



KAMUYU AYDINLATMA PLATFORMU

NUROL YATIRIM BANKASI A.Ş. Bank Financial Report Consolidated 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

Nurul Yatırım Bankası A.Ş. Yönetim Kurulu'na

Giriş

Nurul Yatırım Bankası A.Ş.'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (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. Grup yönetimi, söz konusu ara dönem konsolide 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 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 finansal bilgilerin, Nurol Yatırım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 31 Mart 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren üç aylık döneme ilişkin, konsolide finansal performansının ve konsolide 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.

Grup'un 31 Aralık 2025 ve 31 Mart 2025 tarihleri itibarıyla "BDDK Muhasebe ve Finansal Raporlama Mevzuatına" uygun olarak düzenlenen konsolide finansal tabloları başka bir denetim firması tarafından sırasıyla denetlenmiş ve incelenmiştir. Söz konusu bağımsız denetim firmasının 11 Mart 2026 tarihli bağımsız denetim raporunda, Grup'un 31 Aralık 2025 tarihli konsolide bilançosunda krediler kalemi altında sınıflandırılmış olan varlık yönetimi faaliyetleri çerçevesinde satın almış olduğu 6,456,691 bin TL tutarındaki donuk alacakların taşınan değerinin hesaplamasında kullanılan beklenen nakit akışlarına ilişkin olarak Grup yönetimi tarafından sunulan destekleyici bilgi ve belgeler üzerinde yapılan değerlendirmeler kapsamında, söz konusu bilgi ve belgelerin ilgili nakit akışlarının tahminlerinin uygunluk ve gerçekleştirilebilirliğine ilişkin olarak yeterli kanıt teşkil etmediği sonucuna varılması nedeniyle sınırlı olumlu görüş ve 16 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 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

Aykut Üşenti, SMMM

Sorumlu Denetçi

12 Mayıs 2026

İstanbul, Türkiye

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
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		30.622.620	24.239.599	54.862.219	34.402.608	9.350.863	43.753.471
Cash and cash equivalents	I-1	7.582.422	8.854.677	16.437.099	13.159.456	1.900.718	15.060.174
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	100.145	5.349.644	5.449.789	713.570	1.044.571	1.758.141
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	14.118.634	3.370.367	17.489.001	15.731.609	216.045	15.947.654
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		14.118.634	3.370.367	17.489.001	15.731.609	216.045	15.947.654
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	8.230.992	11.923.957	20.154.949	5.385.251	7.163.249	12.548.500
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	15.026	0	15.026
Other Financial Assets		1.848.614	9.644.534	11.493.148	1.400.745	4.949.300	6.350.045
Derivative financial assets	I-2	690.572	90.598	781.170	126.292	70.851	197.143
Derivative Financial Assets At Fair Value Through Profit Or Loss		690.572	90.598	781.170	126.292	70.851	197.143
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		38.056.778	17.402.752	55.459.530	29.976.392	19.901.263	49.877.655
Loans	I-6	39.625.448	17.452.310	57.077.758	31.086.276	19.955.703	51.041.979
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 (-)		-1.568.670	-49.558	-1.618.228	-1.109.884	-54.440	-1.164.324
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		0	0	0	0	0	0
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	0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
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)		237.598	0	237.598	231.847	0	231.847
INTANGIBLE ASSETS AND GOODWILL (Net)		257.562	0	257.562	256.850	0	256.850
Goodwill		0	0	0	0	0	0
Other		257.562	0	257.562	256.850	0	256.850
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	984.590	0	984.590	639.941	0	639.941
OTHER ASSETS (Net)	I-17	3.487.698	26.230	3.513.928	2.885.283	23.917	2.909.200
TOTAL ASSETS		73.800.251	41.668.581	115.468.832	68.546.326	29.276.043	97.822.369
LIABILITY AND EQUITY ITEMS							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	1.439.318	964.391	2.403.709	951.686	1.772.733	2.724.419
MONEY MARKET FUNDS	II-5	4.565.089	1.492.364	6.057.453	3.006.668	3.415.240	6.421.908
MARKETABLE SECURITIES (Net)	II-6	20.287.455	1.609.569	21.897.024	18.290.066	1.533.886	19.823.952
Bills		14.339.880	0	14.339.880	15.384.890	0	15.384.890
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	1.101.608	2.033.299	3.134.907	1.498.745	3.416.946	4.915.691
Borrower funds		24.403	9.951	34.354	559.364	26.259	585.623
Other		1.077.205	2.023.348	3.100.553	939.381	3.390.687	4.330.068
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	910.580	949.508
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	206.539	1.338.457	1.544.996	38.928	910.580	949.508
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	100.123	0	100.123	80.787	0	80.787
PROVISIONS	II-10	219.922	317.100	537.022	322.156	352.608	674.764
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		122.007	0	122.007	61.139	0	61.139
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		97.915	317.100	415.015	261.017	352.608	613.625
CURRENT TAX LIABILITIES	II-11	616.565	0	616.565	490.781	0	490.781
DEFERRED TAX LIABILITY	II-11	624.471	0	624.471	448.562	0	448.562
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	1.654.415	60.805.511	62.459.926	1.378.534	44.596.067	45.974.601
EQUITY		14.008.809	242.096	14.250.905	13.078.752	498.912	13.577.664
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	-155.850	242.096	86.246	-183.448	498.912	315.464
Profit Reserves		2.020.749	0	2.020.749	1.852.549	0	1.852.549
Legal Reserves		1.349.665	0	1.349.665	1.181.465	0	1.181.465
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		18.679	0	18.679	18.679	0	18.679
Other Profit Reserves		652.405	0	652.405	652.405	0	652.405
Profit or Loss		6.240.822	0	6.240.822	5.506.563	0	5.506.563
Prior Years' Profit or Loss		4.497.363	0	4.497.363	639.373	0	639.373
Current Period Net Profit Or Loss		1.743.459	0	1.743.459	4.867.190	0	4.867.190
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		44.824.314	70.644.518	115.468.832	39.585.665	58.236.704	97.822.369

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
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
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
DERIVATIVE FINANCIAL INSTRUMENTS		58.549.718	136.634.728	195.184.446	39.374.458	96.577.053	135.951.511
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
CUSTODY AND PLEDGES RECEIVED		94.441.405	17.773.873	112.215.278	74.299.504	20.112.198	94.411.702
ITEMS HELD IN CUSTODY		31.388.453	9.840.671	41.229.124	28.033.283	12.325.448	40.358.731
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
PLEDGED ITEMS		62.930.952	7.489.241	70.420.193	46.144.221	7.358.293	53.502.514
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
TOTAL OFF-BALANCE SHEET ACCOUNTS		169.517.971	161.461.347	330.979.318	130.410.779	123.909.595	254.320.374

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
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	IV-1	6.610.496	3.901.514
Interest Income on Loans		3.998.588	2.199.274
Interest Income on Reserve Deposits		0	0
Interest Income on Banks		1.360.265	575.443
Interest Income on Money Market Placements		332.534	128.368
Interest Income on Marketable Securities Portfolio		726.943	743.989
Financial Assets At Fair Value Through Profit Loss		0	0
Financial Assets At Fair Value Through Other Comprehensive Income		726.943	743.989
Financial Assets Measured at Amortised Cost		0	0
Finance Leasing Interest Income		0	0
Other Interest Income		192.166	254.440
INTEREST EXPENSES (-)	IV-2	-2.560.380	-2.212.292
Interest Expenses on Deposits		0	0
Interest Expenses on Funds Borrowed		-299.966	-505.937
Interest Expenses on Money Market Funds		-324.328	-411.351
Interest Expenses on Securities Issued		-1.514.680	-1.032.857
Lease Interest Expenses		-7.490	-5.908
Other Interest Expense		-413.916	-256.239
NET INTEREST INCOME OR EXPENSE		4.050.116	1.689.222
NET FEE AND COMMISSION INCOME OR EXPENSES		-217.081	-175.195
Fees and Commissions Received		101.106	84.671
From Noncash Loans		69.781	37.811
Other		31.325	46.860
Fees and Commissions Paid (-)		-318.187	-259.866
Paid for Noncash Loans		-4.968	-3.979
Other		-313.219	-255.887
DIVIDEND INCOME	IV-3	466.155	363.709
TRADING INCOME OR LOSS (Net)	IV-4	-1.287.641	-70.476
Gains (Losses) Arising from Capital Markets Transactions		920.557	605.981
Gains (Losses) Arising From Derivative Financial Transactions		-2.091.303	-324.953
Foreign Exchange Gains or Losses		-116.895	-351.504
OTHER OPERATING INCOME	IV-5	98.953	28.233
GROSS PROFIT FROM OPERATING ACTIVITIES		3.110.502	1.835.493
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	IV-6	-366.650	-88.625
OTHER ALLOWANCE EXPENSES (-)	IV-6	-74.424	-40.347
PERSONNEL EXPENSES (-)		-264.848	-166.915
OTHER OPERATING EXPENSES (-)	IV-7	-401.998	-278.064
NET OPERATING INCOME (LOSS)		2.002.582	1.261.542
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	2.002.582	1.261.542
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-10	-259.123	-145.091
Current Tax Provision		-326.572	0
Expense Effect of Deferred Tax		0	-145.091
Income Effect of Deferred Tax		67.449	0
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-11	1.743.459	1.116.451
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	1.743.459	1.116.451
Profit (Loss) Attributable to Group		1.743.459	1.116.451
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 (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
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		1.743.459	1.116.451
OTHER COMPREHENSIVE INCOME		-229.218	10.721
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		-229.218	10.721
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-330.190	11.791
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
TOTAL COMPREHENSIVE INCOME (LOSS)		1.514.241	1.127.172

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
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		2.411.146	205.467
Interest Received		6.864.628	3.431.730
Interest Paid		-2.282.207	-2.104.749
Dividends received		466.155	363.709
Fees and Commissions Received		101.106	84.671
Other Gains		589.122	151.501
Collections from Previously Written Off Loans and Other Receivables		177.017	79.774
Cash Payments to Personnel and Service Suppliers		-772.434	-555.709
Taxes Paid		-217.192	-59.074
Other		-2.515.049	-1.186.386
Changes in Operating Assets and Liabilities Subject to Banking Operations		5.776.887	4.570.017
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-905.020	-989.238
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-6.159.554	-4.275.034
Net (Increase) Decrease in Other Assets		-975.589	-238.441
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		1.159.659	469.512
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		12.657.391	9.603.218
Net Cash Provided From Banking Operations		8.188.033	4.775.484
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-8.122.698	-2.889.109
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	-15.211
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-11.141.576	-3.516.666
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.052.378	664.110
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		-28.618	-21.342
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.022.265	1.278.346
Cash Obtained from Loans and Securities Issued		24.719.841	36.779.728
Cash Outflow Arised From Loans and Securities Issued		-22.834.365	-34.644.806
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		117.737	169.155
Net Increase (Decrease) in Cash and Cash Equivalents		1.205.337	3.333.876
Cash and Cash Equivalents at Beginning of the Period		14.490.300	7.154.189
Cash and Cash Equivalents at End of the Period		15.695.637	10.488.065

