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KAMUYU AYDINLATMA PLATFORMU

# TÜRKİYE KALKINMA VE YATIRIM BANKASI A.Ş.
# Bank Financial Report
# Consolidated
# 2026 - 2. 3 Monthly Notification

## General Information About Financial Statements

# Independet Audit Comment

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

## ARA DÖNEM KONSOLİDE 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") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide finansal durum tablosu ile aynı tarihte sona eren altı 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 Saklanmasına 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.

*Sonuç*

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin Grup'un 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı 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.

*Mevzuattan Kaynaklanan Diğer Yükümlülüklere İlişkin Rapor*

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

24 Temmuz 2026

İstanbul, Türkiye

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

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| | Footnote Reference | Current Period 30.06.2026 | | | 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) | (1) | 43.575 | 30.885 | 74.460 | 40.406 | 28.134 | 68.540 |
| Cash and cash equivalents | | 36.038 | 1.119 | 37.157 | 32.125 | 1.680 | 33.805 |
| Cash and Cash Balances at Central Bank | | 4 | 0 | 4 | 1 | 0 | 1 |
| Banks | | 24.473 | 1.119 | 25.592 | 22.425 | 1.680 | 24.105 |
| Receivables From Money Markets | | 11.571 | 0 | 11.571 | 9.707 | 0 | 9.707 |
| Allowance for Expected Losses ( - ) | | -10 | 0 | -10 | -8 | 0 | -8 |
| Financial assets at fair value through profit or loss | | 755 | 436 | 1.191 | 602 | 387 | 989 |
| Public Debt Securities | | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity instruments | | 755 | 436 | 1.191 | 602 | 387 | 989 |
| Other Financial Assets | | 0 | 0 | 0 | 0 | 0 | 0 |
| Financial Assets at Fair Value Through Other Comprehensive Income | | 6.781 | 29.328 | 36.109 | 7.649 | 26.066 | 33.715 |
| Public Debt Securities | | 5.598 | 8.611 | 14.209 | 5.261 | 8.353 | 13.614 |
| Equity instruments | | 9 | 0 | 9 | 9 | 0 | 9 |
| Other Financial Assets | | 1.174 | 20.717 | 21.891 | 2.379 | 17.713 | 20.092 |
| Derivative financial assets | (1,5) | 1 | 2 | 3 | 30 | 1 | 31 |
| Derivative Financial Assets At Fair Value Through Profit Or Loss | | 1 | 2 | 3 | 30 | 1 | 31 |
| Derivative Financial Assets At Fair Value Through Other Comprehensive Income | | 0 | 0 | 0 | 0 | 0 | 0 |
| FINANCIAL ASSETS AT AMORTISED COST (Net) | (2) | 37.813 | 102.469 | 140.282 | 34.706 | 99.890 | 134.596 |
| Loans | | 24.230 | 102.192 | 126.422 | 24.116 | 99.633 | 123.749 |
| Receivables From Leasing Transactions | | 0 | 0 | 0 | 0 | 0 | 0 |
| Factoring Receivables | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Financial Assets Measured at Amortised Cost | | 15.092 | 277 | 15.369 | 12.190 | 257 | 12.447 |
| Public Debt Securities | | 13.185 | 277 | 13.462 | 11.260 | 257 | 11.517 |
| Other Financial Assets | | 1.907 | 0 | 1.907 | 930 | 0 | 930 |
| Allowance for Expected Credit Losses (-) | | -1.509 | 0 | -1.509 | -1.600 | 0 | -1.600 |
| 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) | 11 | 0 | 11 | 11 | 0 | 11 |
| Investments in Associates (Net) | | 11 | 0 | 11 | 11 | 0 | 11 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Associates Accounted for Using Equity Method | | 0 | 0 | 0 | 0 | 0 | 0 |
| Unconsolidated Associates | | 11 | 0 | 11 | 11 | 0 | 11 |
| Investments in Subsidiaries (Net) | | 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) | | 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) | 343 | 0 | 343 | 126 | 0 | 126 |
| INTANGIBLE ASSETS AND GOODWILL (Net) | (7) | 60 | 0 | 60 | 64 | 0 | 64 |
| Goodwill | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | | 60 | 0 | 60 | 64 | 0 | 64 |
| INVESTMENT PROPERTY (Net) | (8) | 0 | 0 | 0 | 0 | 0 | 0 |
| CURRENT TAX ASSETS | (9) | 0 | 0 | 0 | 0 | 0 | 0 |
| DEFERRED TAX ASSET | (10) | 562 | 0 | 562 | 471 | 0 | 471 |
| OTHER ASSETS (Net) | | 373 | 375 | 748 | 346 | 369 | 715 |
| **TOTAL ASSETS** | | **82.737** | **133.729** | **216.466** | **76.130** | **128.393** | **204.523** |
| **LIABILITY AND EQUITY ITEMS** | | | | | | | |
| DEPOSITS | (1) | 0 | 0 | 0 | 0 | 0 | 0 |
| LOANS RECEIVED | (2) | 23.533 | 126.732 | 150.265 | 23.472 | 116.456 | 139.928 |
| MONEY MARKET FUNDS | (3) | 1.146 | 127 | 1.273 | 4.547 | 90 | 4.637 |
| MARKETABLE SECURITIES (Net) | (4) | 1.907 | 5.396 | 7.303 | 930 | 5.109 | 6.039 |
| Bills | | 0 | 0 | 0 | 0 | 0 | 0 |
| Asset-backed Securities | | 1.907 | 0 | 1.907 | 930 | 0 | 930 |
| Bonds | | 0 | 5.396 | 5.396 | 0 | 5.109 | 5.109 |
| FUNDS | | 833 | 3.412 | 4.245 | 865 | 6.486 | 7.351 |
| Funds from Credit Customers | | 621 | 1.911 | 2.532 | 844 | 2.801 | 3.645 |
| Other | | 212 | 1.501 | 1.713 | 21 | 3.685 | 3.706 |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS | (6) | 0 | 0 | 0 | 0 | 0 | 0 |
| DERIVATIVE FINANCIAL LIABILITIES | (7,10) | 41 | 0 | 41 | 14 | 5 | 19 |
| Derivative Financial Liabilities At Fair Value Through Profit Or Loss | | 41 | 0 | 41 | 14 | 5 | 19 |
| 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) | 75 | 0 | 75 | 20 | 0 | 20 |
| PROVISIONS | (11) | 766 | 0 | 766 | 716 | 0 | 716 |
| Provision for Restructuring | | 0 | 0 | 0 | 0 | 0 | 0 |
| Reserves for Employee Benefits | | 353 | 0 | 353 | 367 | 0 | 367 |
| Insurance Technical Reserves (Net) | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other provisions | | 413 | 0 | 413 | 349 | 0 | 349 |
| CURRENT TAX LIABILITIES | (12) | 1.417 | 0 | 1.417 | 1.231 | 0 | 1.231 |
| 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) | 8.551 | 2.983 | 11.534 | 7.330 | 2.826 | 10.156 |
| Loans | | 8.551 | 2.983 | 11.534 | 7.330 | 2.826 | 10.156 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Other Debt Instruments | | 0 | 0 | 0 | 0 | 0 | 0 |
| OTHER LIABILITIES | (16) | 689 | 170 | 859 | 676 | 120 | 796 |
| EQUITY | (17) | 38.695 | -7 | 38.688 | 33.443 | 187 | 33.630 |
| Issued capital | | 10.000 | 0 | 10.000 | 10.000 | 0 | 10.000 |
| Capital Reserves | | 212 | 0 | 212 | 212 | 0 | 212 |
| Equity Share Premiums | | 6 | 0 | 6 | 6 | 0 | 6 |
| Share Cancellation Profits | | 0 | 0 | 0 | 0 | 0 | 0 |
| Other Capital Reserves | | 206 | 0 | 206 | 206 | 0 | 206 |
| Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss | | 7 | 0 | 7 | 7 | 0 | 7 |
| Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss | | 2 | -7 | -5 | 28 | 187 | 215 |
| Profit Reserves | | 23.196 | 0 | 23.196 | 14.189 | 0 | 14.189 |
| Legal Reserves | | 1.182 | 0 | 1.182 | 731 | 0 | 731 |
| Statutory Reserves | | 0 | 0 | 0 | 0 | 0 | 0 |
| Extraordinary Reserves | | 22.004 | 0 | 22.004 | 13.404 | 0 | 13.404 |
| Other Profit Reserves | | 10 | 0 | 10 | 54 | 0 | 54 |
| Profit or Loss | | 5.278 | 0 | 5.278 | 9.007 | 0 | 9.007 |
| Prior Years' Profit or Loss | | 0 | 0 | 0 | 0 | 0 | 0 |
| Current Period Net Profit Or Loss | | 5.278 | 0 | 5.278 | 9.007 | 0 | 9.007 |
| Non-controlling Interests | | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total equity and liabilities** | | **77.653** | **138.813** | **216.466** | **73.244** | **131.279** | **204.523** |

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

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| | Footnote Reference | Current Period 30.06.2026 | | | Previous Period 31.12.2025 | | |
|---|---|---|---|---|---|---|---|
| | | TC | FC | Total | TC | FC | Total |
| **Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)** | | | | | | | |
| OFF-BALANCE SHEET COMMITMENTS | | 19.230 | 51.866 | 71.096 | 22.811 | 54.734 | 77.545 |
| GUARANTIES AND WARRANTIES | (1) | 129 | 4.619 | 4.748 | 128 | 5.442 | 5.570 |
| Letters of Guarantee | | 129 | 3.968 | 4.097 | 128 | 4.769 | 4.897 |
| 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 | | 129 | 3.968 | 4.097 | 128 | 4.769 | 4.897 |
| 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 | 16 |
| Documentary Letters of Credit | | 0 | 0 | 0 | 0 | 16 | 16 |
| 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 | 651 | 651 | 0 | 657 | 657 |
| Other Collaterals | | 0 | 0 | 0 | 0 | 0 | 0 |
| COMMITMENTS | (1,3) | 13.966 | 33.381 | 47.347 | 19.594 | 37.421 | 57.015 |
| Irrevocable Commitments | | 256 | 996 | 1.252 | 1.081 | 1.599 | 2.680 |
| Forward Asset Purchase Commitments | | 50 | 411 | 461 | 868 | 1.027 | 1.895 |
| 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 | | 206 | 585 | 791 | 213 | 572 | 785 |
| Revocable Commitments | | 13.710 | 32.385 | 46.095 | 18.513 | 35.822 | 54.335 |
| Revocable Loan Granting Commitments | | 13.710 | 32.385 | 46.095 | 18.513 | 35.822 | 54.335 |
| Other Revocable Commitments | | 0 | 0 | 0 | 0 | 0 | 0 |
| DERIVATIVE FINANCIAL INSTRUMENTS | (2) | 5.135 | 13.866 | 19.001 | 3.089 | 11.871 | 14.960 |
| 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 | | 5.135 | 13.866 | 19.001 | 3.089 | 11.871 | 14.960 |
| 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 | | 5.135 | 13.866 | 19.001 | 3.089 | 11.871 | 14.960 |
| Currency Swap Buy Transactions | | 0 | 9.450 | 9.450 | 485 | 7.005 | 7.490 |
| Currency Swap Sell Transactions | | 5.135 | 4.416 | 9.551 | 2.604 | 4.866 | 7.470 |
| 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 | | 130.694 | 783.513 | 914.207 | 132.330 | 726.341 | 858.671 |
| ITEMS HELD IN CUSTODY | | 115 | 0 | 115 | 126 | 0 | 126 |
| Customer Fund and Portfolio Balances | | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities Held in Custody | | 115 | 0 | 115 | 126 | 0 | 126 |
| 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 | | 130.579 | 783.513 | 914.092 | 132.204 | 726.341 | 858.545 |
| Securities | | 5.127 | 0 | 5.127 | 4.787 | 689 | 5.476 |
| Guarantee Notes | | 0 | 4.870 | 4.870 | 0 | 4.623 | 4.623 |
| Commodity | | 0 | 0 | 0 | 0 | 0 | 0 |
| Warrant | | 0 | 0 | 0 | 0 | 0 | 0 |
| Real Estate | | 120.118 | 750.981 | 871.099 | 122.233 | 691.309 | 813.542 |
| Other Pledged Items | | 5.334 | 27.662 | 32.996 | 5.184 | 29.720 | 34.904 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Depositories Receiving Pledged Items | | 0 | 0 | 0 | 0 | 0 | 0 |
| ACCEPTED BILL, GUARANTIES AND WARRANTEES | | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL OFF-BALANCE SHEET ACCOUNTS** | | **149.924** | **835.379** | **985.303** | **155.141** | **781.075** | **936.216** |

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

KAMUYU AYDINLATMA PLATFORMU
PUBLIC DISCLOSURE PLATFORM

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| | Footnote Reference | Current Period 01.01.2026 - 30.06.2026 | Previous Period 01.01.2025 - 30.06.2025 | Current Period 3 Months 01.04.2026 - 30.06.2026 | Previous Period 3 Months 01.04.2025 - 30.06.2025 |
|---|---|---|---|---|---|
| **Statement of Profit or Loss (TFRS 9 Impairment Model Applied)** | | | | | |
| **INCOME AND EXPENSE ITEMS** | | | | | |
| INTEREST INCOME | (1) | 17.809 | 13.996 | 8.924 | 7.072 |
| Interest Income on Loans | | 5.887 | 5.220 | 2.903 | 2.711 |
| Interest Income on Reserve Deposits | | 0 | 0 | 0 | 0 |
| Interest Income on Banks | | 5.034 | 1.286 | 2.697 | 804 |
| Interest Income on Money Market Placements | | 2.528 | 4.119 | 988 | 1.849 |
| Interest Income on Marketable Securities Portfolio | | 3.989 | 3.264 | 2.175 | 1.677 |
| Financial Assets At Fair Value Through Profit Loss | | 0 | 0 | 0 | 0 |
| Financial Assets At Fair Value Through Other Comprehensive Income | | 2.036 | 1.568 | 1.043 | 825 |
| Financial Assets Measured at Amortised Cost | | 1.953 | 1.696 | 1.132 | 852 |
| Finance Leasing Interest Income | | 0 | 0 | 0 | 0 |
| Other Interest Income | | 371 | 107 | 161 | 31 |
| INTEREST EXPENSES (-) | (2) | -8.321 | -7.175 | -3.797 | -3.263 |
| Interest Expenses on Deposits | | 0 | 0 | 0 | 0 |
| Interest Expenses on Funds Borrowed | | -6.291 | -5.418 | -3.317 | -2.781 |
| Interest Expenses on Money Market Funds | | -393 | -720 | -143 | -322 |
| Interest Expenses on Securities Issued | | -220 | -205 | -75 | -67 |
| Lease Interest Expenses | | -15 | -5 | -7 | -2 |
| Other Interest Expense | | -1.402 | -827 | -255 | -91 |
| NET INTEREST INCOME OR EXPENSE | | 9.488 | 6.821 | 5.127 | 3.809 |
| NET FEE AND COMMISSION INCOME OR EXPENSES | | 97 | 159 | 68 | 103 |
| Fees and Commissions Received | | 135 | 186 | 87 | 113 |
| From Noncash Loans | | 38 | 36 | 27 | 22 |
| Other | (12) | 97 | 150 | 60 | 91 |
| Fees and Commissions Paid (-) | | -38 | -27 | -19 | -10 |
| Paid for Noncash Loans | | 0 | 0 | 0 | 0 |
| Other | (12) | -38 | -27 | -19 | -10 |
| DIVIDEND INCOME | (3) | 25 | 48 | 24 | 32 |
| TRADING INCOME OR LOSS (Net) | (4) | -584 | -249 | -409 | -193 |
| Gains (Losses) Arising from Capital Markets Transactions | | 149 | 90 | 43 | 47 |
| Gains (Losses) Arising From Derivative Financial Transactions | | -585 | 140 | -309 | 107 |
| Foreign Exchange Gains or Losses | | -148 | -479 | -143 | -347 |
| OTHER OPERATING INCOME | (5) | 161 | 319 | 34 | 94 |
| GROSS PROFIT FROM OPERATING ACTIVITIES | | 9.187 | 7.098 | 4.844 | 3.845 |
| ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - ) | (6) | -137 | -238 | -63 | -73 |
| OTHER ALLOWANCE EXPENSES ( - ) | (6) | -222 | -156 | -127 | -29 |
| PERSONNEL EXPENSES (-) | | -964 | -623 | -509 | -312 |
| OTHER OPERATING EXPENSES (-) | (7) | -479 | -313 | -219 | -148 |
| NET OPERATING INCOME (LOSS) | | 7.385 | 5.768 | 3.926 | 3.283 |
| AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER | | 0 | 0 | 0 | 0 |
| PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD | | 0 | 0 | 0 | 0 |
| NET MONETARY POSITION GAIN (LOSS) | | 0 | 0 | 0 | 0 |
| PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX | (8) | 7.385 | 5.768 | 3.926 | 3.283 |
| TAX PROVISION FOR CONTINUING OPERATIONS (+/-) | (9) | -2.107 | -1.754 | -1.197 | -1.020 |
| Current Tax Provision | | -2.104 | -1.755 | -1.275 | -1.051 |
| Expense Effect of Deferred Tax | | -3 | 0 | 78 | 30 |
| Income Effect of Deferred Tax | | 0 | 1 | 0 | 1 |
| NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS | (10) | 5.278 | 4.014 | 2.729 | 2.263 |
| INCOME ON DISCONTINUED OPERATIONS | | 0 | 0 | 0 | 0 |
| Income on Assets Held for Sale | | 0 | 0 | 0 | 0 |
| Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures) | | 0 | 0 | 0 | 0 |
| Other Income on Discontinued Operations | | 0 | 0 | 0 | 0 |
| EXPENSES ON DISCONTINUED OPERATIONS (-) | | 0 | 0 | 0 | 0 |
| Expense on Assets Held for Sale | | 0 | 0 | 0 | 0 |

| | | | | | |
|---|---|---|---|---|---|
| Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures) | | 0 | 0 | 0 | 0 |
| Other Expenses on Discontinued Operations | | 0 | 0 | 0 | 0 |
| PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX | | 0 | 0 | 0 | 0 |
| TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-) | | 0 | 0 | 0 | 0 |
| Current Tax Provision | | 0 | 0 | 0 | 0 |
| Expense Effect of Deferred Tax | | 0 | 0 | 0 | 0 |
| Income Effect of Deferred Tax | | 0 | 0 | 0 | 0 |
| NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS | | 0 | 0 | 0 | 0 |
| NET PROFIT OR LOSS FOR THE PERIOD | (11) | 5.278 | 4.014 | 2.729 | 2.263 |
| Profit (Loss) Attributable to Group | | 5.278 | 4.014 | 2.729 | 2.263 |
| Profit (loss), attributable to non-controlling interests | | 0 | 0 | 0 | 0 |
| **Profit (loss) per share** | | | | | |
| **Profit (Loss) per Share** | | | | | |
| Profit (Loss) per Share | | | | | |
| *Hisse Başına Kar (Zarar)* | | 0,00500000 | 0,00700000 | 0,00300000 | 0,00400000 |

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

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| | Footnote Reference | Current Period 01.01.2026 - 30.06.2026 | Previous Period 01.01.2025 - 30.06.2025 | Current Period 3 Months 01.04.2026 - 30.06.2026 | Previous Period 3 Months 01.04.2025 - 30.06.2025 |
|---|---|---|---|---|---|
| **Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)** | | | | | |
| PROFIT (LOSS) | | 5.278 | 4.014 | | |
| OTHER COMPREHENSIVE INCOME | | -220 | 8 | | |
| 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 | | -220 | 8 | | |
| Exchange Differences on Translation | | 0 | 0 | | |
| Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income | | -314 | 12 | | |
| 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 | | 94 | -4 | | |
| TOTAL COMPREHENSIVE INCOME (LOSS) | | 5.058 | 4.022 | | |

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

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| | Footnote Reference | Current Period 01.01.2026 - 30.06.2026 | Previous Period 01.01.2025 - 30.06.2025 |
|---|---|---|---|
| **Statement of Cash Flow (TFRS 9 Impairment Model Applied)** | | | |
| **CASH FLOWS FROM USED IN BANKING OPERATIONS** | | | |
| Operating Profit Before Changes in Operating Assets and Liabilities | | 4.927 | 2.500 |
| Interest Received | | 16.175 | 11.387 |
| Interest Paid | | -6.795 | -6.133 |
| Dividends received | | 25 | 48 |
| Fees and Commissions Received | | 135 | 171 |
| Other Gains | | 21 | 4 |
| Collections from Previously Written Off Loans and Other Receivables | | 57 | 122 |
| Cash Payments to Personnel and Service Suppliers | | -1.168 | -748 |
| Taxes Paid | | -2.065 | -1.524 |
| Other | | -1.458 | -827 |
| Changes in Operating Assets and Liabilities Subject to Banking Operations | | -78 | 2.779 |
| Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss | | -177 | -86 |
| Net (Increase) Decrease in Due From Banks | | 0 | 0 |
| Net (Increase) Decrease in Loans | | 4.578 | -1.639 |
| Net (Increase) Decrease in Other Assets | | 80 | 508 |
| 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 | | 1.552 | 2.742 |
| Net Increase (Decrease) in Matured Payables | | 0 | 0 |
| Net Increase (Decrease) Other Liabilities | | -6.111 | 1.254 |
| Net Cash Provided From Banking Operations | | 4.849 | 5.279 |
| **CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES** | | | |
| Net Cash Flows from (used in) Investing Activities | | -2.596 | 2.458 |
| 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 | | -278 | -34 |
| Cash Obtained from Tangible and Intangible Asset Sales | | 9 | 0 |
| Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income | | -29.894 | -22.910 |
| Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income | | 29.093 | 24.398 |
| Cash Paid for Purchase of Financial Assets At Amortised Cost | | -3.679 | -1.385 |
| Cash Obtained from Sale of Financial Assets At Amortised Cost | | 2.165 | 2.413 |
| Other | | -12 | -24 |
| **CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES** | | | |
| Net cash flows from (used in) financing activities | | -58 | 4.480 |
| Cash Obtained from Loans and Securities Issued | | 0 | 0 |
| Cash Outflow Arised From Loans and Securities Issued | | 0 | 0 |
| Equity Instruments Issued | | 0 | 4.501 |
| Dividends paid | | 0 | 0 |
| Payments of lease liabilities | | -58 | -21 |
| Other | | 0 | 0 |
| Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents | | 1.076 | 1.155 |
| Net Increase (Decrease) in Cash and Cash Equivalents | | 3.271 | 13.372 |
| Cash and Cash Equivalents at Beginning of the Period | | 32.667 | 21.747 |
| Cash and Cash Equivalents at End of the Period | | 35.938 | 35.119 |

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

| | |
|---|---|
| Presentation Currency | 1.000.000 TL |
| Nature of Financial Statements | Consolidated |

| Period | Item | Footnote Reference | Issued Capital | Share Premium | Share Cancellation Profit | Other Capital Reserves | Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss | | | Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss | | | Profit Reserves | Prior Years' Profits or Losses | Current Period Net Profit ( Loss) | Total Equity Except from Non-controlling Interests | Non-controlling Interests | Total Equity |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | Tangible and Intangible Assets Revaluation Reserve | Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans | Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss) | Exchange Differences on Translation | Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income | Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss) | | | | | | |
| Previous Period 01.01.2025 - 30.06.2025 | **Statement of changes in equity (TFRS 9 Impairment Model Applied)** | | | | | | | | | | | | | | | | | |
| | **CHANGES IN EQUITY ITEMS** | | | | | | | | | | | | | | | | | |
| | **Equity at beginning of period** | | **5.500** | **5** | **0** | **206** | **0** | **2** | **0** | **0** | **92** | **11** | **8.013** | **6.176** | **0** | **20.005** | **0** | **20.005** |
| | Adjustments Related to TMS 8 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Effect Of Corrections | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Effect Of Changes In Accounting Policy | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Adjusted Beginning Balance | | 5.500 | 5 | 0 | 206 | 0 | 2 | 0 | 0 | 92 | 11 | 8.013 | 6.176 | 0 | 20.005 | 0 | 20.005 |
| | Total Comprehensive Income (Loss) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 4.014 | 4.022 | 0 | 4.022 |
| | Capital Increase in Cash | | 4.500 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4.501 | 0 | 4.501 |
| | Capital Increase Through Internal Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Issued Capital Inflation Adjustment Difference | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Convertible Bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Subordinated Debt | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Increase (decrease) through other changes, equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Profit Distributions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.176 | -6.176 | 0 | 0 | 0 | 0 |
| | Dividends Paid | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Transfers To Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6.176 | -6.176 | 0 | 0 | 0 | 0 |
| | Other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Equity at end of period** | | **10.000** | **6** | **0** | **206** | **0** | **2** | **0** | **0** | **100** | **11** | **14.189** | **0** | **4.014** | **28.528** | **0** | **28.528** |
| Current Period 01.01.2026 - 30.06.2026 | **Statement of changes in equity (TFRS 9 Impairment Model Applied)** | | | | | | | | | | | | | | | | | |
| | **CHANGES IN EQUITY ITEMS** | | | | | | | | | | | | | | | | | |
| | **Equity at beginning of period** | | **10.000** | **6** | **0** | **206** | **0** | **7** | **0** | **0** | **204** | **11** | **14.189** | **9.007** | **0** | **33.630** | **0** | **33.630** |
| | Adjustments Related to TMS 8 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Effect Of Corrections | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Effect Of Changes In Accounting Policy | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Adjusted Beginning Balance | | 10.000 | 6 | 0 | 206 | 0 | 7 | 0 | 0 | 204 | 11 | 14.189 | 9.007 | 0 | 33.630 | 0 | 33.630 |
| | Total Comprehensive Income (Loss) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -220 | 0 | 0 | 0 | 5.278 | 5.058 | 0 | 5.058 |
| | Capital Increase in Cash | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Capital Increase Through Internal Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Issued Capital Inflation Adjustment Difference | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Convertible Bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Subordinated Debt | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Increase (decrease) through other changes, equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Profit Distributions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9.007 | -9.007 | 0 | 0 | 0 | 0 |
| | Dividends Paid | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Transfers To Reserves | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9.007 | -9.007 | 0 | 0 | 0 | 0 |
| | Other | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | **Equity at end of period** | | **10.000** | **0** | **0** | **206** | **0** | **7** | **0** | **0** | **-16** | **11** | **23.196** | **0** | **5.278** | **38.688** | **0** | **38.688** |