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KAMUYU AYDINLATMA PLATFORMU

HEDEF YATIRIM BANKASI A.Ş.
Bank Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Hedef Yatırım Bankası A.Ş. Financial Statements

Independet Audit Comment

Independent Audit Company	KPMG BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

Hedef Yatırım Bankası A.Ş. Yönetim Kurulu'na

Giriş

Hedef Yatırım Bankası A.Ş.'nin ("Banka") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan bilançosunun ve aynı tarihte sona eren altı 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 tabloların 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 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 tablolara 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 tablolara 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 tabloların 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 tabloların sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem konsolide olmayan finansal tabloların, Hedef Yatırım Bankası A.Ş.'nin 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide olmayan finansal performansının ve konsolide olmayan nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatına 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 sekizinci 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.

KPMG Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi

Ebru Koçak, SMMM

Sorumlu Denetçi

6 Ağustos 2026

İstanbul, Türkiye

Balance Sheet (Statement of Financial Position)

Presentation Currency	1.000.000 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)							
ASSETS							
FINANCIAL ASSETS (Net)		3.953	1.026	4.979	3.563	272	3.835
Cash and cash equivalents		2.507	660	3.167	2.526	215	2.741
Cash and Cash Balances at Central Bank	5-1.a	3	297	300	1	95	96
Banks	5-1.d	652	363	1.015	923	120	1.043
Receivables From Money Markets		1.852		1.852	1.602		1.602
Financial assets at fair value through profit or loss		1.439	342	1.781	1.035	50	1.085
Public Debt Securities	5-1.b	1.244	55	1.299	182	50	232
Other Financial Assets		195	287	482	853		853
Derivative financial assets	5-1.c	7	24	31	2	7	9
Derivative Financial Assets At Fair Value Through Profit Or Loss		7	24	31	2	7	9
FINANCIAL ASSETS AT AMORTISED COST (Net)		8.895	993	9.888	5.908	259	6.167
Loans	5-1.g	8.845	993	9.838	5.908	259	6.167
Non-performing Loans	5-1.g	57		57			
Specific Provisions (-)	5-1.g	-7		-7			
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5-1.r			0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES				0			
TANGIBLE ASSETS (Net)	5-1.n	211		211	193		193
INTANGIBLE ASSETS AND GOODWILL (Net)	5-1.o	18		18	21		21
Other		18		18	21		21
INVESTMENT PROPERTY (Net)	5-1.p			0			
CURRENT TAX ASSETS				0			
DEFERRED TAX ASSET	5-1.q	92		92	39		39
OTHER ASSETS	5-1.s	125		125	37		37
TOTAL ASSETS		**13.294**	**2.019**	**15.313**	**9.761**	**531**	**10.292**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5-2.a			0			0
LOANS RECEIVED	5-2.c	1.495	715	2.210	762	630	1.392
MONEY MARKET FUNDS	5-2.c	3.188		3.188	4.464		4.464
MARKETABLE SECURITIES (Net)	5-2.c	1.105	0	1.105	149	0	149
Bills		1.105		1.105	149		149
Asset-backed Securities				0			0
Bonds				0			0

FUNDS	5-2.a	149	3.907	4.056	107	574	681
Funds from Credit Customers		4	998	1.002	42	171	213
Other		145	2.909	3.054	65	403	468
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			0
DERIVATIVE FINANCIAL LIABILITIES	5-2.b	14	90	104	1	3	4
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		14	90	104	1	3	4
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0			0
LEASE PAYABLES (Net)	5-2.e	101		101	86		86
PROVISIONS	5-2.g	194	16	210	94	5	99
General Loan Loss Provisions		188	16	204	89	5	94
Provision for Restructuring				0			0
Reserves for Employee Benefits		6		6	5		5
Insurance Technical Reserves (Net)				0			0
Other provisions				0			0
CURRENT TAX LIABILITIES	5-2.h	462		462	110		110
DEFERRED TAX LIABILITY				0			0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5-2.i	0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT	5-2.j	0	0	0	0	0	0
Loans				0			0
Other Debt Instruments				0			0
OTHER LIABILITIES	5-2.d	41	3	44	70	7	77
EQUITY	5-2.k	3.833	0	3.833	3.230	0	3.230
Issued capital		3.000		3.000	3.000		3.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums				0			0
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss				0			0
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss				0			0
Profit Reserves		230	0	230	92	0	92
Legal Reserves		11		11	5		5
Statutory Reserves				0			0
Extraordinary Reserves		219		219	87		87
Other Profit Reserves				0			0
Profit or Loss		603	0	603	138	0	138
Prior Years' Profit or Loss				0			0
Current Period Net Profit Or Loss		603		603	138		138
Non-controlling Interests				0			0
Total equity and liabilities		**10.582**	**4.731**	**15.313**	**9.073**	**1.219**	**10.292**

OFF-BALANCE SHEET ITEMS

Presentation Currency	1.000.000 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							
OFF-BALANCE SHEET COMMITMENTS		11.786	18.764	30.550	2.941	3.027	5.968
GUARANTIES AND WARRANTIES	5-3.a	2.003	114	2.117	974	105	1.079
Letters of Guarantee		2.003	114	2.117	974	105	1.079
Guarantees Subject to State Tender Law				0			0
Guarantees Given for Foreign Trade Operations				0			0
Other Letters of Guarantee		2.003	114	2.117	974	105	1.079
Bank Acceptances		0	0	0	0	0	0
Import Letter of Acceptance				0			0
Other Bank Acceptances				0			0
Letters of Credit		0	0	0	0	0	0
Documentary Letters of Credit				0			0
Other Letters of Credit				0			0
Prefinancing Given as Guarantee				0			0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey				0			0
Other Endorsements				0			0
Purchase Guarantees for Securities Issued				0			0
Factoring Guarantees				0			0
Other Guarantees				0			0
Other Collaterals				0			0
COMMITMENTS		4.086	3.927	8.013	1.152	623	1.775
Irrevocable Commitments		4.086	3.927	8.013	575	573	1.148
Forward Asset Purchase Commitments		4.086	3.927	8.013	575	573	1.148
Time Deposit Purchase and Sales Commitments				0			0
Share Capital Commitments to Associates and Subsidiaries				0			0
Loan Granting Commitments				0			0
Securities Issue Brokerage Commitments				0			0
Commitments for Reserve Requirements				0			0
Commitments for Cheque Payments				0			0
Tax and Fund Liabilities Arised from Export Commitments				0			0
Commitments for Credit Card Limits				0			0
Commitments for Credit Cards and Banking Services Promotions				0			0
Receivables from Short Sale Commitments of Marketable Securities				0			0

Payables for Short Sale Commitments of Marketable Securities				0			0
Other Irrevocable Commitments				0			0
Revocable Commitments		0	0	0	577	50	627
Revocable Loan Granting Commitments				0			0
Other Revocable Commitments				0	577	50	627
DERIVATIVE FINANCIAL INSTRUMENTS	5-3.b	5.697	14.723	20.420	815	2.299	3.114
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges				0			0
Cash Flow Hedges				0			0
Hedges of Net Investment in Foreign Operations				0			0
Derivative Financial Instruments Held For Trading		5.697	14.723	20.420	815	2.299	3.114
Forward Foreign Currency Buy or Sell Transactions		0	1.879	1.879	0	28	28
Forward Foreign Currency Buying Transactions			965	965		14	14
Forward Foreign Currency Sale Transactions			914	914		14	14
Currency and Interest Rate Swaps		5.192	11.170	16.362	815	2.271	3.086
Currency Swap Buy Transactions		3.313	4.828	8.141	431	1.114	1.545
Currency Swap Sell Transactions		1.879	6.342	8.221	384	1.157	1.541
Interest Rate Swap Buy Transactions				0			0
Interest Rate Swap Sell Transactions				0			0
Currency, Interest Rate and Securities Options		386	646	1.032	0	0	0
Currency Options Buy Transactions		386	323	709			0
Currency Options Sell Transactions			323	323			0
Interest Rate Options Buy Transactions				0			0
Interest Rate Options Sell Transactions				0			0
Securities Options Buy Transactions				0			0
Securities Options Sell Transactions				0			0
Currency Futures		119	1.028	1.147	0	0	0
Currency Futures Buy Transactions			578	578			0
Currency Futures Sell Transactions		119	450	569			0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions				0			0
Interest Rate Futures Sell Transactions				0			0
Other				0			0
CUSTODY AND PLEDGES RECEIVED		177.767	1.257	179.024	102.535	647	103.182
ITEMS HELD IN CUSTODY		123.884	620	124.504	74.596	44	74.640
Customer Fund and Portfolio Balances				0			0
Securities Held in Custody		123.680	620	124.300	74.512	44	74.556
Cheques Received for Collection		204		204	84		84
Commercial Notes Received for Collection				0			0
Other Assets Received for Collection				0			0
Securities that will be Intermediated to Issue				0			0
Other Items Under Custody				0			0
Custodians				0			0
PLEDGED ITEMS		10.263	0	10.263	5.169	0	5.169
Securities		4.872		4.872	2.825		2.825
Guarantee Notes				0	10		10
Commodity		523		523	376		376
Warrant				0			0
Real Estate		1.860		1.860	500		500
Other Pledged Items		3.008		3.008	1.458		1.458

Depositories Receiving Pledged Items				0			0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		43.620	637	44.257	22.770	603	23.373
TOTAL OFF-BALANCE SHEET ACCOUNTS		**189.553**	**20.021**	**209.574**	**105.476**	**3.674**	**109.150**

Statement of Profit or Loss

Presentation Currency	1.000.000 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					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME		2.345	425	1.353	190
Interest Income on Loans		1.695	253	985	121
Interest Income on Banks		219	14	152	13
Interest Income on Money Market Placements		117	81	32	21
Interest Income on Marketable Securities Portfolio		314	77	184	35
Financial Assets At Fair Value Through Profit Loss		314	77	184	35
INTEREST EXPENSES (-)		-916	-250	-514	-96
Interest Expenses on Funds Borrowed		-231	-39	-141	-27
Interest Expenses on Money Market Funds		-627	-171	-324	-52
Interest Expenses on Securities Issued		-44	-32	-43	-12
Lease Interest Expenses		-9	-8	-5	-5
Other Interest Expense		-5		-1	
NET INTEREST INCOME OR EXPENSE		1.429	175	839	94
NET FEE AND COMMISSION INCOME OR EXPENSES		218	4	139	2
Fees and Commissions Received		242	6	155	3
From Noncash Loans		11	5	7	2
Other		231	1	148	1
Fees and Commissions Paid (-)		-24	-2	-16	-1
Paid for Noncash Loans		-4		-3	
Other		-20	-2	-13	-1
DIVIDEND INCOME		0			
TRADING INCOME OR LOSS (Net)		-299	16	-205	19
Gains (Losses) Arising from Capital Markets Transactions		-32	12	-22	17
Gains (Losses) Arising From Derivative Financial Transactions		55		80	0
Foreign Exchange Gains or Losses		-322	4	-263	2
OTHER OPERATING INCOME		7		7	
GROSS PROFIT FROM OPERATING ACTIVITIES		1.355	195	780	115
PROVISION FOR LOAN LOSSES (-)		-117	-4	-74	-3
PERSONNEL EXPENSES (-)		-188	-105	-96	-49
OTHER OPERATING EXPENSES (-)		-186	-97	-96	-58
NET OPERATING INCOME (LOSS)		864	-11	514	5
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0			
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0			
NET MONETARY POSITION GAIN (LOSS)		0			
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		864	-11	514	5
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-261	4	-156	5
Current Tax Provision		-314		-191	
Expense Effect of Deferred Tax				0	
Income Effect of Deferred Tax		53	4	35	5
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		603	-7	358	10
INCOME ON DISCONTINUED OPERATIONS		0			
EXPENSES ON DISCONTINUED OPERATIONS (-)		0			
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		0			
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0			
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0			
NET PROFIT OR LOSS FOR THE PERIOD		603	-7	358	10
Profit (Loss) Attributable to Group		603	-7	358	10
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

Statement of Profit or Loss and Other Comprehensive Income

Presentation Currency	1.000.000 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					
PROFIT (LOSS)		603	-7		
OTHER COMPREHENSIVE INCOME		0			
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		603	-7		

Statement of Cash Flow

Presentation Currency	1.000.000 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			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		928	94
Interest Received		2.257	468
Interest Paid		-856	-228
Dividends received		0	
Fees and Commissions Received		206	6
Collections from Previously Written Off Loans and Other Receivables		0	
Cash Payments to Personnel and Service Suppliers		-188	-105
Taxes Paid		-121	-13
Other		-370	-34
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.416	-436
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	
Net (Increase) Decrease in Due From Banks		-672	-182
Net (Increase) Decrease in Loans		-90	
Net (Increase) Decrease in Other Assets		-3.656	-210
Net Increase (Decrease) in Bank Deposits		-149	-42
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss			-1
Net Increase (Decrease) in Matured Payables		813	339
Net Increase (Decrease) Other Liabilities		2.338	-340
Net Cash Provided From Banking Operations		-488	-342
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-19	-14
Cash Paid For Tangible And Intangible Asset Purchases		-19	-14
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		876	505
Cash Obtained from Loans and Securities Issued		2.972	120
Cash Outflow Arised From Loans and Securities Issued		-2.072	-100
Equity Instruments Issued			500
Payments of lease liabilities		-24	-15
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		15	
Net Increase (Decrease) in Cash and Cash Equivalents		384	149
Cash and Cash Equivalents at Beginning of the Period		2.693	24
Cash and Cash Equivalents at End of the Period		3.077	173

Statement of changes in equity [abstract]

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Unconsolidated

Period		Footnote Reference	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
Previous Period 01.01.2025 - 30.06.2025	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period	500			**72**	**20**				**592**
	Adjustments Related to TMS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance	500			72	20				592
	Total Comprehensive Income (Loss)						-7			-7
	Capital Increase in Cash	500								500
	Capital Increase Through Internal Reserves									
	Issued Capital Inflation Adjustment Difference									
	Convertible Bonds									
	Subordinated Debt									
	Increase (decrease) through other changes, equity									
	Profit Distributions				20	-20				
	Dividends Paid									
	Transfers To Reserves				20	-20				
	Other									
	Equity at end of period	1000			**92**		**-7**			**1.085**
Current Period 01.01.2026 - 30.06.2026	**Statement of changes in equity [abstract]**									
	CHANGES IN EQUITY ITEMS									
	Equity at beginning of period	3000			**92**	**138**				**3.230**
	Adjustments Related to TMS 8									
	Effect Of Corrections									
	Effect Of Changes In Accounting Policy									
	Adjusted Beginning Balance	3000			92	138				3.230
	Total Comprehensive Income (Loss)						603			603
	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				138	-138				
	Dividends Paid									
	Transfers To Reserves				138	-138				
	Other									
	Equity at end of period	3000			**230**		**603**			**3.833**