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KAMUYU AYDINLATMA PLATFORMU

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

General Information About Financial Statements

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 30.09.2026			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)		1.435.246	53	1.435.299	1.360.628	103	1.360.731
Cash and cash equivalents		1.435.246	53	1.435.299	962.434	103	962.537
Cash and Cash Balances at Central Bank				0			0
Banks	5.1.3	1.435.246	53	1.435.299	962.434	103	962.537
Receivables From Money Markets				0			0
Allowance for Expected Losses (-)				0			0
Financial assets at fair value through profit or loss		0	0	0	398.194	0	398.194
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets	5.1.2			0	398.194		398.194
Financial Assets at Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
Public Debt Securities				0			0
Equity instruments				0			0
Other Financial Assets				0			0
Derivative financial assets		0	0	0	0	0	0
Derivative Financial Assets At Fair Value Through Profit Or Loss				0			0
Derivative Financial Assets At Fair Value Through Other Comprehensive Income				0			0
FINANCIAL ASSETS AT AMORTISED COST (Net)		4.335.062	0	4.335.062	3.515.161	0	3.515.161
Loans	5.1.4.5	4.490.654		4.490.654	3.669.946		3.669.946
Receivables From Leasing Transactions				0			0
Factoring Receivables				0			0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities				0			0
Other Financial Assets				0			0
Allowance for Expected Credit Losses (-)		-155.592		-155.592	-154.785		-154.785
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9	2.390	0	2.390	1.700	0	1.700
Held for Sale		2.390		2.390	1.700		1.700
Non-Current Assets From Discontinued Operations				0			0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES		0	0	0	0	0	0
Investments in Associates (Net)		0	0	0	0	0	0

Associates Accounted for Using Equity Method				0			0
Unconsolidated Associates				0			0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries				0			0
Unconsolidated Non-Financial Subsidiaries				0			0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method				0			0
Unconsolidated Jointly Controlled Partnerships				0			0
TANGIBLE ASSETS (Net)	5.1.5	171.302		171.302	170.056		170.056
INTANGIBLE ASSETS AND GOODWILL (Net)		56.234	0	56.234	15.061	0	15.061
Goodwill				0			0
Other	5.1.6	56.234		56.234	15.061		15.061
INVESTMENT PROPERTY (Net)				0	0		0
CURRENT TAX ASSETS		32.284		32.284	0		0
DEFERRED TAX ASSET				0	0		0
OTHER ASSETS (Net)	5.1.8	61.569		61.569	63.784		63.784
TOTAL ASSETS		**6.094.087**	**53**	**6.094.140**	**5.126.390**	**103**	**5.126.493**
LIABILITY AND EQUITY ITEMS							
DEPOSITS				0	0		0
LOANS RECEIVED	5.2.1.1	328.122		328.122	146.823		146.823
MONEY MARKET FUNDS		683.684		683.684	245.707		245.707
MARKETABLE SECURITIES (Net)	5.2.2	1.871.357	0	1.871.357	1.711.889	0	1.711.889
Bills		1.871.357		1.871.357	1.711.889		1.711.889
Asset-backed Securities				0			0
Bonds				0			0
FUNDS		0	0	0	0	0	0
Funds from Credit Customers				0			0
Other				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				0			0
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income				0			0
FACTORING PAYABLES				0	0		0
LEASE PAYABLES (Net)		170.153		170.153	20.376		20.376
PROVISIONS	5.2.4.3	28.201	0	28.201	18.459	0	18.459
Provision for Restructuring				0			0
Reserves for Employee Benefits		25.191		25.191	16.864		16.864
Insurance Technical Reserves (Net)				0			0
Other provisions		3.010		3.010	1.595		1.595
CURRENT TAX LIABILITIES	5.2.5	26.748		26.748	91.990		91.990
DEFERRED TAX LIABILITY	5.1.7.2	566.575		566.575	505.066		505.066
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		0	0	0	0	0	0
Held For Sale				0			0
Related to Discontinued Operations				0			0
SUBORDINATED DEBT		0	0	0	0	0	0
Loans				0			0

Other Debt Instruments				0			0
OTHER LIABILITIES	5.2.3	14.418		14.418	32.462		32.462
EQUITY	5.2.6	2.404.882	0	2.404.882	2.353.721	0	2.353.721
Issued capital		600.000		600.000	118.000		118.000
Capital Reserves		378.000	0	378.000	378.000	0	378.000
Equity Share Premiums		378.000		378.000	378.000		378.000
Share Cancellation Profits				0			0
Other Capital Reserves				0			0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-1.160		-1.160	-1.160		-1.160
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss				0			0
Profit Reserves		60.459	0	60.459	28.393	0	28.393
Legal Reserves		60.459		60.459	28.393		28.393
Statutory Reserves				0			0
Extraordinary Reserves				0			0
Other Profit Reserves				0			0
Profit or Loss		1.367.583	0	1.367.583	1.830.488	0	1.830.488
Prior Years' Profit or Loss		1.202.713		1.202.713	1.150.761		1.150.761
Current Period Net Profit Or Loss		164.870		164.870	679.727		679.727
Non-controlling Interests				0			0
Total equity and liabilities		**6.094.140**	**0**	**6.094.140**	**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 30.09.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		663.901		663.901	346.622		346.622
GUARANTIES AND WARRANTIES		663.901		663.901	346.622		346.622
Letters of Guarantee		663.901		663.901	346.622		346.622
Other Letters of Guarantee		663.901		663.901	346.622		346.622
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
CUSTODY AND PLEDGES RECEIVED	5.3.3	131.057		131.057	131.057		131.057
ITEMS HELD IN CUSTODY				0			
PLEDGED ITEMS		131.057		131.057	131.057		131.057
Securities		23.479		23.479	23.479		23.479
Real Estate		107.578		107.578	107.578		107.578
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		**794.958**		**794.958**	**477.679**		**477.679**

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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
INTEREST INCOME	5.4.1.	1.825.957	1.162.863	490.841	331.962
Interest Income on Loans		1.613.668	1.011.336	429.127	274.203
Interest Income on Reserve Deposits			0		0
Interest Income on Banks		208.725	144.239	60.942	56.915
Interest Income on Money Market Placements			775		0
Interest Income on Marketable Securities Portfolio		3.564	6.513	772	844
Financial Assets At Fair Value Through Profit Loss		3.564	6.513	772	844
Financial Assets At Fair Value Through Other Comprehensive Income			0		0
INTEREST EXPENSES (-)	5.4.2.	-718.150	-674.715	-267.694	-261.900
Interest Expenses on Funds Borrowed		-56.235	-73.630	-26.243	-39.562
Interest Expenses on Money Market Funds		-105.855	0	-51.626	
Interest Expenses on Securities Issued		-547.667	-594.066	-187.003	-220.181
Other Interest Expense		-8.393	-7.019	-2.822	-2.157
NET INTEREST INCOME OR EXPENSE		1.107.807	488.148	223.147	70.062
NET FEE AND COMMISSION INCOME OR EXPENSES	5.4.3.	-234.173	-223.113	-79.134	-78.054
Fees and Commissions Received		0	0	0	0
Fees and Commissions Paid (-)		-234.173	-223.113	-79.134	-78.054
Paid for Noncash Loans		-9.589	-3.678	-4.247	-1.948
Other		-224.584	-219.435	-74.887	-76.106
DIVIDEND INCOME		0	0		0
TRADING INCOME OR LOSS (Net)	5.4.4.	178.907	1.076.064	66.629	464.369
Gains (Losses) Arising from Capital Markets Transactions		178.921	1.076.050	66.633	464.337
Foreign Exchange Gains or Losses		-14	14	-4	32
OTHER OPERATING INCOME	5.4.5	35.392	29.968	15.526	10.150
GROSS PROFIT FROM OPERATING ACTIVITIES		1.087.933	1.371.067	226.168	466.527
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5.4.6.1	-246.764	-12.659	-227.592	-11.598
OTHER ALLOWANCE EXPENSES (-)		0	0		0
PERSONNEL EXPENSES (-)	5.4.6.1	-347.586	-215.330	-130.193	-70.501
OTHER OPERATING EXPENSES (-)	5.4.6.1	-250.452	-195.380	-110.921	-68.171
NET OPERATING INCOME (LOSS)		243.131	947.698	-242.538	316.257
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0		0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0		0
NET MONETARY POSITION GAIN (LOSS)		0	0		0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX		243.131	947.698	-242.538	316.257
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5.4.7.	-78.261	-136.926	69.525	53.327
Current Tax Provision		-16.751	-108.834	7.345	34.195
Expense Effect of Deferred Tax		-133.172	-28.092	-7.321	20.442
Income Effect of Deferred Tax		71.662		69.501	-1.310
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		164.870	810.772	-173.013	369.584
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale			0		0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0		0
Other Income on Discontinued Operations			0		0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale			0		0
Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)			0		0
Other Expenses on Discontinued Operations			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
Expense Effect of Deferred Tax			0		0
Income Effect of Deferred Tax			0		0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0

NET PROFIT OR LOSS FOR THE PERIOD		164.870	810.772	-173.013	369.584
Profit (Loss) Attributable to Group		164.870	810.772	-173.013	369.584
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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025	Current Period 3 Months 01.07.2026 - 30.09.2026	Previous Period 3 Months 01.07.2025 - 30.09.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		164.870	810.772	-173.013	369.584
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			
Exchange Differences on Translation		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		164.870	810.772	-173.013	369.584

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 - 30.09.2026	Previous Period 01.01.2025 - 30.09.2025
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		164.868	810.772
Interest Received	5.4.1	1.815.201	1.150.204
Interest Paid	5.4.2	-718.151	-674.715
Other Gains	5.4.5	35.392	29.968
Cash Payments to Personnel and Service Suppliers	5.4.6.1	-834.046	-410.710
Taxes Paid		-83.924	
Other		-49.604	716.025
Changes in Operating Assets and Liabilities Subject to Banking Operations		-3.902.990	-1.302.986
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		398.194	-764.786
Net (Increase) Decrease in Loans	5.1.4.2	-819.901	-615.417
Net (Increase) Decrease in Other Assets	5.1.8	-15.990	23.219
Net Increase (Decrease) in Funds Borrowed	5.2.1	-3.602.257	16.458
Net Increase (Decrease) Other Liabilities		136.964	37.540
Net Cash Provided From Banking Operations		-3.738.122	-492.214
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-57.187	-3.402
Cash Paid For Tangible And Intangible Asset Purchases		-57.231	-3.402
Cash Obtained from Tangible and Intangible Asset Sales		44	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.268.071	631.820
Cash Obtained from Loans and Securities Issued		2.533.000	1.406.190
Cash Outflow Arised From Loans and Securities Issued		1.848.001	-738.185
Dividends paid		-112.930	-36.185
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		472.762	136.204
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		1.435.299	611.120

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 Cancellation Profit	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 - 30.09.2025	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period	5.2.6.1	**118.000**	**378.000**	**-1.918**		**18.776**	**653.814**	**542.748**			**1.709.420**
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance	5.2.6.1	118.000	378.000	-1.918		18.776	653.814	542.748			1.709.420
	Total Comprehensive Income (Loss)								810.772			810.772
	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											0
	Profit Distributions						9.618	496.943	-542.748			810.772
	Dividends Paid	5.5.						-36.187				-36.187
	Transfers To Reserves						9.618	533.130	-542.748			0
	Other											0
	Equity at end of period		**118.000**	**378.000**	**-1.918**		**28.394**	**1.150.757**	**810.772**			**2.484.006**
Current Period 01.01.2026 - 30.09.2026	**Statement of changes in equity (TFRS 9 Impairment Model Applied)**											
	CHANGES IN EQUITY ITEMS											
	Equity at beginning of period	5.2.6.1	**118.000**	**378.000**	**-1.160**		**28.393**	**1.150.761**	**679.727**			**2.353.721**
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance	5.2.6.1	118.000	378.000	-1.160		28.393	1.150.761	679.727			2.353.721
	Total Comprehensive Income (Loss)								164.870			164.870
	Capital Increase in Cash											0
	Capital Increase Through Internal Reserves		482.000					-482.000				0
	Issued Capital Inflation Adjustment Difference											0
	Convertible Bonds											0
	Subordinated Debt											0
	Increase (decrease) through other changes, equity											0
	Profit Distributions						32.066	533.952	-679.727			-113.709
	Dividends Paid	5.5.						-112.930				-113.709
	Transfers To Reserves						32.066	647.661	-679.727			0
	Other							-779				0
	Equity at end of period		**600.000**	**378.000**	**-1.160**		**60.459**	**1.202.713**	**164.870**			**2.404.882**