



## KAMUYU AYDINLATMA PLATFORMU

# NUROL 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

### Nurol Yatırım Bankası A.Ş. Genel Kurulu'na

#### Giriş

Nurol Yatırım Bankası A.Ş.'nin ("Banka") 31 Mart 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve 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 vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide olmayan finansal bilgilerin, Nürol Yatırım Bankası Anonim Şirketi'nin 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.

Banka'nın 31 Aralık 2025 ve 31 Mart 2025 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide olmayan finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 3 Mart 2026 tarihli bağımsız denetim raporunda olumlu görüş ve 5 Mayıs 2025 tarihli sınırlı denetim raporunda ise olumlu sonuç bildirilmiştir.

#### *Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor*

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan 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

8 Mayıs 2026

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (TFRS 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) (TFRS 9 Impairment Model Applied)</b>							
<b>ASSETS</b>							
FINANCIAL ASSETS (Net)		31.200.503	24.126.737	55.327.240	32.577.739	9.327.100	41.904.839
Cash and cash equivalents	I-1	7.485.699	8.742.541	16.228.240	12.553.273	1.876.955	14.430.228
Cash and Cash Balances at Central Bank	I-1	7.488.013	3.505.033	10.993.046	8.319.152	856.147	9.175.299
Banks	I-3	3.422	5.237.508	5.240.930	107.387	1.020.808	1.128.195
Receivables From Money Markets		0	0	0	4.131.904	0	4.131.904
Allowance for Expected Losses ( - )		-5.736	0	-5.736	-5.170	0	-5.170
Financial assets at fair value through profit or loss	I-2	13.901.284	3.370.367	17.271.651	13.686.293	216.045	13.902.338
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		13.901.284	3.370.367	17.271.651	13.686.293	216.045	13.902.338
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	9.325.012	11.923.957	21.248.969	6.250.810	7.163.249	13.414.059
Public Debt Securities		6.373.202	2.279.423	8.652.625	3.969.480	2.213.949	6.183.429
Equity instruments		9.176	0	9.176	9.176	0	9.176
Other Financial Assets		2.942.634	9.644.534	12.587.168	2.272.154	4.949.300	7.221.454
Derivative financial assets	I-2	488.508	89.872	578.380	87.363	70.851	158.214
Derivative Financial Assets At Fair Value Through Profit Or Loss		488.508	89.872	578.380	87.363	70.851	158.214
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		35.693.793	17.402.752	53.096.545	30.416.341	19.901.263	50.317.604
Loans	I-6	36.344.494	17.452.310	53.796.804	30.850.703	19.955.703	50.806.406
Receivables From Leasing Transactions	I-11	0	0	0	0	0	0
Factoring Receivables	I-12	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost	I-7	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses ( - )		-650.701	-49.558	-700.259	-434.362	-54.440	-488.802
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-16	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		500.196	0	500.196	500.196	0	500.196
Investments in Associates (Net)	I-8	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	I-9	500.196	0	500.196	500.196	0	500.196
Unconsolidated Financial Subsidiaries		500.196	0	500.196	500.196	0	500.196
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)	I-10	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)		198.568	0	198.568	188.927	0	188.927
INTANGIBLE ASSETS AND GOODWILL (Net)		253.482	0	253.482	252.930	0	252.930
Goodwill		0	0	0	0	0	0
Other		253.482	0	253.482	252.930	0	252.930
INVESTMENT PROPERTY (Net)	I-14	153.405	0	153.405	153.405	0	153.405
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	551.880	0	551.880	350.936	0	350.936
OTHER ASSETS (Net)	I-17	3.368.158	26.230	3.394.388	2.789.187	23.917	2.813.104
<b>TOTAL ASSETS</b>		<b>71.919.985</b>	<b>41.555.719</b>	<b>113.475.704</b>	<b>67.229.661</b>	<b>29.252.280</b>	<b>96.481.941</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	551.110	964.391	1.515.501	60.755	1.772.733	1.833.488
MONEY MARKET FUNDS	II-5	3.994.439	1.492.364	5.486.803	3.006.668	3.415.240	6.421.908
MARKETABLE SECURITIES (Net)	II-6	16.592.724	1.609.569	18.202.293	14.572.028	1.533.886	16.105.914
Bills		10.645.149	0	10.645.149	11.666.852	0	11.666.852
Asset-backed Securities		0	0	0	0	0	0
Bonds		5.947.575	1.609.569	7.557.144	2.905.176	1.533.886	4.439.062
FUNDS	II-4	5.910.500	2.033.299	7.943.799	6.107.079	3.416.947	9.524.026
Borrower funds		25.287	9.951	35.238	559.369	26.259	585.628
Other		5.885.213	2.023.348	7.908.561	5.547.710	3.390.688	8.938.398
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		206.539	1.338.457	1.544.996	38.928	910.629	949.557
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	206.539	1.338.457	1.544.996	38.928	910.629	949.557
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-9	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	98.605	0	98.605	79.556	0	79.556
PROVISIONS	II-10	210.404	317.100	527.504	299.645	352.608	652.253
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		112.489	0	112.489	38.627	0	38.627
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		97.915	317.100	415.015	261.018	352.608	613.626
CURRENT TAX LIABILITIES	II-11	594.650	0	594.650	442.763	0	442.763
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-12	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	II-13	0	1.841.731	1.841.731	0	1.739.732	1.739.732
Loans		0	0	0	0	0	0

Other Debt Instruments		0	1.841.731	1.841.731	0	1.739.732	1.739.732
OTHER LIABILITIES	II-7	1.579.208	60.805.511	62.384.719	1.288.507	44.596.067	45.884.574
EQUITY		13.093.007	242.096	13.335.103	12.349.258	498.912	12.848.170
Issued capital	II-14	5.900.000	0	5.900.000	5.900.000	0	5.900.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums	II-15	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		3.088	0	3.088	3.088	0	3.088
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	-156.163	242.096	85.933	-182.015	498.912	316.897
Profit Reserves		1.797.557	0	1.797.557	1.797.557	0	1.797.557
Legal Reserves		1.126.528	0	1.126.528	1.126.528	0	1.126.528
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18.624	0	18.624	18.624	0	18.624
Other Profit Reserves		652.405	0	652.405	652.405	0	652.405
Profit or Loss		5.548.525	0	5.548.525	4.830.628	0	4.830.628
Prior Years' Profit or Loss		3.989.628	0	3.989.628	233.494	0	233.494
Current Period Net Profit Or Loss		1.558.897	0	1.558.897	4.597.134	0	4.597.134
Non-controlling Interests	II-17	0	0	0	0	0	0
<b>Total equity and liabilities</b>		<b>42.831.186</b>	<b>70.644.518</b>	<b>113.475.704</b>	<b>38.245.187</b>	<b>58.236.754</b>	<b>96.481.941</b>

## Off-Balance Sheet Items (TFRS 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 (TFRS 9 Impairment Model Applied)</b>							
OFF-BALANCE SHEET COMMITMENTS		75.076.566	143.687.474	218.764.040	56.111.275	103.797.397	159.908.672
GUARANTIES AND WARRANTIES	III-2	10.962.400	1.498.772	12.461.172	10.397.170	1.430.288	11.827.458
Letters of Guarantee	III-1	10.962.400	1.415.904	12.378.304	10.397.170	1.353.499	11.750.669
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		10.962.400	1.415.904	12.378.304	10.397.170	1.353.499	11.750.669
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	82.868	82.868	0	76.789	76.789
Documentary Letters of Credit		0	82.868	82.868	0	76.789	76.789
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS		5.564.448	5.553.974	11.118.422	6.339.647	5.790.056	12.129.703
Irrevocable Commitments		5.564.448	5.553.974	11.118.422	6.338.250	5.790.056	12.128.306
Forward Asset Purchase Commitments		5.564.448	5.553.974	11.118.422	6.338.240	5.405.998	11.744.238
Time Deposit Purchase and Sales Commitments		0	0	0	0	384.058	384.058
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	10	0	10
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		0	0	0	0	0	0
Revocable Commitments		0	0	0	1.397	0	1.397
Revocable Loan Granting Commitments		0	0	0	1.397	0	1.397
Other Revocable Commitments		0	0	0	0	0	0
<b>DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>58.549.718</b>	<b>136.634.728</b>	<b>195.184.446</b>	<b>39.374.458</b>	<b>96.577.053</b>	<b>135.951.511</b>
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		58.549.718	136.634.728	195.184.446	39.374.458	96.577.053	135.951.511
Forward Foreign Currency Buy or Sell Transactions		7.081.550	6.714.644	13.796.194	6.930.551	6.672.318	13.602.869
Forward Foreign Currency Buying Transactions		2.802.237	4.041.111	6.843.348	0	6.672.318	6.672.318
Forward Foreign Currency Sale Transactions		4.279.313	2.673.533	6.952.846	6.930.551	0	6.930.551
Currency and Interest Rate Swaps		50.402.169	128.992.960	179.395.129	31.888.792	89.304.731	121.193.523
Currency Swap Buy Transactions		4.368.518	74.125.402	78.493.920	1.820.790	51.879.093	53.699.883
Currency Swap Sell Transactions		25.477.817	54.867.558	80.345.375	17.372.168	37.425.638	54.797.806
Interest Rate Swap Buy Transactions		10.277.917	0	10.277.917	6.347.917	0	6.347.917
Interest Rate Swap Sell Transactions		10.277.917	0	10.277.917	6.347.917	0	6.347.917
Currency, Interest Rate and Securities Options		1.065.999	927.124	1.993.123	555.115	600.004	1.155.119
Currency Options Buy Transactions		0	927.124	927.124	0	565.582	565.582
Currency Options Sell Transactions		1.065.999	0	1.065.999	555.115	34.422	589.537
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
<b>CUSTODY AND PLEDGES RECEIVED</b>		<b>94.441.405</b>	<b>17.773.873</b>	<b>112.215.278</b>	<b>74.299.504</b>	<b>20.112.198</b>	<b>94.411.702</b>
<b>ITEMS HELD IN CUSTODY</b>		<b>31.388.453</b>	<b>9.840.671</b>	<b>41.229.124</b>	<b>28.033.283</b>	<b>12.325.448</b>	<b>40.358.731</b>
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		31.295.041	8.999.795	40.294.836	27.966.235	11.597.244	39.563.479
Cheques Received for Collection		93.412	0	93.412	67.048	0	67.048
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	840.876	840.876	0	728.204	728.204
Custodians		0	0	0	0	0	0
<b>PLEDGED ITEMS</b>		<b>62.930.952</b>	<b>7.489.241</b>	<b>70.420.193</b>	<b>46.144.221</b>	<b>7.358.293</b>	<b>53.502.514</b>
Securities		13.117	0	13.117	13.117	0	13.117
Guarantee Notes		8.318.588	193.123	8.511.711	7.422.232	186.379	7.608.611
Commodity		22.121.121	1.705.418	23.826.539	17.261.275	1.097.958	18.359.233
Warrant		0	0	0	0	0	0
Real Estate		4.773.002	5.353.343	10.126.345	4.176.002	5.214.462	9.390.464
Other Pledged Items		27.705.124	237.357	27.942.481	17.271.595	859.494	18.131.089

Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		122.000	443.961	565.961	122.000	428.457	550.457
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS</b>		<b>169.517.971</b>	<b>161.461.347</b>	<b>330.979.318</b>	<b>130.410.779</b>	<b>123.909.595</b>	<b>254.320.374</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	IV-1	5.997.290	3.201.454
Interest Income on Loans		3.385.233	1.562.350
Interest Income on Reserve Deposits		0	0
Interest Income on Banks		1.360.241	575.441
Interest Income on Money Market Placements		332.534	128.368
Interest Income on Marketable Securities Portfolio		851.254	832.979
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		851.254	832.979
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		68.028	102.316
INTEREST EXPENSES (-)	IV-2	-2.438.255	-1.880.496
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-210.829	-177.764
Interest Expenses on Money Market Funds		-295.336	-407.563
Interest Expenses on Securities Issued		-1.510.685	-1.033.022
Lease Interest Expenses		-7.490	-5.908
Other Interest Expense		-413.915	-256.239
NET INTEREST INCOME OR EXPENSE		3.559.035	1.320.958
NET FEE AND COMMISSION INCOME OR EXPENSES		55.516	42.954
Fees and Commissions Received		101.653	85.249
From Noncash Loans		69.781	37.811
Other		31.872	47.438
Fees and Commissions Paid (-)		-46.137	-42.295
Paid for Noncash Loans		-3.075	-3.225
Other		-43.062	-39.070
DIVIDEND INCOME	IV-3	466.155	363.709
TRADING INCOME OR LOSS (Net)	IV-4	-1.669.576	-321.938
Gains (Losses) Arising from Capital Markets Transactions		757.025	509.122
Gains (Losses) Arising From Derivative Financial Transactions		-2.309.706	-479.556
Foreign Exchange Gains or Losses		-116.895	-351.504
OTHER OPERATING INCOME	IV-5	79.944	28.277
GROSS PROFIT FROM OPERATING ACTIVITIES		2.491.074	1.433.960
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-127.832	-35.336
OTHER ALLOWANCE EXPENSES (-)	IV-6	-74.017	-40.227
PERSONNEL EXPENSES (-)		-211.911	-131.878
OTHER OPERATING EXPENSES (-)	IV-7	-291.817	-206.099
NET OPERATING INCOME (LOSS)		1.785.497	1.020.420
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	IV-9	1.785.497	1.020.420
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-10	-226.600	-107.529
Current Tax Provision		-326.572	0
Expense Effect of Deferred Tax		0	-107.529
Income Effect of Deferred Tax		99.972	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-11	1.558.897	912.891
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	IV-9	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-10	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	IV-11	1.558.897	912.891
Profit (Loss) Attributable to Group		1.558.897	912.891
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	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)		1.558.897	912.891
OTHER COMPREHENSIVE INCOME		-230.964	7.617
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		-230.964	7.617
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-331.936	8.687
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		100.972	-1.070
<b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>		<b>1.327.933</b>	<b>920.508</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		2.402.779	138.490
Interest Received		6.563.757	2.901.442
Interest Paid		-2.103.171	-1.715.084
Dividends received		466.155	363.410
Fees and Commissions Received		101.653	85.248
Other Gains		192.108	50.713
Collections from Previously Written Off Loans and Other Receivables		85.276	0
Cash Payments to Personnel and Service Suppliers		-417.990	-288.808
Taxes Paid		-203.081	-54.792
Other		-2.281.928	-1.203.639
Changes in Operating Assets and Liabilities Subject to Banking Operations		6.414.148	5.322.396
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-2.731.713	-951.224
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-3.460.200	-4.417.490
Net (Increase) Decrease in Other Assets		-864.029	-150.275
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		589.659	-670.488
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		12.880.431	11.511.873
Net Cash Provided From Banking Operations		8.816.927	5.460.886
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-8.322.327	-2.672.273
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		-4.882	-7.133
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-13.709.773	-6.308.441
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		5.420.056	3.664.141
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		-27.728	-20.840
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		1.010.047	406.533
Cash Obtained from Loans and Securities Issued		22.619.840	35.479.728
Cash Outflow Arised From Loans and Securities Issued		-20.746.582	-34.216.619
Equity Instruments Issued		0	0
Dividends paid		-841.000	-840.000
Payments of lease liabilities		-22.211	-16.576
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		117.783	178.962
Net Increase (Decrease) in Cash and Cash Equivalents		1.622.430	3.374.108
Cash and Cash Equivalents at Beginning of the Period		13.865.123	7.091.386
Cash and Cash Equivalents at End of the Period		15.487.553	10.465.494

