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KAMUYU AYDINLATMA PLATFORMU

DOĞRU 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)		19.374	17.120	36.494	35.946		35.946
Cash and cash equivalents	5.1.3.	12.654	17.120	29.774	29.514		29.514
Banks		12.654	17.120	29.774	29.514		29.514
Financial assets at fair value through profit or loss	5.1.2.	6.720		6.720	6.432		6.432
Other Financial Assets		6.720		6.720	6.432		6.432
FINANCIAL ASSETS AT AMORTISED COST (Net)	5.1.4.2	1.170.321		1.170.321	674.398		674.398
Loans		1.179.044		1.179.044	683.121		683.121
Allowance for Expected Credit Losses (-)		-8.723		-8.723	-8.723		-8.723
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	5.1.9.	2.294		2.294	323		323
Held for Sale		2.294		2.294	323		323
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES				0	0		0
TANGIBLE ASSETS (Net)	5.1.5.	36.875		36.875	28.222		28.222
INTANGIBLE ASSETS AND GOODWILL (Net)	5.1.6.	1.890		1.890	69		69
Other		1.890		1.890	69		69
INVESTMENT PROPERTY (Net)	5.1.10.			0	0		0
CURRENT TAX ASSETS	5.1.7.1.	1.786		1.786	475		475
DEFERRED TAX ASSET	5.1.7.2.			0	0		0
OTHER ASSETS (Net)	5.1.8.	12.336		12.336	5.070		5.070
TOTAL ASSETS		**1.244.876**	**17.120**	**1.261.996**	**744.503**		**744.503**
LIABILITY AND EQUITY ITEMS							
DEPOSITS				0	0		0
LOANS RECEIVED	5.2.1.	330.067		330.067	67.489		67.489
MONEY MARKET FUNDS	5.2.1.	203.000		203.000	109.147		109.147
MARKETABLE SECURITIES (Net)	5.2.2	52.671		52.671	46.115		46.115
Bills		52.671		52.671	46.115		46.115
FUNDS				0	0		0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS				0	0		0
DERIVATIVE FINANCIAL LIABILITIES				0	0		0
FACTORING PAYABLES				0	0		0
LEASE PAYABLES (Net)	5.2.1.	21.811		21.811	16.489		16.489
PROVISIONS	5.2.4	4.867		4.867	2.924		2.924

Reserves for Employee Benefits		4.867		4.867	2.924		2.924
CURRENT TAX LIABILITIES	5.2.5	8.233		8.233	6.503		6.503
DEFERRED TAX LIABILITY	5.1.7.2	139.509		139.509	93.089		93.089
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)				0	0		0
SUBORDINATED DEBT				0	0		0
OTHER LIABILITIES	5.2.3.	22.022	53.072	75.094	23.544	41.085	64.629
EQUITY	5.2.6.	426.744		426.744	338.118		338.118
Issued capital		250.000		250.000	150.000		150.000
Capital Reserves					72.500		72.500
Other Capital Reserves					72.500		72.500
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1		1	1		1
Profit Reserves		115.617		115.617	32.508		32.508
Legal Reserves		20.830		20.830	16.675		16.675
Extraordinary Reserves		94.787		94.787	15.833		15.833
Profit or Loss		61.126		61.126	83.109		83.109
Current Period Net Profit Or Loss		61.126		61.126	83.109		83.109
Total equity and liabilities		**1.208.924**	**53.072**	**1.261.996**	**703.418**	**41.085**	**744.503**

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		165.498	0	165.498	119.900	0	119.900
GUARANTIES AND WARRANTIES		165.498	0	165.498	119.900	0	119.900
Letters of Guarantee		165.498	0	165.498	119.900	0	119.900
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		165.498	0	165.498	119.900	0	119.900
COMMITMENTS				0			
DERIVATIVE FINANCIAL INSTRUMENTS				0			
CUSTODY AND PLEDGES RECEIVED				0			
ITEMS HELD IN CUSTODY				0			
PLEDGED ITEMS				0			
ACCEPTED BILL, GUARANTIES AND WARRANTEES				0			
TOTAL OFF-BALANCE SHEET ACCOUNTS		**165.498**	**0**	**165.498**	**119.900**	**0**	**119.900**

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		446.295	238.167		
Interest Income on Loans		435.187	236.795		
Interest Income on Banks		7.393	1.372		
Interest Income on Money Market Placements		63			
Interest Income on Marketable Securities Portfolio		3.652			
Financial Assets At Fair Value Through Profit Loss		3.652			
INTEREST EXPENSES (-)		-158.717	-38.618		
Interest Expenses on Funds Borrowed		-85.283	-35.350		
Interest Expenses on Money Market Funds		-44.233			
Interest Expenses on Securities Issued		-23.335	-1.519		
Other Interest Expense		-5.866	-1.749		
NET INTEREST INCOME OR EXPENSE		287.578	199.549		
NET FEE AND COMMISSION INCOME OR EXPENSES		-7.291	-3.151		
Fees and Commissions Paid (-)		-7.291	-3.151		
Other		-7.291	-3.151		
DIVIDEND INCOME		0			
TRADING INCOME OR LOSS (Net)		-586	-1.750		
Foreign Exchange Gains or Losses		-586	-1.750		
OTHER OPERATING INCOME		1.808	490		
GROSS PROFIT FROM OPERATING ACTIVITIES		281.509	195.138		
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)		0	565		
OTHER ALLOWANCE EXPENSES (-)		0			
PERSONNEL EXPENSES (-)		-83.442	-54.677		
OTHER OPERATING EXPENSES (-)		-90.520	-54.480		
NET OPERATING INCOME (LOSS)		107.547	86.546		
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		107.547	86.546		
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)		-46.421	-33.307		
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		61.126	53.239		
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		61.126	53.239		
Profit (Loss) Attributable to Group		61.126	53.239		
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 - 30.09.2026	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)		61.126	53.239		
OTHER COMPREHENSIVE INCOME		0	0		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0			
TOTAL COMPREHENSIVE INCOME (LOSS)		61.126	53.239		0

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		61.126	53.239
Interest Received		446.295	238.732
Interest Paid		-158.717	-38.618
Other Gains		1.806	489
Cash Payments to Personnel and Service Suppliers		-83.443	-54.676
Other		-144.815	-92.688
Changes in Operating Assets and Liabilities Subject to Banking Operations		-83.503	-167.176
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-288	
Net (Increase) Decrease in Loans		-495.923	-228.295
Net (Increase) Decrease in Other Assets		-16.103	3.836
Net Increase (Decrease) in Funds Borrowed		356.431	5.143
Net Increase (Decrease) Other Liabilities		72.380	52.140
Net Cash Provided From Banking Operations		-22.377	-113.937
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-4.863	-4.660
Cash Paid For Tangible And Intangible Asset Purchases		-4.863	-4.660
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		27.500	122.364
Cash Obtained from Loans and Securities Issued			189.927
Cash Outflow Arised From Loans and Securities Issued			-52.563
Dividends paid			-15.000
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	
Net Increase (Decrease) in Cash and Cash Equivalents		260	3.767
Cash and Cash Equivalents at Beginning of the Period		29.514	1.188
Cash and Cash Equivalents at End of the Period		29.774	4.955

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

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

		Footnote Reference	Issued Capital	Other Capital Reserves	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.	**50.000**		**7**		**34.715**		**112.794**			**197.516**
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance	5.2.6.1.	50.000		7		34.715		112.794			197.516
	Total Comprehensive Income (Loss)											0
	Capital Increase in Cash											0
	Capital Increase Through Internal Reserves											
	Issued Capital Inflation Adjustment Difference											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity								53.238			53.238
	Profit Distributions	5.5.					97.794		-112.794			-15.000
	Dividends Paid							-15.000				-15.000
	Transfers To Reserves						97.794	15.000	-112.794			
	Other											
	Equity at end of period		**50.000**		**7**		**132.509**	**0**	**53.238**			**235.754**
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.	**150.000**	**72.500**	**1**		**32.508**		**83.109**			**338.118**
	Adjustments Related to TMS 8											0
	Effect Of Corrections											0
	Effect Of Changes In Accounting Policy											0
	Adjusted Beginning Balance	5.2.6.1.	150.000	72.500	1		32.508		83.109			338.118
	Total Comprehensive Income (Loss)											
	Capital Increase in Cash		100.000	-72.500								27.500
	Capital Increase Through Internal Reserves											
	Issued Capital Inflation Adjustment Difference											
	Convertible Bonds											
	Subordinated Debt											
	Increase (decrease) through other changes, equity								61.126			61.126
	Profit Distributions	5.5.					83.109		-83.109			
	Dividends Paid											
	Transfers To Reserves						83.109		-83.109			0
	Other											
	Equity at end of period		**250.000**	**0**	**1**		**115.617**		**61.126**			**426.744**