



KAMUYU AYDINLATMA PLATFORMU

DESTEK YATIRIM BANKASI A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

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") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren üç 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 Resmî 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 olmayan finansal bilgilerin, Destek Yatırım Bankası Anonim Şirketi'nin 31 Mart 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren üç 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 Yüklölüklerle 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.

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

An Independent Member of BAKER TILLY INTERNATIONAL

Metin ETKİN,

Sorumlu Denetçi

İstanbul, 5 Mayıs 2026

Balance Sheet (Statement of Financial Position)

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
Balance Sheet (Statement of Financial Position)							
ASSETS							
FINANCIAL ASSETS (Net)		6.909.443	3.024.880	9.934.323	5.707.252	1.002.914	6.710.166
Cash and cash equivalents		3.109.278	2.952.880	6.062.158	4.076.977	988.791	5.065.768
Cash and Cash Balances at Central Bank	1	5.007	2.118.523	2.123.530	3.437	779.175	782.612
Banks	4	50.892	834.357	885.249	319.583	209.616	529.199
Receivables From Money Markets		3.053.379		3.053.379	3.753.957		3.753.957
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	3.647.503	0	3.647.503	1.568.212	0	1.568.212
Public Debt Securities		3.623.565		3.623.565	1.519.035		1.519.035
Equity instruments				0			0
Other Financial Assets		23.938		23.938	49.177		49.177
Derivative financial assets	3	152.662	72.000	224.662	62.063	14.123	76.186
Derivative Financial Assets At Fair Value Through Profit Or Loss		152.662	72.000	224.662	62.063	14.123	76.186
FINANCIAL ASSETS AT AMORTISED COST (Net)		9.976.594	9.845.620	19.822.214	8.923.926	12.605.931	21.529.857
Loans	6	9.930.396	9.845.620	19.776.016	8.869.179	12.605.931	21.475.110
Receivables From Leasing Transactions	11	0	0	0			
Financial Assets Measured at Amortised Cost	7	0	0	0			
Non-performing Loans		57.748		57.748	68.434		68.434
Specific Provisions (-)		-11.550		-11.550	-13.687		-13.687
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		2.375.000	0	2.375.000	1.375.000		1.375.000
Investments in Associates (Net)	8	0		0			
Investments in Subsidiaries (Net)	9	2.375.000	0	2.375.000	1.375.000		1.375.000
Unconsolidated Financial Subsidiaries		2.375.000		2.375.000	1.375.000		1.375.000
Jointly Controlled Partnerships (JointVentures) (Net)	10	0	0	0			
TANGIBLE ASSETS (Net)	12	157.929	0	157.929	130.607		130.607
INTANGIBLE ASSETS AND GOODWILL (Net)	13	213.244	0	213.244	183.846		183.846
Other		213.244	0	213.244	183.846		183.846
INVESTMENT PROPERTY (Net)	14	0	0	0	0		0
CURRENT TAX ASSETS	15	0	0	0			

DEFERRED TAX ASSET	15		0	0	2.237	0	2.237
OTHER ASSETS	17	419.184	67.920	487.104	441.450	148.652	590.102
TOTAL ASSETS		20.051.394	12.938.420	32.989.814	16.764.318	13.757.497	30.521.815
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0		0			
LOANS RECEIVED	4		7.472.211	7.472.211		11.205.058	11.205.058
MONEY MARKET FUNDS	3	1.565.399	116.573	1.681.972	417.220	371.130	788.350
MARKETABLE SECURITIES (Net)	4	750.544	8.740.173	9.490.717	503.839	7.395.043	7.898.882
Bills		588.007		588.007	235.577		235.577
Asset-backed Securities				0			0
Bonds		162.537	8.740.173	8.902.710	268.262	7.395.043	7.663.305
FUNDS	4	3.496.967	1.133.285	4.630.252	1.441.447	2.041.480	3.482.927
Borrower funds		3.496.967	1.133.285	4.630.252	1.441.447	2.041.480	3.482.927
Other				0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL LIABILITIES	2	120.850	36.201	157.051	37.779	19.527	57.306
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		120.850	36.201	157.051	37.779	19.527	57.306
FACTORING PAYABLES		0		0			
LEASE PAYABLES (Net)	6	74.756	0	74.756	65.176		65.176
PROVISIONS	8	286.600	150.612	437.212	264.846	197.351	462.197
General Loan Loss Provisions		257.546	150.612	408.158	239.277	197.351	436.628
Provision for Restructuring				0			0
Reserves for Employee Benefits		22.113	0	22.113	18.761		18.761
Insurance Technical Reserves (Net)				0			0
Other provisions		6.941	0	6.941	6.808		6.808
CURRENT TAX LIABILITIES	9	164.233	0	164.233	313.976		313.976
DEFERRED TAX LIABILITY	9	14.001	0	14.001			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	10	0		0			
SUBORDINATED DEBT	11	0	449.873	449.873		444.903	444.903
Loans				0			
Other Debt Instruments			449.873	449.873		444.903	444.903
OTHER LIABILITIES	5	1.540.775	1.563.579	3.104.354	462.921	257.641	720.562
EQUITY	12	5.313.182	0	5.313.182	5.082.478	0	5.082.478
Issued capital		1.600.000	0	1.600.000	1.600.000		1.600.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.051		1.051	-214		-214
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		-53.245		-53.245	24.420		24.420
Profit Reserves		172.914	0	172.914	108.808		108.808
Legal Reserves		172.914	0	172.914	108.808		108.808
Profit or Loss		3.592.462		3.592.462	3.349.464		3.349.464
Prior Years' Profit or Loss		3.285.358		3.285.358	2.067.347		2.067.347
Current Period Net Profit Or Loss		307.104		307.104	1.282.117		1.282.117
Total equity and liabilities		13.327.307	19.662.507	32.989.814	8.589.682	21.932.133	30.521.815

OFF-BALANCE SHEET ITEMS

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
Off-Balance Sheet Items							
OFF-BALANCE SHEET COMMITMENTS		46.115.952	35.394.902	81.510.854	48.611.763	35.694.179	84.305.942
GUARANTIES AND WARRANTIES	1,3	7.070.613	389.444	7.460.057	6.979.788	379.141	7.358.929
Letters of Guarantee		7.070.613	389.444	7.460.057	6.979.788	379.141	7.358.929
Guarantees Subject to State Tender Law		662		662	529		529
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		7.069.951	389.444	7.459.395	6.979.259	379.141	7.358.400
COMMITMENTS	1,3	23.861.781	4.162.810	28.024.591	28.005.067	10.037.341	38.042.408
Irrevocable Commitments		591.361	4.162.810	4.754.171	10.010.647	10.037.341	20.047.988
Forward Asset Purchase Commitments		591.361	4.162.810	4.754.171	10.010.647	10.037.341	20.047.988
Revocable Commitments		23.270.420	0	23.270.420	17.994.420	0	17.994.420
Revocable Loan Granting Commitments		23.270.420	0	23.270.420	17.994.420		17.994.420
DERIVATIVE FINANCIAL INSTRUMENTS	2	15.183.558	30.842.648	46.026.206	13.626.908	25.277.697	38.904.605
Derivative Financial Instruments Held For Trading		15.183.558	30.842.648	46.026.206	13.626.908	25.277.697	38.904.605
Forward Foreign Currency Buy or Sell Transactions		12.897.966	13.209.129	26.107.095	5.926.128	6.537.132	12.463.260
Forward Foreign Currency Buying Transactions		3.029.848	9.977.586	13.007.434	1.370.014	4.913.756	6.283.770
Forward Foreign Currency Sale Transactions		9.868.118	3.231.543	13.099.661	4.556.114	1.623.376	6.179.490
Currency and Interest Rate Swaps		2.285.592	17.633.519	19.919.111	7.700.780	18.740.565	26.441.345
Currency Swap Buy Transactions		1.333.290	8.669.195	10.002.485	6.455.334	6.767.174	13.222.508
Currency Swap Sell Transactions		952.302	8.964.324	9.916.626	1.245.446	11.973.391	13.218.837
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions				0			0
Currency Futures Sell Transactions				0			0
CUSTODY AND PLEDGES RECEIVED		111.845.178	18.855.171	130.700.349	104.224.998	17.060.420	121.285.418
ITEMS HELD IN CUSTODY		5.571.714	6.275.648	11.847.362	2.756.050	6.162.508	8.918.558
Customer Fund and Portfolio Balances		0	0	0			
Securities Held in Custody		1.025.235	6.090.716	7.115.951	392.347	6.148.210	6.540.557
Cheques Received for Collection		671.093	51.744	722.837	855.915	14.298	870.213
Commercial Notes Received for Collection			133.188	133.188			
Custodians		3.875.386		3.875.386	1.507.788		1.507.788
PLEDGED ITEMS		106.273.464	12.579.523	118.852.987	101.468.948	10.897.912	112.366.860
Securities		683.606		683.606	636.388		636.388
Real Estate		1.025.000		1.025.000	625.000		625.000
Other Pledged Items		104.564.858	12.579.523	117.144.381	100.207.560	10.897.912	111.105.472
ACCEPTED BILL, GUARANTIES AND WARRANTIES		0	0	0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		157.961.130	54.250.073	212.211.203	152.836.761	52.754.599	205.591.360

Statement of Profit or Loss

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
Statement of Profit or Loss			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	1	1.650.064	982.216
Interest Income on Loans		1.258.796	819.318
Interest Income on Banks		42.844	31.819
Interest Income on Money Market Placements		240.166	76.162
Interest Income on Marketable Securities Portfolio		108.256	51.344
Financial Assets At Fair Value Through Other Comprehensive Income		108.256	51.344
Other Interest Income	2		3.573
INTEREST EXPENSES (-)	2	-605.389	-345.329
Interest Expenses on Funds Borrowed		-143.955	-104.636
Interest Expenses on Money Market Funds		-53.603	-20.460
Interest Expenses on Securities Issued		-249.422	-144.084
Lease Interest Expenses		-11.973	-5.486
Other Interest Expense		-146.436	-70.663
NET INTEREST INCOME OR EXPENSE		1.044.675	636.887
NET FEE AND COMMISSION INCOME OR EXPENSES		20.653	14.026
Fees and Commissions Received		37.182	22.939
From Noncash Loans		28.136	18.148
Other	12	9.046	4.791
Fees and Commissions Paid (-)		-16.529	-8.913
Paid for Noncash Loans		-4.337	-2.651
Other	12	-12.192	-6.262
DIVIDEND INCOME	3	0	
TRADING INCOME OR LOSS (Net)	4	-225.102	-83.605
Gains (Losses) Arising from Capital Markets Transactions		52.920	53.601
Gains (Losses) Arising From Derivative Financial Transactions		326.235	82.995
Foreign Exchange Gains or Losses		-604.257	-220.201
OTHER OPERATING INCOME	5	53.392	38.668
GROSS PROFIT FROM OPERATING ACTIVITIES		893.618	605.976
PROVISION FOR LOAN LOSSES (-)	6	-18.269	-61.358
PERSONNEL EXPENSES (-)		-360.476	-74.920
OTHER OPERATING EXPENSES (-)	7	-97.572	-52.546
NET OPERATING INCOME (LOSS)		417.301	417.152
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	
NET MONETARY POSITION GAIN (LOSS)		0	
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	8	417.301	417.152
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-110.197	-164.252
Current Tax Provision		-94.499	-163.363
Expense Effect of Deferred Tax		-15.698	-889
Income Effect of Deferred Tax		0	
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	10	307.104	252.900
INCOME ON DISCONTINUED OPERATIONS		0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	8	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	9	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS	10	0	0
NET PROFIT OR LOSS FOR THE PERIOD	11	307.104	252.900
Profit (Loss) Attributable to Group		307.104	252.900
Profit (loss), attributable to non-controlling interests		0	0
Profit (loss) per share			
Profit (Loss) per Share			

Statement of Profit or Loss and Other Comprehensive Income

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income			
PROFIT (LOSS)		307.104	252.900
OTHER COMPREHENSIVE INCOME		-76.400	-49.968
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.265	1.114
Gains (Losses) on Remeasurements of Defined Benefit Plans		1.807	1.591
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-542	-477
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		-77.665	-51.082
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-110.950	-72.974
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		33.285	21.892
TOTAL COMPREHENSIVE INCOME (LOSS)		230.704	202.932

Statement of Cash Flow

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
Statement of Cash Flow			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		-35.765	187.465
Interest Received		1.689.658	939.191
Interest Paid		-569.589	-303.621
Cash Payments to Personnel and Service Suppliers		-372.075	-80.658
Taxes Paid		-110.197	-164.252
Other		-673.562	-203.195
Changes in Operating Assets and Liabilities Subject to Banking Operations		1.510.629	212.197
Net (Increase) Decrease in Loans		1.274.309	-2.944.883
Net (Increase) Decrease in Other Assets		-1.145.532	-1.128.198
Net Increase (Decrease) in Funds Borrowed		-3.337.693	1.486.537
Net Increase (Decrease) Other Liabilities		4.719.545	2.798.741
Net Cash Provided From Banking Operations		1.474.864	399.662
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-3.119.436	-499.387
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-1.000.000	
Cash Paid For Tangible And Intangible Asset Purchases		-65.758	-29.373
Cash Obtained from Tangible and Intangible Asset Sales		1.439	
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-2.025.719	-460.036
Other		-29.398	-9.978
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.538.671	529.023
Cash Obtained from Loans and Securities Issued		1.538.671	529.023
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (Decrease) in Cash and Cash Equivalents		-105.901	429.298
Cash and Cash Equivalents at Beginning of the Period		4.293.367	1.670.394
Cash and Cash Equivalents at End of the Period		4.187.466	2.099.692

