



KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Türkiye Sermaye Piyasası - Merkezi
Saklama ve Veri Depolama Kuruluşu

Independet Audit Comment

Independent Audit Company	HSY DANIřMANLIK VE BAĐIMSIZ DENETİM A.ř.
Audit Type	Limited
Audit Result	Positive

BİRİKİM VARLIK YÖNETİM ANONİM ŞİRKETİ

01 OCAK – 30 HAZİRAN 2026 HESAP DÖNEMİNE AİT FİNANSAL TABLOLARI HAKKINDA

SINIRLI BAĐIMSIZ DENETİM RAPORU

Birikim Varlık Yönetim Anonim Şirketi

Genel Kuruluna:

Giriř

Birkim Varlık Yönetim Anonim Şirketi'nin ("Şirket") 30 Haziran 2026 tarihli ilişikteki finansal durum tablosunun ve aynı tarihte sona eren altı aylık döneme ait kar veya zarar tablosunun, kar veya zarar ve diğerkapsamlı gelir tablosunun, özkaynak değıřim tablosunun ve nakit akıř tablosu ile önemli muhasebe politikalarının özetinin ve diğerkayılcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz.

Şirket Yönetim Kurulu'nun sorumluluğuna ilişkin açıklama

Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 24 Aralık 2013 tarih ve 28861 sayılı Resmi Gazete'de yayımlanan Finansal Kiralama, Faktoring ve Finansman Şirketlerinin Muhasebe Uygulamaları ile Finansal Tabloları Hakkında Yönetmelik ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından finansal kiralama, faktoring ve finansman şirketlerinin hesap ve kayıt düzenine ilişkin yayımlanan diğerdüzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu genelge ve açıklamalarına (hep birlikte "BDDK Muhasebe ve Raporlama mevzuatı") ve BDDK Muhasebe ve Raporlama mevzuatı ile düzenlenmiş konular dışında Türkiye Muhasebe Standartları 34 "Ara Dönem Finansal Raporlama Standardı"na uygun olarak hazırlanmasından ve gerçeğeygun 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 diğersınırlı 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.

Diğerkhususlar

Şirket'in 30 Haziran 2025 tarihinde sona eren dönemine ait sınırlı incelemeyi ve 01 Ocak - 31 Aralık 2025 dönemine ait finansal tabloların denetimini farklı bir bağımsız denetim firması gerçekleştirmiştir. 01 Ocak - 31 Aralık 2025 dönemine ait finansal tablolara 20.02.2026 tarihinde olumlu görüş beyan edilmiştir.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Birikim Varlık Yönetim Anonim Şirketi'nin ("Şirket") 30 Haziran 2026 tarihi itibarıyla finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akıřlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğeygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Bu sınırlı bağımsız denetimi yürütüp sonuçlandıran sorumlu denetçi Eda Meriç Sefer'dir.

HSY Danışmanlık ve Bağımsız Denetim Anonim Şirketi

Member, Crowe Global

Eda MERİÇ SEFER

Sorumlu Denetçi, SMMM

İstanbul, 10 Ağustos 2026

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)		59.251		59.251	58.395		58.395
Cash and cash equivalents		30.088		30.088	33.994		33.994
Banks		30.088		30.088	33.994		33.994
Financial assets at fair value through profit or loss		476		476	492		492
Other Financial Assets		476		476	492		492
Financial Assets at Fair Value Through Other Comprehensive Income		28.687		28.687	23.909		23.909
Other Financial Assets		28.687		28.687	23.909		23.909
Derivative financial assets					0		0
Derivative Financial Assets At Fair Value Through Profit Or Loss							0
FINANCIAL ASSETS AT AMORTISED COST (Net)		2.499.142		2.499.142	2.037.476		2.037.476
Loans		3.615.423		3.615.423	3.002.299		3.002.299
Allowance for Expected Credit Losses (-)		-1.116.281		-1.116.281	-964.823		-964.823
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)		96.140		96.140	26.197		26.197
Held for Sale		96.140		96.140	26.197		26.197
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0		0	0		0
Investments in Associates (Net)		0		0	0		0
Unconsolidated Associates		0		0	0		0
TANGIBLE ASSETS (Net)		445.588		445.588	453.769		453.769
INTANGIBLE ASSETS AND GOODWILL (Net)		1.880		1.880	2.253		2.253
Other		1.880		1.880	2.253		2.253
INVESTMENT PROPERTY (Net)		0		0	0		0
CURRENT TAX ASSETS		59.420		59.420	45.589		45.589
DEFERRED TAX ASSET		0		0	0		0
OTHER ASSETS (Net)		101.201		101.201	106.097		106.097
TOTAL ASSETS		3.262.622		3.262.622	2.729.776		2.729.776
LIABILITY AND EQUITY ITEMS							
DEPOSITS		0		0			
LOANS RECEIVED		0		0			
MONEY MARKET FUNDS		872.374		872.374	663.237		663.237
MARKETABLE SECURITIES (Net)		330.827		330.827	227.160		227.160

Bills		330.827		330.827	227.160		227.160
FUNDS		0		0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0		0			
DERIVATIVE FINANCIAL LIABILITIES		0		0			
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		0		0			
FACTORING PAYABLES		0		0			
LEASE PAYABLES (Net)		0		0			
PROVISIONS		13.484		13.484	14.430		14.430
Reserves for Employee Benefits		8.991		8.991	7.728		7.728
Insurance Technical Reserves (Net)							0
Other provisions		4.493		4.493	6.702		6.702
CURRENT TAX LIABILITIES		25.254		25.254	34.184		34.184
DEFERRED TAX LIABILITY		506.173		506.173	435.355		435.355
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0		0			
Held For Sale		0		0			
SUBORDINATED DEBT		0		0			
Loans		0		0			
OTHER LIABILITIES		49.694		49.694	54.636		54.636
EQUITY		1.464.816		1.464.816	1.300.774		1.300.774
Issued capital		56.000		56.000	56.000		56.000
Capital Reserves		79.200		79.200	79.200		79.200
Equity Share Premiums		79.200		79.200	79.200		79.200
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		198		198	198		198
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		8.233		8.233	3.455		3.455
Profit Reserves		171.518		171.518	149.222		149.222
Legal Reserves		171.518		171.518	149.222		149.222
Profit or Loss		1.149.667		1.149.667	1.012.699		1.012.699
Prior Years' Profit or Loss		960.847		960.847	698.435		698.435
Current Period Net Profit Or Loss		188.820		188.820	314.264		314.264
Total equity and liabilities		3.262.622		3.262.622	2.729.776		2.729.776

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		0		0	0		0
GUARANTIES AND WARRANTIES		0		0	0		0
COMMITMENTS		0		0	0		0
DERIVATIVE FINANCIAL INSTRUMENTS		0		0	0		0
CUSTODY AND PLEDGES RECEIVED		1.058.889		1.058.889	852.033	0	852.033
ITEMS HELD IN CUSTODY		0		0	0	0	0
Customer Fund and Portfolio Balances							0
Securities Held in Custody							0
Cheques Received for Collection							0
Commercial Notes Received for Collection							0
Other Assets Received for Collection							0
Securities that will be Intermediated to Issue							0
Other Items Under Custody							0
Custodians							0
PLEDGED ITEMS		1.058.889		1.058.889	852.033	0	852.033
Securities							0
Guarantee Notes		1.058.889		1.058.889	852.033		852.033
Commodity							0
Warrant							0
Real Estate							0
Other Pledged Items		0		0			0
Depositories Receiving Pledged Items							0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0		0	0		0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.058.889		1.058.889	852.033	0	852.033

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		1.037.095	725.840	444.368	403.410
Interest Income on Loans		1.022.328	713.653	435.261	396.456
Interest Income on Banks		14.783	10.893	9.108	6.910
Interest Income on Marketable Securities Portfolio		-16	1.294	-1	44
Financial Assets At Fair Value Through Profit Loss		-16	1.294	-1	44
INTEREST EXPENSES (-)		-206.483	-102.464	-113.398	-63.098
Interest Expenses on Funds Borrowed		0	-10.100	0	-3.365
Interest Expenses on Money Market Funds		-151.348	-78.740	-81.897	-46.108
Interest Expenses on Securities Issued		-55.135	-13.624	-31.501	-13.625
NET INTEREST INCOME OR EXPENSE		830.612	623.376	330.970	340.312
NET FEE AND COMMISSION INCOME OR EXPENSES		-25.044	-13.422	-14.036	-8.149
Fees and Commissions Received			0		0
Fees and Commissions Paid (-)		-25.044	-13.422	-14.036	-8.149
Other		-25.044	-13.422	-14.036	-8.149
DIVIDEND INCOME		0	0	0	0
TRADING INCOME OR LOSS (Net)		0	0	0	0
Foreign Exchange Gains or Losses			0	0	0
OTHER OPERATING INCOME		8.459	17.122	1.577	3.512
GROSS PROFIT FROM OPERATING ACTIVITIES		814.027	627.076	318.511	335.675
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		-199.637	-160.266	-80.567	-78.808
OTHER ALLOWANCE EXPENSES (-)		0	0		0
PERSONNEL EXPENSES (-)		-119.941	-79.462	-58.811	-42.848
OTHER OPERATING EXPENSES (-)		-224.100	-132.968	-105.802	-72.634
NET OPERATING INCOME (LOSS)		270.349	254.380	73.331	141.385
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		270.349	254.380	73.331	141.385
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-81.529	-77.058	-22.274	-42.458
Current Tax Provision		-10.710	-8.407	-3.750	-3.472
Expense Effect of Deferred Tax		-75.053	-75.736	-22.758	-29.412
Income Effect of Deferred Tax		4.234	7.085	4.234	-9.574
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		188.820	177.322	51.057	98.927
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
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
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD		188.820	177.322	51.057	98.927
Profit (Loss) Attributable to Group		188.820	177.322	51.057	98.927
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 (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)		188.820	177.322	51.057	98.927
OTHER COMPREHENSIVE INCOME		4.778	0	2.013	
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0			
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0			
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		4.778	0	2.013	
Exchange Differences on Translation			0		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		4.778		2.013	
TOTAL COMPREHENSIVE INCOME (LOSS)		193.598	177.322	53.070	98.927

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		188.820	177.322
Interest Received		837.458	565.574
Interest Paid		-206.483	-102.465
Other Gains		8.458	17.122
Cash Payments to Personnel and Service Suppliers		-119.941	-79.462
Taxes Paid		-10.710	-8.406
Other		-319.962	-215.041
Changes in Operating Assets and Liabilities Subject to Banking Operations		-469.479	-373.532
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4.762	4.141
Net (Increase) Decrease in Due From Banks		3.906	-24.834
Net (Increase) Decrease in Loans		-461.667	-456.228
Net (Increase) Decrease in Other Assets		-69.872	1.817
Net Increase (Decrease) in Funds Borrowed		2.138	40.078
Net Increase (Decrease) Other Liabilities		60.778	61.494
Net Cash Provided From Banking Operations		-280.659	-196.210
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-452	-8.815
Cash Paid For Tangible And Intangible Asset Purchases		-452	-8.815
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		277.205	229.859
Cash Obtained from Loans and Securities Issued		1.127.000	540.000
Cash Outflow Arised From Loans and Securities Issued		-820.240	-280.000
Dividends paid		-29.555	-30.141
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		-3.906	24.834
Cash and Cash Equivalents at Beginning of the Period		33.994	19.569
Cash and Cash Equivalents at End of the Period		30.088	44.403

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Share Premium	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 (TFRS 9 Impairment Model Applied)											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period		56.000	79.200	-129		120.126	385.262	371.150			1.011.609
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance		56.000	79.200	-129		120.126	385.262	371.150			1.011.609
	Total Comprehensive Income (Loss)											0
	Capital Increase in Cash											0
	Capital Increase Through Internal Reserves											0
	Issued Capital Inflation Adjustment Difference											0
	Convertible Bonds											0
	Subordinated Debt											0
	Increase (decrease) through other changes, equity								177.322			177.322
	Profit Distributions						29.096	311.912	-371.150			-30.142
	Dividends Paid							-30.141				0
	Transfers To Reserves						29.096	342.053	-371.150			-30.142
	Other											0
	Equity at end of period		56.000	79.200	-129		149.222	697.174	177.322			1.158.789
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		56.000	79.200	198	3.455	149.222	698.435	314.264			1.300.774
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance		56.000	79.200	198	3.455	149.222	698.435	314.264			1.300.774
	Total Comprehensive Income (Loss)					4.777						4.778
	Capital Increase in Cash											0
	Capital Increase Through Internal Reserves											0
	Issued Capital Inflation Adjustment Difference											0
	Convertible Bonds											0
	Subordinated Debt											0
	Increase (decrease) through other changes, equity								188.820			188.820
	Profit Distributions						22.296	262.413	-314.264			-29.555
	Dividends Paid							-29.555				-29.555
	Transfers To Reserves						22.296	291.968	-314.264			0
	Other											0
	Equity at end of period		56.000	79.200	198	8.232	171.518	960.848	188.820			1.464.816