



KAMUYU AYDINLATMA PLATFORMU

GELECEK VARLIK YÖNETİMİ A.Ş. Bank Financial Report Unconsolidated 2026 - 1. 3 Monthly Notification

General Information About Financial Statements

Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (IFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		489.088	32	489.120	450.326	45	450.371
Cash and cash equivalents		194.750	32	194.782	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	196.013	32	196.045	140.781	46	140.827
Allowance for Expected Losses (-)	5-1-3	-1.263	0	-1.263	-1.958	-1	-1.959
Financial assets at fair value through profit or loss	5-1-2	294.338	0	294.338	311.503	0	311.503
Other Financial Assets		294.338	0	294.338	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	9.003.051	557.041	9.560.092	8.265.317	517.168	8.782.485
Loans		12.981.784	942.525	13.924.309	11.909.840	889.190	12.799.030
Receivables From Leasing Transactions	5-1-10	0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	5-1-5	-3.978.733	-385.484	-4.364.217	-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	453.219	0	453.219	423.610	0	423.610
Held for Sale		453.219	0	453.219	423.610	0	423.610
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	144.297	0	144.297	158.079	0	158.079
INTANGIBLE ASSETS AND GOODWILL (Net)	5-1-13	21.613	0	21.613	22.426	0	22.426
Other		21.613	0	21.613	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	304.242	3.658	307.900	163.693	4.760	168.453
TOTAL ASSETS		10.415.510	560.731	10.976.241	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	3.344.004	1.474.175	4.818.179	2.987.478	1.447.820	4.435.298
MONEY MARKET FUNDS		0	0	0	0	0	0
MARKETABLE SECURITIES (Net)	5-2-4	0	0	0	0	0	0
Bills		0	0	0	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
Borrower funds		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	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	109.883	0	109.883	123.625	0	123.625
PROVISIONS		122.812	0	122.812	167.290	0	167.290
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits	5-2-8	116.493	0	116.493	164.742	0	164.742
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		6.319	0	6.319	2.548	0	2.548
CURRENT TAX LIABILITIES	5-2-9	112.936	0	112.936	70.550	0	70.550
DEFERRED TAX LIABILITY	5-2-9	1.363.550	0	1.363.550	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	5-2-5	179.023	22.334	201.357	141.890	16.839	158.729
EQUITY		4.247.524	0	4.247.524	3.846.705	0	3.846.705
Issued capital	5-2-12	139.700	0	139.700	139.700	0	139.700
Capital Reserves		358.742	0	358.742	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		189.066	0	189.066	189.066	0	189.066
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		-9.884	0	-9.884	-8.203	0	-8.203

Profit Reserves		1.723.126	0	1.723.126	1.729.230	0	1.729.230
Legal Reserves		1.723.126	0	1.723.126	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		2.035.840	0	2.035.840	1.627.236	0	1.627.236
Prior Years' Profit or Loss		1.633.340	0	1.633.340	128.863	0	128.863
Current Period Net Profit Or Loss		402.500	0	402.500	1.498.373	0	1.498.373
Total equity and liabilities		9.479.732	1.496.509	10.976.241	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 31.03.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		3.036.436	0	3.036.436	3.111.825	0	3.111.825
GUARANTIES 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	3.036.436	0	3.036.436	3.111.825	0	3.111.825
Irrevocable Commitments		3.036.436	0	3.036.436	3.111.825	0	3.111.825
Other Irrevocable Commitments		3.036.436	0	3.036.436	3.111.825	0	3.111.825
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	5-3-5	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		3.036.436	0	3.036.436	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 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)			
INCOME AND EXPENSE ITEMS			
INTEREST INCOME	5-4-1	2.099.511	1.669.491
Interest Income on Loans		2.084.729	1.662.684
Interest Income on Banks		14.782	6.807
INTEREST EXPENSES (-)		-357.610	-189.377
Interest Expenses on Funds Borrowed	5-4-2	-345.334	-128.604
Interest Expenses on Securities Issued		0	-49.242
Lease Interest Expenses		-12.276	-11.531
NET INTEREST INCOME OR EXPENSE		1.741.901	1.480.114
NET FEE AND COMMISSION INCOME OR EXPENSES		-107.335	-88.862
Fees and Commissions Received		79	0
Other		79	0
Fees and Commissions Paid (-)	5-4-12	-107.414	-88.862
Other		-107.414	-88.862
DIVIDEND INCOME	5-4-3	0	0
TRADING INCOME OR LOSS (Net)	5-4-4	-36.688	-58.424
Gains (Losses) Arising from Capital Markets Transactions		-17.121	10.875
Gains (Losses) Arising From Derivative Financial Transactions		0	5.276
Foreign Exchange Gains or Losses		-19.567	-74.575
OTHER OPERATING INCOME	5-4-5	36.323	27.678
GROSS PROFIT FROM OPERATING ACTIVITIES		1.634.201	1.360.506
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	5-4-6	-472.750	-328.765
OTHER ALLOWANCE EXPENSES (-)	5-4-6	-3.771	0
PERSONNEL EXPENSES (-)		-348.407	-267.501
OTHER OPERATING EXPENSES (-)	5-4-7	-245.730	-259.378
NET OPERATING INCOME (LOSS)		563.543	504.862
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0
NET MONETARY POSITION GAIN (LOSS)		0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	5-4-8	563.543	504.862
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	5-4-9	-161.043	-153.223
Current Tax Provision		0	0
Expense Effect of Deferred Tax		-161.043	-167.630
Income Effect of Deferred Tax		0	14.407
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS		402.500	351.639
INCOME ON DISCONTINUED OPERATIONS		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
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
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		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
NET PROFIT OR LOSS FOR THE PERIOD		402.500	351.639
Profit (Loss) Attributable to Group		402.500	351.639
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 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)			
PROFIT (LOSS)		402.500	351.639
OTHER COMPREHENSIVE INCOME		-1.681	3.198
Other Comprehensive Income that will not be Reclassified to Profit or Loss		-1.681	3.198
Gains (Losses) on Remeasurements of Defined Benefit Plans		-2.401	4.569
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		720	-1.371
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		0	0
Exchange Differences on Translation		0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		0	0
Income (Loss) Related with Cash Flow Hedges		0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		0	0
TOTAL COMPREHENSIVE INCOME (LOSS)		400.819	354.837

Statement of Cash Flow (IFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Unconsolidated

	Footnote Reference	Current Period 01.01.2026 - 31.03.2026	Previous Period 01.01.2025 - 31.03.2025
Statement of Cash Flow (IFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		552.303	239.112
Interest Received		17.564	11.562
Interest Paid		-302.585	-235.946
Dividends received		0	0
Fees and Commissions Received		-107.335	-88.862
Other Gains		53.492	11.527
Collections from Previously Written Off Loans and Other Receivables		1.528.957	1.259.507
Cash Payments to Personnel and Service Suppliers		-380.001	-315.030
Taxes Paid		-70.634	-54.181
Other		-187.155	-349.465
Changes in Operating Assets and Liabilities Subject to Banking Operations		-789.214	-447.118
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-4	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-668.951	-460.964
Net (Increase) Decrease in Other Assets		-166.475	-126.074
Net Increase (Decrease) Other Liabilities		46.216	139.920
Net Cash Provided From Banking Operations		-236.911	-208.006
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-9.111	-3.260
Cash Paid For Tangible And Intangible Asset Purchases		-6.841	-3.557
Cash Obtained from Tangible and Intangible Asset Sales		53	297
Other		-2.323	
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		301.227	211.576
Cash Obtained from Loans and Securities Issued		3.512.285	1.144.036
Cash Outflow Arised From Loans and Securities Issued		-3.184.445	-913.197
Dividends paid	5-5	0	0
Payments of lease liabilities		-26.613	-19.263
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		0	0
Net Increase (Decrease) in Cash and Cash Equivalents		55.205	310
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	196.026	78.512

