KAMUYU AYDINLATMA PLATFORMU

GELECEK VARLIK YÖNETİMİ A.Ş.
Bank Financial Report
Unconsolidated
2026 - 2. 3 Monthly Notification

General Information About Financial Statements

Independet Audit Comment

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

Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetçi Raporu

Gelecek Varlık Yönetim Anonim Şirketi Genel Kurulu'na,

Giriş

Gelecek Varlık Yönetim A.Ş. ("Şirket") 30 Haziran 2026 tarihli ilişikteki konsolide olmayan finansal durum tablosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide olmayan kar veya zarar tablosunun, konsolide olmayan diğer kapsamlı gelir tablosunun, konsolide olmayan özkaynak değişim tablosunun ve konsolide olmayan nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Şirket yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarih 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 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 vakıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Diğer Bilgiler

3.27 nolu dipnotta yer alan bilgilerden Şirket yönetimi sorumludur ve bu bilgiler sadece bilgilendirme amaçlıdır. 3.27'de sunulan diğer bilgiler, Şirket yönetimi tarafından yapılan düzeltilmiş FAVÖK hesaplamasıdır ve konsolide olmayan finansal bilgilerin bir parçasını oluşturmaz.

Konsolide olmayan mali tablolara ilişkin görüşümüz, diğer bilgiler notunu içermemekte ve bu hususta tarafımızdan herhangi bir güvence vermemekteyiz.

Konsolide olmayan finansal tabloların denetimi ile ilgili olarak sorumluluğumuz, diğer bilgileri okuyarak, diğer bilgiler ile denetlenmiş finansal tablolar ya da denetim sürecinde elde edilen bilgiler arasındaki varsa önemli tutarsızlıkları belirlemektir. Eğer yaptığımız incelemeler sonucunda diğer bilgiler ile konsolide olmayan finansal tablolar ya da denetim neticesinde elde edilen bilgiler arasında önemli bir tutarsızlık bulunduğu sonucuna varırsak, bu bulguyu bildirmemiz gerekmektedir. Diğer bilgiye ilişkin bildirmemiz gereken herhangi bir bulgumuz bulunmamaktadır.

Sonuç

Sınırlı denetimimize göre ilişikteki ara dönem finansal bilgilerin, Gelecek Varlık Yönetim Anonim Şirketi'nin 30 Haziran 2026 tarihi itibarıyla konsolide olmayan finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin finansal performansının ve nakit akışlarının TMS 34 "Ara Dönem Finansal Raporlama" Standardı'na uygun olarak, tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.

Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Mehmet Erol, SMMM

Sorumlu Denetçi

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)		473.509	20	473.529	450.326	45	450.371
Cash and cash equivalents		177.683	20	177.703	138.823	45	138.868
Cash and Cash Balances at Central Bank	5-1-1	0	0	0	0	0	0
Banks	5-1-3	178.836	20	178.856	140.781	46	140.827
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)	5-1-3	-1.153	0	-1.153	-1.958	-1	-1.959
Financial assets at fair value through profit or loss	5-1-2	295.826	0	295.826	311.503	0	311.503
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		295.826	0	295.826	311.503	0	311.503
Financial Assets at Fair Value Through Other Comprehensive Income	5-1-4	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Derivative financial assets		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss	5-1-2	0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income	5-1-11	0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)	5-1-5	10.224.436	577.972	10.802.408	8.265.317	517.168	8.782.485
Loans		14.887.462	982.373	15.869.835	11.909.840	889.190	12.799.030
Receivables From Leasing Transactions	5-1-10	0	0	0	0	0	0
Factoring Receivables		0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	5-1-5	-4.663.026	-404.401	-5.067.427	-3.644.523	-372.022	-4.016.545
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5-1-16	453.549	0	453.549	423.610	0	423.610
Held for Sale		453.549	0	453.549	423.610	0	423.610
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)	5-1-7	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)	5-1-8	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)	5-1-9	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)	5-1-12	166.432	0	166.432	158.079	0	158.079
INTANGIBLE ASSETS AND GOODWILL (Net)	5-1-13	24.659	0	24.659	22.426	0	22.426
Goodwill		0	0	0	0	0	0
Other		24.659	0	24.659	22.426	0	22.426
INVESTMENT PROPERTY (Net)	5-1-14	0	0	0	0	0	0
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	5-1-15	0	0	0	0	0	0
OTHER ASSETS (Net)	5-1-17	280.621	2.453	283.074	163.693	4.760	168.453
TOTAL ASSETS		**11.623.206**	**580.445**	**12.203.651**	**9.483.451**	**521.973**	**10.005.424**
LIABILITY AND EQUITY ITEMS							
DEPOSITS	5-2-1	0	0	0	0	0	0
LOANS RECEIVED	5-2-3	4.011.647	1.569.461	5.581.108	2.987.478	1.447.820	4.435.298
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	5-2-4	431.590	0	431.590	0	0	0
Bills		431.590	0	431.590	0	0	0
Asset-backed Securities		0	0	0	0	0	0
Bonds		0	0	0	0	0	0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0			
DERIVATIVE FINANCIAL LIABILITIES		0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	5-2-2	0	0	0	0	0	0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	5-2-7	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	5-2-6	132.188	0	132.188	123.625	0	123.625
PROVISIONS		151.249	0	151.249	167.290	0	167.290
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	5-2-8	143.820	0	143.820	164.742	0	164.742
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		7.429	0	7.429	2.548	0	2.548
CURRENT TAX LIABILITIES	5-2-9	75.897	0	75.897	70.550	0	70.550
DEFERRED TAX LIABILITY	5-2-9	1.501.098	0	1.501.098	1.203.227	0	1.203.227
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	5-2-10	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	5-2-11	0	0	0	0	0	0
Loans		0	0	0	0	0	0

Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	5-1-5	150.834	13.182	164.016	141.890	16.839	158.729
EQUITY		4.166.505	0	4.166.505	3.846.705	0	3.846.705
Issued capital	5-2-12	139.700	0	139.700	139.700	0	139.700
Capital Reserves		363.751	0	363.751	358.742	0	358.742
Equity Share Premiums		169.676	0	169.676	169.676	0	169.676
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		194.075	0	194.075	189.066	0	189.066
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-6.481	0	-6.481	-8.203	0	-8.203
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		0	0	0	0	0	0
Profit Reserves		2.872.594	0	2.872.594	1.729.230	0	1.729.230
Legal Reserves		2.872.594	0	2.872.594	1.729.230	0	1.729.230
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		0	0	0	0	0	0
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		796.941	0	796.941	1.627.236	0	1.627.236
Prior Years' Profit or Loss		128.863	0	128.863	128.863	0	128.863
Current Period Net Profit Or Loss		668.078	0	668.078	1.498.373	0	1.498.373
Total equity and liabilities		**10.621.008**	**1.582.643**	**12.203.651**	**8.540.765**	**1.464.659**	**10.005.424**

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		3.755.242	0	3.755.242	3.111.825	0	3.111.825
GUARANTEES AND WARRANTIES	5-3-1	0	0	0	0	0	0
Letters of Guarantee		0	0	0	0	0	0
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		0	0	0	0	0	0
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	0	0
Documentary Letters of Credit		0	0	0	0	0	0
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	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
COMMITMENTS	5-3-1	3.755.242	0	3.755.242	3.111.825	0	3.111.825
Irrevocable Commitments		3.755.242	0	3.755.242	3.111.825	0	3.111.825
Forward Asset Purchase Commitments		0	0	0	0	0	0
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		3.755.242	0	3.755.242	3.111.825	0	3.111.825
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS	5-3-2	0	0	0	0	0	0
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		0	0	0	0	0	0
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		0	0	0	0	0	0
Currency Swap Buy Transactions		0	0	0	0	0	0
Currency Swap Sell Transactions		0	0	0	0	0	0
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		0	0	0	0	0	0
ITEMS HELD IN CUSTODY		0	0	0	0	0	0
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		0	0	0	0	0	0
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		0	0	0	0	0	0
Securities		0	0	0	0	0	0
Guarantee Notes		0	0	0	0	0	0
Commodity		0	0	0	0	0	0
Warrant		0	0	0	0	0	0
Real Estate		0	0	0	0	0	0
Other Pledged Items		0	0	0	0	0	0

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		**3.755.242**	**0**	**3.755.242**	**3.111.825**	**0**	**3.111.825**

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	4.415.550	3.738.703	2.316.039	2.069.212
Interest Income on Loans		4.382.195	3.723.070	2.297.466	2.060.386
Interest Income on Reserve Deposits		0	0	0	0
Interest Income on Banks		33.355	15.633	18.573	8.826
Interest Income on Money Market Placements		0	0	0	0
Interest Income on Marketable Securities Portfolio		0	0	0	0
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		0	0	0	0
INTEREST EXPENSES (-)		-820.824	-455.565	-463.214	-266.188
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed	5-4-2	-774.997	-357.712	-429.663	-229.108
Interest Expenses on Money Market Funds		0	0	0	0
Interest Expenses on Securities Issued		-22.005	-74.843	-22.005	-25.601
Lease Interest Expenses		-23.822	-23.010	-11.546	-11.479
Other Interest Expense		0	0	0	0
NET INTEREST INCOME OR EXPENSE		3.594.726	3.283.138	1.852.825	1.803.024
NET FEE AND COMMISSION INCOME OR EXPENSES		-208.659	-191.261	-101.324	-102.399
Fees and Commissions Received		79	0	0	0
From Noncash Loans		0	0	0	0
Other		79	0	0	0
Fees and Commissions Paid (-)	5-4-12	-208.738	-191.261	-101.324	-102.399
Paid for Noncash Loans		0	0	0	0
Other	5-4-12	-208.738	-191.261	-101.324	-102.399
DIVIDEND INCOME	5-4-3	150	150	150	150
TRADING INCOME OR LOSS (Net)	5-4-4	-76.821	-146.467	-40.133	-88.043
Gains (Losses) Arising from Capital Markets Transactions		-15.629	14.092	1.492	3.217
Gains (Losses) Arising From Derivative Financial Transactions		0	7.544	0	2.268
Foreign Exchange Gains or Losses		-61.192	-168.103	-41.625	-93.528
OTHER OPERATING INCOME	5-4-5	54.004	67.570	17.681	39.892
GROSS PROFIT FROM OPERATING ACTIVITIES		3.363.400	3.013.130	1.729.199	1.652.624
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5-4-6	-1.157.159	-933.968	-684.409	-605.203
OTHER ALLOWANCE EXPENSES (-)	5-4-6	-4.883	-51	-1.112	-51
PERSONNEL EXPENSES (-)		-700.393	-521.741	-351.986	-254.240
OTHER OPERATING EXPENSES (-)	5-4-7	-535.754	-516.025	-290.024	-256.647
NET OPERATING INCOME (LOSS)		965.211	1.041.345	401.668	536.483
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	5-4-8	965.211	1.041.345	401.668	536.483
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5-4-9	-297.133	-316.993	-136.090	-163.770
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		-302.151	-328.937	-141.108	-161.307
Income Effect of Deferred Tax		5.018	11.944	5.018	-2.463
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		668.078	724.352	265.578	372.713
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		668.078	724.352	265.578	372.713
Profit (Loss) Attributable to Group		668.078	724.352	265.578	372.713
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)		668.078	724.352	265.578	372.713
OTHER COMPREHENSIVE INCOME		1.722	-2.548	3.403	-5.746
Other Comprehensive Income that will not be Reclassified to Profit or Loss		1.722	-2.548	3.403	-5.746
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		2.460	-3.640	4.861	-8.209
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		-738	1.092	-1.458	2.463
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0	0	0
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0	0	0
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0	0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		669.800	721.804	268.981	366.967

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		280.721	836.373
Interest Received		33.345	20.817
Interest Paid		-680.273	-513.057
Dividends received		150	150
Fees and Commissions Received		-208.659	-191.261
Other Gains		69.681	80.303
Collections from Previously Written Off Loans and Other Receivables		3.064.384	2.708.297
Cash Payments to Personnel and Service Suppliers		-719.434	-551.630
Taxes Paid		-735.845	-118.705
Other		-542.628	-598.541
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.221.561	-1.426.090
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	-15.001
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-1.788.245	-1.445.611
Net (Increase) Decrease in Other Assets		-108.788	-185.681
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		0	0
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		675.472	220.203
Net Cash Provided From Banking Operations		-940.840	-589.717
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-54.055	-69.433
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		-95.214	-127.628
Cash Obtained from Tangible and Intangible Asset Sales		49.631	77.296
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		0	0
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-8.472	-19.101
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		1.032.919	686.667
Cash Obtained from Loans and Securities Issued		7.038.077	3.696.640
Cash Outflow Arised From Loans and Securities Issued		-5.601.228	-2.620.681
Equity Instruments Issued		0	0
Dividends paid	5-5	-350.000	-350.000
Payments of lease liabilities		-53.930	-39.292
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		38.024	27.517
Cash and Cash Equivalents at Beginning of the Period	5-6-1	140.821	78.202
Cash and Cash Equivalents at End of the Period	5-6-2	178.845	105.719

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 Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss – Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	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		**139.700**	**169.676**	**144.926**	**-10.556**		**941.343**	**128.863**	**1.182.027**			**2.695.979**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		139.700	169.676	144.926	-10.556		941.343	128.863	1.182.027			2.695.979
	Total Comprehensive Income (Loss)					-2.548				724.352			721.804
	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				31.621			800.406		-1.182.027			-350.000
	Dividends Paid	5-5-1							-350.000				-350.000
	Transfers To Reserves				31.621			800.406	350.000	-1.182.027			
	Other												
	Equity at end of period		**139.700**	**169.676**	**176.547**	**-13.104**		**1.741.749**	**128.863**	**724.352**			**3.067.783**
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		**139.700**	**169.676**	**189.066**	**-8.203**		**1.729.230**	**128.863**	**1.498.373**			**3.846.705**
	Adjustments Related to TMS 8												
	Effect Of Corrections												
	Effect Of Changes In Accounting Policy												
	Adjusted Beginning Balance		139.700	169.676	189.066	-8.203		1.729.230	128.863	1.498.373			3.846.705
	Total Comprehensive Income (Loss)					1.722				668.078			669.800
	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				5.009			1.143.364		-1.498.373			-350.000
	Dividends Paid	5-5-1							-350.000				-350.000
	Transfers To Reserves				5.009			1.143.364	350.000	-1.498.373			
	Other												
	Equity at end of period		**139.700**	**169.676**	**194.075**	**-6.481**		**2.872.594**	**128.863**	**668.078**			**4.166.505**