0	6.761
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-60.538	-12.946	-73.484	28.236	187.135	215.371
Profit Reserves		14.180.128	0	14.180.128	14.180.128	0	14.180.128
Legal Reserves		730.417	0	730.417	730.417	0	730.417
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		13.395.485	0	13.395.485	13.395.485	0	13.395.485
Other Profit Reserves		54.226	0	54.226	54.226	0	54.226
Profit or Loss		11.562.396	0	11.562.396	9.010.021	0	9.010.021
Prior Years' Profit or Loss		9.010.021	0	9.010.021		0	0
Current Period Net Profit Or Loss		2.552.375	0	2.552.375	9.010.021	0	9.010.021
<b>Total equity and liabilities</b>		<b>71.600.420</b>	<b>131.622.988</b>	<b>203.223.408</b>	<b>72.301.876</b>	<b>131.299.073</b>	<b>203.600.949</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (IFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		18.077.882	42.250.834	60.328.716	22.811.423	54.734.248	77.545.671
GUARANTIES AND WARRANTIES	(1)	128.828	4.457.913	4.586.741	127.993	5.441.998	5.569.991
Letters of Guarantee		128.828	3.837.072	3.965.900	127.993	4.768.942	4.896.935
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		1	0	1	1	0	1
Other Letters of Guarantee		128.827	3.837.072	3.965.899	127.992	4.768.942	4.896.934
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance		0	0	0	0	0	0
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	0	0	0	16.252	16.252
Documentary Letters of Credit		0	0	0	0	16.252	16.252
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	620.841	620.841	0	656.804	656.804
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	(1,3)	15.695.693	31.276.589	46.972.282	19.593.936	37.421.368	57.015.304
Irrevocable Commitments		345.259	860.187	1.205.446	1.081.372	1.598.994	2.680.366
Forward Asset Purchase Commitments		139.449	278.889	418.338	867.895	1.027.572	1.895.467
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		205.810	581.298	787.108	213.477	571.422	784.899
Revocable Commitments		15.350.434	30.416.402	45.766.836	18.512.564	35.822.374	54.334.938
Revocable Loan Granting Commitments		15.350.434	30.416.402	45.766.836	18.512.564	35.822.374	54.334.938
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	(2)	2.253.361	6.516.332	8.769.693	3.089.494	11.870.882	14.960.376
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		2.253.361	6.516.332	8.769.693	3.089.494	11.870.882	14.960.376
Forward Foreign Currency Buy or Sell Transactions		0	0	0	0	0	0
Forward Foreign Currency Buying Transactions		0	0	0	0	0	0
Forward Foreign Currency Sale Transactions		0	0	0	0	0	0
Currency and Interest Rate Swaps		2.253.361	6.516.332	8.769.693	3.089.494	11.870.882	14.960.376
Currency Swap Buy Transactions		466.300	3.922.639	4.388.939	485.660	7.004.610	7.490.270
Currency Swap Sell Transactions		1.787.061	2.593.693	4.380.754	2.603.834	4.866.272	7.470.106
Interest Rate Swap Buy Transactions		0	0	0	0	0	0
Interest Rate Swap Sell Transactions		0	0	0	0	0	0
Currency, Interest Rate and Securities Options		0	0	0	0	0	0
Currency Options Buy Transactions		0	0	0	0	0	0
Currency Options Sell Transactions		0	0	0	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		130.840.467	743.564.050	874.404.517	132.330.217	726.340.393	858.670.610
ITEMS HELD IN CUSTODY		114.039	0	114.039	126.222	0	126.222
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		114.039	0	114.039	126.222	0	126.222
Cheques Received for Collection		0	0	0	0	0	0
Commercial Notes Received for Collection		0	0	0	0	0	0
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		130.726.428	743.564.050	874.290.478	132.203.995	726.340.393	858.544.388
Securities		4.810.739	729.865	5.540.604	4.787.578	689.402	5.476.980
Guarantee Notes		0	4.742.126	4.742.126	0	4.622.767	4.622.767
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		120.378.288	710.116.020	830.494.308	122.232.813	691.308.515	813.541.328
Other Pledged Items		5.537.401	27.976.039	33.513.440	5.183.604	29.719.709	34.903.313

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>148.918.349</b>	<b>785.814.884</b>	<b>934.733.233</b>	<b>155.141.640</b>	<b>781.074.641</b>	<b>936.216.281</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)	8.760.875	6.908.103
Interest Income on Loans		2.984.163	2.509.625
Interest Income on Reserve Deposits		0	0
Interest Income on Banks		2.330.483	476.368
Interest Income on Money Market Placements		1.540.348	2.269.753
Interest Income on Marketable Securities Portfolio		1.814.529	1.587.273
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		993.072	743.474
Financial Assets Measured at Amortised Cost		821.457	843.799
Finance Leasing Interest Income		0	0
Other Interest Income		91.352	65.084
INTEREST EXPENSES (-)	(2)	-4.406.147	-3.901.830
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-2.974.007	-2.637.371
Interest Expenses on Money Market Funds		-250.726	-398.648
Interest Expenses on Securities Issued		-145.653	-138.751
Lease Interest Expenses		-7.908	-2.244
Other Interest Expense		-1.027.853	-724.816
NET INTEREST INCOME OR EXPENSE		4.354.728	3.006.273
NET FEE AND COMMISSION INCOME OR EXPENSES		6.573	37.423
Fees and Commissions Received		25.651	54.558
From Noncash Loans		10.421	13.754
Other	(12)	15.230	40.804
Fees and Commissions Paid (-)		-19.078	-17.135
Paid for Noncash Loans		-2	0
Other	(12)	-19.076	-17.135
DIVIDEND INCOME	(3)	1.279	15.556
TRADING INCOME OR LOSS (Net)	(4)	-175.738	-55.088
Gains (Losses) Arising from Capital Markets Transactions		105.596	43.571
Gains (Losses) Arising From Derivative Financial Transactions		-276.042	33.499
Foreign Exchange Gains or Losses		-5.292	-132.158
OTHER OPERATING INCOME	(5)	126.875	230.636
GROSS PROFIT FROM OPERATING ACTIVITIES		4.313.717	3.234.800
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(6)	-73.977	-165.709
OTHER ALLOWANCE EXPENSES (-)	(6)	-95.422	-126.769
PERSONNEL EXPENSES (-)		-430.242	-292.740
OTHER OPERATING EXPENSES (-)	(7)	-253.555	-159.216
NET OPERATING INCOME (LOSS)		3.460.521	2.490.366
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(8)	3.460.521	2.490.366
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(9)	-908.146	-733.543
Current Tax Provision		-829.083	-704.357
Expense Effect of Deferred Tax		-79.063	-29.186
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(10)	2.552.375	1.756.823
INCOME ON DISCONTINUED OPERATIONS		0	0
Income on Assets Held for Sale		0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Income on Discontinued Operations		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
Expense on Assets Held for Sale		0	0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Other Expenses on Discontinued Operations		0	0

PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0
Current Tax Provision		0	0
Expense Effect of Deferred Tax		0	0
Income Effect of Deferred Tax		0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0
NET PROFIT OR LOSS FOR THE PERIOD	(11)	2.552.375	1.756.823
Profit (Loss) Attributable to Group		2.552.375	1.756.823
Profit (loss), attributable to non-controlling interests		0	0
<b>Profit (loss) per share</b>			
<b>Profit (Loss) per Share</b>			
Profit (Loss) per Share			
<i>Hisse Başına Kar (Zarar)</i>		0,00255000	0,00319000

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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)		2.552.375	1.756.823
OTHER COMPREHENSIVE INCOME		-288.855	-120.293
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-288.855	-120.293
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-414.892	-171.846
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		126.037	51.553
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>2.263.520</b>	<b>1.636.530</b>

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		2.947.752	1.020.335
Interest Received		8.545.651	4.836.778
Interest Paid		-3.914.763	-3.290.237
Dividends received		1.279	15.556
Fees and Commissions Received		25.651	54.558
Other Gains		6.235	2.483
Collections from Previously Written Off Loans and Other Receivables		20.936	17.556
Cash Payments to Personnel and Service Suppliers		-649.002	-423.854
Taxes Paid		-1.131.126	-125.245
Other		42.891	-67.260
Changes in Operating Assets and Liabilities Subject to Banking Operations		-5.615.451	-4.587.466
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-111.459	-56.871
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		944.009	-769.313
Net (Increase) Decrease in Other Assets		-34.579	530.230
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		-389.297	-67.543
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		-6.024.125	-4.223.969
Net Cash Provided From Banking Operations		-2.667.699	-3.567.131
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		2.226.268	-35.044
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		-100.570	-33.548
Cash Obtained from Tangible and Intangible Asset Sales		8	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.799.373	-10.695.485
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		17.316.584	11.237.687
Cash Paid for Purchase of Financial Assets At Amortised Cost		-718.273	-1.102.813
Cash Obtained from Sale of Financial Assets At Amortised Cost		533.559	563.449
Other		-5.667	-4.334
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-26.322	-8.371
Cash Obtained from Loans and Securities Issued		0	0
Cash Outflow Arised From Loans and Securities Issued		0	0
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-26.322	-8.371
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		-163.119	248.551
Net Increase (Decrease) in Cash and Cash Equivalents		-630.872	-3.361.995
Cash and Cash Equivalents at Beginning of the Period		32.641.738	21.713.183
Cash and Cash Equivalents at End of the Period		32.010.866	18.351.188

