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KAMUYU AYDINLATMA PLATFORMU

ADİL VARLIK YÖNETİM A.Ş.
Bank Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	IŞIK YEMİNLİ MALİ MÜŞAVİRLİK VE BAĞIMSIZ DENETİM A.Ş.
Audit Type	Limited
Audit Result	Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Adil Varlık Yönetim Anonim Şirketi

Genel Kurulu'na

Giriş

Adil Varlık Yönetim Anonim Şirketi'nin ("Şirket") **30 Haziran 2026** tarihli ilişikteki finansal durum tablosu ile aynı tarihte sona eren altı aylık döneme ait kâr veya zarar ve diğer kapsamlı gelir tablosu, özkaynak değişim tablosu ve nakit akış tablosu ile önemli muhasebe politikalarının özeti ve diğer açıklayıcı dipnotlarının ("ara dönem finansal bilgiler") sınırlı denetimini yürütmüş bulunuyoruz.

Şirket Yönetim Kurulu'nun Sorumluluğuna İlişkin Açıklama

Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring, Finansman ve Tasarruf Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") tarafından yönetmelik, tebliğ, genelge ve yapılan açıklamalar; 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 finansal bilgilerin, Adil Varlık Yönetim Anonim Şirketi'nin 30 Haziran 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı 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.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Mehmet Halim ŞAHİN'dir.

İstanbul, 05 Ağustos 2026

IŞIK YEMİNLİ MALİ MÜŞAVİRLİK VE

BAĞIMSIZ DENETİM A.Ş.

An independent member of BKR International

Mehmet Halim ŞAHİN

Sorumlu Denetçi

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 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	18.235		18.235	11.165		11.165
Cash and cash equivalents	1	18.235		18.235	11.165		11.165
Banks		7.517		7.517	11.165		11.165
Receivables From Money Markets		10.718		10.718			
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.109.451		1.109.451	773.296		773.296
Loans	4	1.326.226		1.326.226	914.353		914.353
Other Financial Assets Measured at Amortised Cost	5	0		0	0		0
Allowance for Expected Credit Losses (-)	4	-216.775		-216.775	-141.057		-141.057
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		0		0	0		0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	6	0		0	0		0
Jointly Controlled Partnerships (JointVentures) (Net)	6	0		0	0		0
TANGIBLE ASSETS (Net)	7	31.029		31.029	31.162		31.162
INTANGIBLE ASSETS AND GOODWILL (Net)	8	249		249	344		344
Other		249		249			
INVESTMENT PROPERTY (Net)	9	0		0	0		0
CURRENT TAX ASSETS	10	0		0	0		0
DEFERRED TAX ASSET	10	0		0	0		0
OTHER ASSETS (Net)	11	522.781	296.620	819.401	259.484		259.484
TOTAL ASSETS		**1.681.745**	**296.620**	**1.978.365**	**1.075.451**		**1.075.451**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	1	0		0			
LOANS RECEIVED	2	522.990		522.990	25.529		25.529
MONEY MARKET FUNDS	3	0		0	0		0
MARKETABLE SECURITIES (Net)	4	549.174		549.174	145.518		145.518
Bills		549.174		549.174	145.518		145.518
FUNDS	5	0		0	0		0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS	6	0		0	0		0
DERIVATIVE FINANCIAL LIABILITIES	7	0		0	0		0
FACTORING PAYABLES		0		0	0		0
LEASE PAYABLES (Net)	8	0		0	0		0
PROVISIONS	9	11.254		11.254	6.162		6.162

Reserves for Employee Benefits		11.254		11.254	6.162		6.162
CURRENT TAX LIABILITIES	10	19.721		19.721	41.060		41.060
DEFERRED TAX LIABILITY	10	50.021		50.021	20.668		20.668
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0	0		0
SUBORDINATED DEBT		0		0	0		0
OTHER LIABILITIES	11	224.012		224.012	285.360		285.360
EQUITY	12	601.193		601.193	551.154		551.154
Issued capital		500.000		500.000	500.000		500.000
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.014		-1.014	-330		-330
Profit or Loss		102.207		102.207	51.484		51.484
Prior Years' Profit or Loss		51.484		51.484	-4.837		-4.837
Current Period Net Profit Or Loss		50.723		50.723	56.321		56.321
Total equity and liabilities		**1.978.365**		**1.978.365**	**1.075.451**		**1.075.451**

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		822.500		822.500	0		0
GUARANTIES AND WARRANTIES	1	822.500		822.500	0		0
Letters of Guarantee		400.000		400.000			
Other Letters of Guarantee		400.000		400.000			
Other Collaterals		422.500		422.500			
COMMITMENTS	1	0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
CUSTODY AND PLEDGES RECEIVED		0		0	25.529		25.529
ITEMS HELD IN CUSTODY		0		0	0		0
PLEDGED ITEMS		11.604		11.604	25.529		25.529
Other Pledged Items					25.529		25.529
ACCEPTED BILL, GUARANTIES AND WARRANTEES		-11.604		-11.604			
TOTAL OFF-BALANCE SHEET ACCOUNTS		**822.500**		**822.500**	**25.529**		**25.529**

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 - 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	576.306	168.546		
Interest Income on Loans		575.155	168.546		
Interest Income on Money Market Placements		1.137			
Other Interest Income		14			
INTEREST EXPENSES (-)	2	-95.646	0		
Interest Expenses on Funds Borrowed		-43.432			
Interest Expenses on Securities Issued		-52.214			
NET INTEREST INCOME OR EXPENSE		480.660	168.546		
NET FEE AND COMMISSION INCOME OR EXPENSES	3	-6.919	-25		
Fees and Commissions Paid (-)		-6.919	-25		
Other		-6.919	-25		
DIVIDEND INCOME	4	0	0		
TRADING INCOME OR LOSS (Net)	5	-24.721	117		
Gains (Losses) Arising from Capital Markets Transactions		15.237			
Foreign Exchange Gains or Losses		-39.958	117		
OTHER OPERATING INCOME	6	5.462	1.957		
GROSS PROFIT FROM OPERATING ACTIVITIES		454.482	170.595		
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	7	-75.718	-11.802		
OTHER ALLOWANCE EXPENSES (-)	7	0	0		
PERSONNEL EXPENSES (-)	8	-111.351	-49.632		
OTHER OPERATING EXPENSES (-)	8	-176.230	-111.961		
NET OPERATING INCOME (LOSS)		91.183	-2.800		
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		91.183	-2.800		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	9	-40.460	327		
Current Tax Provision		-10.813	-1.124		
Expense Effect of Deferred Tax	9	-29.647			
Income Effect of Deferred Tax			1.451		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		50.723	-2.473		
INCOME ON DISCONTINUED OPERATIONS		0	0		
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0		
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0	0		
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0		
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0		
NET PROFIT OR LOSS FOR THE PERIOD		50.723	-2.473		
Profit (Loss) Attributable to Group		50.723	-2.473		
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	Unconsolidated

	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)		50.723	-2.473		
OTHER COMPREHENSIVE INCOME		-684	398		
Other Comprehensive Income that will not be Reclassified to Profit or Loss	21	-684	398		
Gains (Losses) on Remeasurements of Defined Benefit Plans	21	-978	568		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss	10	294	-170		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0		
TOTAL COMPREHENSIVE INCOME (LOSS)		50.039	-2.075		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	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		170.104	3.255
Interest Received	1	480.447	158.837
Interest Paid	2	-42.157	
Other Gains	6	20.700	1.957
Cash Payments to Personnel and Service Suppliers	8	-107.748	-46.813
Other	7-8	-181.138	-110.726
Changes in Operating Assets and Liabilities Subject to Banking Operations		-518.809	2.402
Net (Increase) Decrease in Loans	4	-316.014	-281.263
Net (Increase) Decrease in Other Assets	11	-599.876	-83.488
Net Increase (Decrease) in Bank Deposits		-3.075	
Net Increase (Decrease) in Funds Borrowed	2	493.146	
Net Increase (Decrease) in Matured Payables	10	-32.152	3.597
Net Increase (Decrease) Other Liabilities	9-11	-60.838	363.556
Net Cash Provided From Banking Operations		-348.705	5.657
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-1.782	-35
Cash Paid For Tangible And Intangible Asset Purchases		-1.782	-35
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		354.482	0
Cash Obtained from Loans and Securities Issued	4	500.000	
Cash Outflow Arised From Loans and Securities Issued		-145.518	
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		3.995	5.622
Cash and Cash Equivalents at Beginning of the Period	1	11.165	2.359
Cash and Cash Equivalents at End of the Period	1	15.160	7.981

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

Period	Item	Footnote Reference	Issued Capital	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	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
				Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans						
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		**50.000**	**-287**		**-1.917**	**-2.920**			**44.876**
	Adjustments Related to TMS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		50.000	-287		-1.917	-2.920			44.876
	Total Comprehensive Income (Loss)			398			-2.473			-2.075
	Capital Increase in Cash									
	Capital Increase Through Internal Reserves									
	Issued Capital Inflation Adjustment Difference									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					-2.920	2.920			
	Dividends Paid									
	Transfers To Reserves					-2.920	2.920			
	Other									
	Equity at end of period		**50.000**	**111**		**-4.837**	**-2.473**			**42.801**
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		**500.000**	**-330**		**-4.837**	**56.321**			**551.154**
	Adjustments Related to TMS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance		500.000	-330		-4.837	56.321			551.154
	Total Comprehensive Income (Loss)			-684			50.723			50.039
	Capital Increase in Cash									
	Capital Increase Through Internal Reserves									
	Issued Capital Inflation Adjustment Difference									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions					56.321	-56.321			
	Dividends Paid									
	Transfers To Reserves					56.321	-56.321			
	Other									
	Equity at end of period		**500.000**	**-1.014**		**51.484**	**50.723**			**601.193**