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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

Independet Audit Comment

Independent Audit Company	HSY DANIŞMANLIK VE BAĞIMSIZ DENETİM A.Ş.
Audit Type	Limited
Audit Result	Positive

SÜMER VARLIK YÖNETİM ANONİM ŞİRKETİ

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

SINIRLI BAĞIMSIZ DENETİM RAPORU

Sümer Varlık Yönetim Anonim Şirketi

Genel Kuruluna:

Giriş

Sümer 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 diğer kapsamlı gelir tablosunun, özkaynak değişim tablosunun ve nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı 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 diğer düzenlemeler 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 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, Sümer 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 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 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)		1.006.562	50	1.006.612	1.360.628	103	1.360.731
Cash and cash equivalents	5.1.3	795.336	50	795.386	962.434	103	962.537
Banks		795.336	50	795.386	962.434	103	962.537
Financial assets at fair value through profit or loss	5.1.2	211.226	0	211.226	398.194	0	398.194
Other Financial Assets		211.226		211.226	398.194		398.194
FINANCIAL ASSETS AT AMORTISED COST (Net)	5.1.4.5	4.080.748	0	4.080.748	3.515.161		3.515.161
Loans		4.245.911		4.245.911	3.669.946		3.669.946
Allowance for Expected Credit Losses (-)		-165.163		-165.163	-154.785		-154.785
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	1.700		1.700	1.700		1.700
Held for Sale		1.700		1.700	1.700		1.700
Non-Current Assets From Discontinued Operations				0			
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	5.1.11			0			
TANGIBLE ASSETS (Net)	5.1.5	166.525		166.525	170.056		170.056
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.6	15.556		15.556	15.061		15.061
Other		15.556		15.556	15.061		15.061
INVESTMENT PROPERTY (Net)				0			
CURRENT TAX ASSETS				0			
DEFERRED TAX ASSET				0			
OTHER ASSETS (Net)		101.194		101.194	63.784		63.784
TOTAL ASSETS		**5.372.285**	**50**	**5.372.335**	**5.126.390**	**103**	**5.126.493**
LIABILITY AND EQUITY ITEMS							
DEPOSITS				0			
LOANS RECEIVED	5.2.1	69.697		69.697	146.823		146.823
MONEY MARKET FUNDS	5.2.1	357.665		357.665	245.707		245.707
MARKETABLE SECURITIES (Net)	5.2.2	1.661.670		1.661.670	1.711.889		1.711.889
Bills		1.661.670		1.661.670	1.711.889		1.711.889
FUNDS				0			
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0			
DERIVATIVE FINANCIAL LIABILITIES				0			
FACTORING PAYABLES				0			
LEASE PAYABLES (Net)	5.2.1	15.424		15.424	20.376		20.376

PROVISIONS	5.2.4	29.166		29.166	18.459		18.459
Reserves for Employee Benefits		26.156		26.156	16.864		16.864
Other provisions		3.010		3.010	1.595		1.595
CURRENT TAX LIABILITIES	5.2.5	20.582		20.582	91.990		91.990
DEFERRED TAX LIABILITY	5.1.7.2	628.756		628.756	505.066		505.066
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0			
SUBORDINATED DEBT				0			
OTHER LIABILITIES	5.2.3	10.700		10.700	32.462	0	32.462
EQUITY	5.2.6	2.578.675	0	2.578.675	2.353.721		2.353.721
Issued capital		600.000	0	600.000	118.000		118.000
Capital Reserves		376.840		376.840	378.000		378.000
Equity Share Premiums		378.000		378.000	378.000		378.000
Share Cancellation Profits				0			
Other Capital Reserves		-1.160		-1.160			
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss				0	-1.160		-1.160
Profit Reserves		60.459		60.459	28.393		28.393
Legal Reserves		60.459		60.459	28.393		28.393
Profit or Loss		1.541.376	0	1.541.376	1.830.488		1.830.488
Prior Years' Profit or Loss		1.203.493		1.203.493	1.150.761		1.150.761
Current Period Net Profit Or Loss		337.883		337.883	679.727		679.727
Total equity and liabilities		**5.372.335**	**0**	**5.372.335**	**5.126.493**	**0**	**5.126.493**

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		457.415	0	457.415	346.622		346.622
GUARANTIES AND WARRANTIES		457.415	0	457.415	346.622		346.622
Letters of Guarantee		457.415		457.415	346.622		346.622
Other Letters of Guarantee	5.3.1	457.415		457.415	346.622		346.622
Bank Acceptances				0			
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
CUSTODY AND PLEDGES RECEIVED	5.3.3	131.058		131.058	131.058		131.058
ITEMS HELD IN CUSTODY				0			0
PLEDGED ITEMS	5.3.3	131.058		131.058	131.058		131.058
Securities		23.480		23.480	23.480		23.480
Real Estate	5.3.3	107.578		107.578	107.578		107.578
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		**588.473**	**0**	**588.473**	**477.680**		**477.680**

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	5.4.1.	1.335.115	830.901	739.972	236.080
Interest Income on Loans		1.184.541	737.133	661.206	181.838
Interest Income on Banks		147.782	87.324	77.084	50.696
Interest Income on Money Market Placements			775		
Interest Income on Marketable Securities Portfolio		2.792	5.669	1.682	3.546
Financial Assets At Fair Value Through Profit Loss		2.792	5.669	1.682	3.546
INTEREST EXPENSES (-)	5.4.2.	-450.457	-412.815	-236.601	-236.838
Interest Expenses on Funds Borrowed		-29.992	-21.851	-12.452	-12.228
Interest Expenses on Money Market Funds		-54.230	-12.217	-30.883	-12.217
Interest Expenses on Securities Issued		-360.664	-373.885	-190.514	-210.165
Other Interest Expense		-5.571	-4.862	-2.752	-2.228
NET INTEREST INCOME OR EXPENSE		884.658	418.086	503.371	-758
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.3.	-155.039	-145.059	-69.967	-69.055
Fees and Commissions Paid (-)		-155.039	-145.059	-69.967	-69.055
Paid for Noncash Loans		-5.342	-1.730	-3.379	-971
Other		-149.697	-143.329	-66.588	-68.084
DIVIDEND INCOME	5.4.6.1	0			
TRADING INCOME OR LOSS (Net)		112.280	611.695	68.726	445.330
Gains (Losses) Arising from Capital Markets Transactions	5.4.4.	112.289	611.713	68.736	445.323
Foreign Exchange Gains or Losses	5.4.5.	-9	-18	-10	7
OTHER OPERATING INCOME		19.867	19.819	8.738	8.814
GROSS PROFIT FROM OPERATING ACTIVITIES	5.4.6.2	861.766	904.541	510.868	384.331
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6.1	-19.172	-1.061	-19.034	-1.061
OTHER ALLOWANCE EXPENSES (-)		0			
PERSONNEL EXPENSES (-)		-217.393	-144.829	-116.694	-68.452
OTHER OPERATING EXPENSES (-)		-139.531	-127.209	-78.321	-63.940
NET OPERATING INCOME (LOSS)		485.670	631.442	296.819	250.878
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		485.670	631.442	296.819	250.878
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-147.787	-190.252	-90.752	-76.197
Current Tax Provision		-24.097	-143.029	-5.218	-107.679
Expense Effect of Deferred Tax		-125.851	-48.120	-86.865	31.621
Income Effect of Deferred Tax		2.161	897	1.331	-139
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		337.883	441.190	206.067	174.681
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	3.24.	337.883	441.190	206.067	174.681
Profit (Loss) Attributable to Group		337.883	441.190	206.067	174.681
Profit (loss), attributable to non-controlling interests		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)		337.883	441.190	206.067	174.681
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)		337.883	441.190	206.067	174.681

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		337.880	441.190
Interest Received	5.4.1	1.315.943	829.841
Interest Paid	5.4.2	-450.457	-412.814
Other Gains	5.4.5	19.867	19.818
Cash Payments to Personnel and Service Suppliers	5.4.6.1	-356.924	-272.039
Taxes Paid		-71.501	0
Other		-119.048	276.384
Changes in Operating Assets and Liabilities Subject to Banking Operations		-246.575	-1.105.566
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		186.968	-626.019
Net (Increase) Decrease in Due From Banks	5.1.1	0	0
Net (Increase) Decrease in Loans	5.1.4.2	-565.587	-629.203
Net (Increase) Decrease in Other Assets	5.1.8	-29.886	11.202
Net Increase (Decrease) in Funds Borrowed	5.2.1	125.653	17.717
Net Increase (Decrease) Other Liabilities		36.277	120.737
Net Cash Provided From Banking Operations		91.305	-664.376
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.486	-3.402
Cash Paid For Tangible And Intangible Asset Purchases		-4.486	-3.402
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		-253.970	699.489
Cash Obtained from Loans and Securities Issued		374.000	1.337.190
Cash Outflow Arised From Loans and Securities Issued		-515.040	-601.516
Dividends paid		-112.930	-36.185
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (Decrease) in Cash and Cash Equivalents		-167.151	31.711
Cash and Cash Equivalents at Beginning of the Period	5.1.1	962.537	474.916
Cash and Cash Equivalents at End of the Period		795.386	506.627

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	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		**118.000**	**378.000**		**-1.918**	**18.776**	**653.814**	**542.748**			**1.709.420**
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		118.000	378.000		-1.918	18.776	653.814	-542.748			1.709.420
	Total Comprehensive Income (Loss)											
	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						9.618	496.943	-542.748			-36.187
	Dividends Paid							-36.187				-36.187
	Transfers To Reserves						9.618	533.130	-542.748			
	Other											
	Equity at end of period		**118.000**	**378.000**		**-1.918**	**28.394**	**1.150.757**	**441.190**			**2.114.423**
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		**118.000**	**378.000**		**-1.160**	**28.393**	**1.150.761**	**679.727**			**2.353.722**
	Adjustments Related to TMS 8											
	Effect Of Corrections											
	Effect Of Changes In Accounting Policy											
	Adjusted Beginning Balance		118.000	378.000		-1.160	28.393	1.150.761	679.727			2.353.722
	Total Comprehensive Income (Loss)											
	Capital Increase in Cash								337.883			337.883
	Capital Increase Through Internal Reserves		482.000				32.066	-514.066				
	Issued Capital Inflation Adjustment Difference											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity											
	Profit Distributions							566.797	-679.727			-112.930
	Dividends Paid							-112.930				-112.930
	Transfers To Reserves							679.727	-679.727			
	Other											
	Equity at end of period		**600.000**	**378.000**		**-1.160**	**60.459**	**1.203.493**	**337.883**			**2.578.675**