

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

**CONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT JUNE 30, 2026
TOGETHER WITH LIMITED REVIEW REPORT**

**(CONVENIENCE TRANSLATION INDEPENDENT AUDITOR'S
REPORT, CONSOLIDATED FINANCIAL STATEMENTS, RELATED
DISCLOSURES AND FOOTNOTES ORIGINALLY ISSUED IN TURKISH,
SEE SECTION THREE NOTE I.D)**



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

(Convenience translation of the independent auditor's review report originally issued in Turkish,
See Note I.d of Section Three)

To the General Assembly of Dünya Katılım Bankası A.Ş.

Introduction

We have reviewed the consolidated balance sheet of Dünya Katılım Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 30 June 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the six-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Limited Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an opinion.

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying consolidated financial information does not present fairly in all material respects the financial position of Dünya Katılım Bankası A.Ş. at 30 June 2026 and its consolidated financial performance and its consolidated statement of cash flows for the six-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



Report on other regulatory requirements arising from legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section Eight, is not consistent with the reviewed consolidated financial statements and disclosures in all material respects.

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 June 2026. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

PwC Bağımsız Denetim ve
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Talar Gül, SMMM
Independent Auditor

Istanbul, 15 August 2026

CONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.
AS OF AND FOR THE SIX-MONTH JUNE 30, 2026

Parent Bank's headquarter address : Ahmet Tevfik İleri St. No: 22-26, Apt: 61, Yamanevler District
Ümraniye / İstanbul
Parent Bank's phone number : 444 3 166
Parent Bank's website : www.dunyakatilim.com.tr
Electronic mail contact info : bilgi@dunyakatilim.com.tr

The consolidated interim financial report prepared in accordance with the Communiqué on Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks as regulated by the Banking Regulation and Supervision Agency is comprised of the following sections.

- GENERAL INFORMATION ABOUT THE PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE ACCOUNTING PRINCIPLES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

Subsidiaries, associates and joint ventures whose financial statements have been consolidated in this consolidated financial report are as follows:

	Subsidiaries	Associates	Joint Ventures
1.	DK Girişim Sermayesi Yatırım Ortaklığı A.Ş.	-	-
2.	DK Portföy Yönetimi A.Ş.	-	-
3.	DK Varlık Kiralama A.Ş.	-	-
4.	DK Yatırım Menkul Değerler A.Ş.	-	-
5.	DK Yıldız Varlık Kiralama A.Ş.	-	-

The consolidated financial statements and related disclosures and footnotes; presented in **millions of Turkish Lira** unless otherwise indicated; have been prepared in accordance with the Communiqué on Accounting Applications of Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related appendices and interpretations and in compliance with the records of our Bank, have been reviewed and presented as attached.

Ahmet AHLATCI
Chairman of the Board of
Directors

Abdül Latif ÖZKAYNAK
Member of the Board of
Directors,
Chairman of the Audit
Committee

Mustafa ER
Member of the Board of
Directors,
Member of the Audit
Committee

İkram GÖKTAŞ
Member of the Board of Directors,
General Manager

İrfan GÜLTAŞ
Assistant General Manager

Ertuğrul YILMAZ
Financial Affairs Director

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Title : Ertuğrul YILMAZ / Financial Affairs Director
Telephone : 444 3 166

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DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

AS OF JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes

Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

SECTION ONE

GENERAL INFORMATION OF THE PARENT BANK

I. HISTORY OF THE PARENT BANK INCLUDING ITS INCORPORATION DATE, INITIAL LEGAL STATUS AND AMENDMENTS TO LEGAL STATUS

Dünya Katılım Bankası Anonim Şirketi (the Parent Bank) was established in 1984 under the name Adabank as a joint-stock company and commenced its banking activities as a deposit bank in 1985. The ownership rights, management, and supervision of Adabank A.Ş. were transferred to the Savings Deposit Insurance Fund (SDIF) by the Banking Regulation and Supervision Agency (BRSA) on July 25, 2003. The 96.682340% share owned by the Savings Deposit Insurance Fund was offered for sale via a tender process, and following the tender held on May 24, 2023, it was decided to transfer these shares to AHL Ahlatcı Finansal Yönetim A.Ş. The transformation of Adabank A.Ş. into a participation bank was approved by the Banking Regulation and Supervision Agency on November 23, 2023, according to decision number 10729. This decision came into effect upon its publication in the Official Gazette on November 28, 2023, with issue number 32383. The Bank's trade name was changed from Adabank to Dünya Katılım Bankası Anonim Şirketi with the decision of the General Assembly held on December 25, 2023.

II. SHAREHOLDING STRUCTURE, SHAREHOLDERS HAVING DIRECT OR INDIRECT, JOINT OR INDIVIDUAL CONTROL OVER THE MANAGEMENT AND SUPERVISION OF THE PARENT BANK AND THE DISCLOSURES ON RELATED CHANGES IN THE CURRENT YEAR, IF ANY

966,823,400 shares owned by the Savings Deposit Insurance Fund (the Fund) with a ratio of 96.682340% were put up for sale through a tender, and the sale process was initiated with the publication of the announcement regarding the sale in the Official Gazette dated 19.04.2023 and numbered 32168. The Fund decided to tender the Bank's shares to AHL Ahlatcı Finansal Yönetim AŞ on 24.05.2023 through a closed envelope and open auction procedure, subject to obtaining permission from the relevant institutions. In this context, with the decision of the Banking Regulation and Supervision Board dated 14.08.2023 and numbered 10649; the transfer of 96,682340% of the SDIF's shares of the Bank to AHL Ahlatcı Finansal Yönetim AŞ was permitted in accordance with the first paragraph of Article 18 of the Banking Law No. 5411 and paragraphs (1) and (2) of Article 11 of Regulation on Transactions Subject to Permission and Indirect Shareholding of Banks. The share of AHL Ahlatcı Finansal Yönetim AŞ in the Bank became 96,682340% and was recorded in the share ledger.

As a result of the cash capital payments made by the shareholders who participated in the capital increases of the Parent Bank in 2024, the share of AHL Ahlatcı Finansal Yönetim AŞ in the Parent Bank was realized as 99.945%, while the total share of the other shareholders was realized as 0.055%.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

AS OF JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes

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(Million of Turkish Lira (TL) unless otherwise stated)

III. EXPLANATION ON THE CHAIRMAN AND MEMBERS OF BOARD OF DIRECTORS, MEMBERS OF AUDIT COMMITTEE, GENERAL MANAGER AND ASSISTANT GENERAL MANAGERS, THEIR AREAS OF RESPONSIBILITY AND THEIR SHARES IN THE PARENT BANK, IF ANY

Name and Surname	Administrative Function and Responsibility
Members of the Board of Directors (BOD)	
Ahmet AHLATCI	Chairman of BOD
Rıza Tuna TURAGAY	Deputy Member of BOD
Ahmet Emin AHLATCI	Member of BOD
Hüseyin Kadri SAMSUNLU	Member of BOD
İkram GÖKTAŞ	Member of BOD / General Manager
Members of Audit Committee	
Abdul Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee
Mustafa ER	Member of BOD and Member of Audit Committee
Assistant General Managers	
Ahmet PARLAK	Sales and Marketing
Alpaslan ÖZEN	Legislation and Loans
Dr. Eyyüp YILMAZ	Internal Systems
Dr. İrfan GÜLTAŞ	Talent and Culture
Kadir DOĞUERİ	Operation
Kamil KIBAR	Treasury and International Banking
Rıfat DEREGÖZÜ	Information Technologies

The Parent Bank's audit committee members, general manager and assistant general managers do not own any shares in the Parent Bank. Although the chairman and members of the board of directors do not directly own shares in the Parent Bank, Ahmet AHLATCI, the Chairman of the Board of Directors, indirectly holds 57,00% of the shares, and Ahmet Emin AHLATCI, a Board Member, indirectly holds 12,09% of the shares.

Pursuant to Article 5 of the Banking Law No. 5411, indirect shareholding has been calculated as follows: In the application of this Law, when determining the indirect shareholding of natural persons, the shares held by an individual together with their spouse and children, as well as the shares of partnerships in which they participate with unlimited liability, or the shares of entities individually or jointly controlled by such persons or partnerships, shall be taken into consideration collectively. When determining the indirect shareholding of legal entities, the shares held by such entities and the shares of the entities they control shall be aggregated.

IV. INFORMATION ON THE PARENT BANK'S QUALIFIED SHAREHOLDERS:

Name/Commercial Name	Share Amount	Share Ratio (%)	Paid Shares	Unpaid Shares
AHL Ahlatcı Finansal Yönetim A.Ş.	7,268,971	99.95	7,268,971	-

V. SUMMARY ON THE PARENT BANK'S SERVICE ACTIVITIES AND FIELD OF OPERATIONS

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. As of June 30, 2026, the Parent Bank operates with 27 branches and 601 personnel. Parent Bank conducts operations and transactions within the limits of the Banking Law and relevant legislation as specified in its Articles of Association, including but not limited to: Acceptance of participation funds, and granting cash, non-cash, and all types of loans; Fundraising and account opening from domestic and foreign sources, borrowing, and accepting advances; Partnership or profit-loss partnership, cooperation, or collaboration domestically or internationally with banks, financial institutions, companies, and establishment or procurement of funds for this purpose; Conducting sales, swaps, donations, exchanges, constructions, operations, and similar transactions related to raw or processed materials, machinery, equipment, aircraft, ships, movable properties, and lands, estates, buildings, and all types of immovable properties, domestically or internationally within the framework of the activities carried out;

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS

AS OF JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes

Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

Issuance of lease certificates, profit and loss sharing certificates, participation certificates, profit-sharing bonds, debt instruments, other securities, and capital market instruments; Conducting cash and book payment and fund transfer transactions, including all kinds of payment and collection operations, including correspondent banking or check account usage; Acquisition of checks and other foreign exchange instruments; Custody services; Issuance of all kinds of payment instruments such as credit cards, bank cards, and the conduct of related activities; Foreign exchange transactions, including cash; Buying and selling money market instruments, trading in precious metals and stones, or accepting them as collateral; Trading and brokerage transactions of financial instruments based on economic and financial indicators, capital market instruments, goods, precious metals, and foreign currencies; trading and brokerage of derivative contracts, option contracts, and financial instruments with simple or complex structures involving multiple derivative instruments; Trading in capital market instruments, repurchase or sale promise transactions;

Execution of previously issued capital market instruments for brokerage purposes; Guarantee activities such as assuming collateral, guarantees, and other obligations for the benefit of others; Market making for trading transactions under a contract established with the Undersecretariat of Treasury and/or the Central Bank and related organizations; Interbank foreign exchange trading brokerage; Financial leasing transactions; Insurance agency and individual pension brokerage services; Acquisition, lease, sale, rental, management, development, establishment of any kind of real and personal movable and immovable properties, and the services and transactions related to rights, ownership, and privileges on these properties.

Services and transactions which can be carried out by the Parent Bank are not limited to the transactions listed above. If any transaction other than those mentioned are considered as beneficial to the Parent Bank, the application must be recommended by the Board of Directors, approved by a resolution of the General Assembly and authorized by relevant legal authorities which then needs to be approved by the Ministry of Trade since such applications are amendments in nature to the Article of Association. The resolution shall be included in the Article of Association as an annex after all necessary approvals are obtained.

VI. BRIEF EXPLANATION ON THE DIFFERENCES BETWEEN CONSOLIDATION TRANSACTIONS MADE ACCORDING TO THE COMMUNIQUÉ ON ARRANGEMENT OF CONSOLIDATED FINANCIAL STATEMENTS OF BANKS AS WELL AS TURKISH ACCOUNTING STANDARDS AND ON INSTITUTIONS WHICH ARE SUBJECT TO FULL CONSOLIDATION OR PROPORTIONAL CONSOLIDATION, REDUCED FROM OWN FUNDS OR WHICH ARE NOT INCLUDED IN ALL THREE METHODS

The Parent Bank's subsidiaries DK Girişim Sermayesi Yatırım Ortaklığı A.Ş., DK Portföy Yönetimi A.Ş., DK Varlık Kiralama A.Ş., DK Yatırım Menkul Değerler A.Ş., DK Yıldız Varlık Kiralama A.Ş. are included in the scope of full consolidation as they are financial institutions in accordance with the 'Communiqué on Preparation of Consolidated Financial Statements of Banks' and Turkish Accounting Standards. Techdünya Bilişim Teknoloji ve Ticaret A.Ş., which is included in subsidiaries, is not consolidated in the consolidated financial statements in accordance with the 'Communiqué on Preparation of Consolidated Financial Statements of Banks' since it is not a financial institution.

VII. THE EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES ON IMMEDIATE TRANSFER OF EQUITY OR REIMBURSEMENT OF LIABILITIES BETWEEN THE PARENT BANK AND ITS SUBSIDIARIES

There is no immediate transfer of equity between the Parent Bank and its subsidiaries. There is no existing or potential, actual or legal obstacle to the reimbursement of liabilities between the Parent Bank and its subsidiaries.

SECTION TWO

THE CONSOLIDATED FINANCIAL STATEMENTS

- I. CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
- II. CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET
- III. CONSOLIDATED STATEMENT OF PROFIT OR LOSS
- IV. CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- V. CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VI. CONSOLIDATED STATEMENT OF CASH FLOW

DÜNYA KATILIM BANKASI A.Ş.
CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF JUNE 30, 2026
(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

ASSETS	Notes (Section Five-I)	CURRENT PERIOD June 30, 2026			PREVIOUS PERIOD December 31, 2025		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS		10,085	41,406	51,491	9,317	32,890	42,207
1.1 Cash and Cash Equivalents	(1)	1,132	37,411	38,543	3,859	30,661	34,520
1.1.1 Cash and Balances with Central Bank		1,056	28,818	29,874	2,075	23,933	26,008
1.1.2 Banks	(2)	76	8,594	8,670	1,784	6,728	8,512
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4 Allowance for expected credit losses (-)		-	1	1	-	-	-
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(3)	3,451	-	3,451	1,410	-	1,410
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		46	-	46	-	-	-
1.2.3 Other Financial Assets		3,405	-	3,405	1,410	-	1,410
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(4)	5,428	1,739	7,167	3,915	1,215	5,130
1.3.1 Government Securities		5,407	1,553	6,960	3,915	1,065	4,980
1.3.2 Equity Securities		-	-	-	-	-	-
1.3.3 Other Financial Assets		21	186	207	-	150	150
1.4 Derivative Financial Assets	(6)	74	2,256	2,330	133	1,014	1,147
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		74	2,256	2,330	133	1,014	1,147
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		39,625	24,430	64,055	33,216	21,837	55,053
2.1 Loans	(7)	36,443	20,984	57,427	32,250	20,009	52,259
2.2 Lease Receivables	(8)	1,038	3,866	4,904	513	2,071	2,584
2.3 Financial Assets Measured at Amortised Cost	(5)	2,676	-	2,676	750	-	750
2.3.1 Government Securities		2,676	-	2,676	750	-	750
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Allowance for expected credit losses (-)		532	420	952	297	243	540
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS	(9)	17	-	17	-	-	-
3.1 Asset Held for Resale		17	-	17	-	-	-
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. OWNERSHIP INVESTMENTS	(11)	5	-	5	5	-	5
4.1 Associates		-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries		5	-	5	5	-	5
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		5	-	5	5	-	5
4.3 Joint Ventures		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS		1,100	-	1,100	923	-	923
VI. INTANGIBLE ASSETS		755	-	755	458	-	458
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		755	-	755	458	-	458
VII. INVESTMENT PROPERTY		-	-	-	-	-	-
VIII. CURRENT TAX ASSET		8	-	8	26	-	26
IX. DEFERRED TAX ASSET		88	-	88	-	-	-
X. OTHER ASSETS		4,037	5	4,042	384	4	388
TOTAL ASSETS		55,720	65,841	121,561	44,329	54,731	99,060

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)****AS OF JUNE 30, 2026****(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)****(Million of Turkish Lira (TL) unless otherwise stated)**

LIABILITIES		Notes (Section Five-II)	CURRENT PERIOD June 30, 2026			PREVIOUS PERIOD December 31, 2025		
			TL	FC	Total	TL	FC	Total
I.	FUNDS COLLECTED	(1)	18,304	60,808	79,112	21,101	54,571	75,672
II.	FUNDS BORROWED	(2)	2,581	3,256	5,837	991	588	1,579
III.	BORROWINGS FROM MONEY MARKETS		1,402	-	1,402	-	-	-
IV.	SECURITIES ISSUED (Net)	(3)	10,936	-	10,936	4,137	-	4,137
V.	FUNDS		-	-	-	-	-	-
5.1	Loan Customer Funds		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(4)	36	1,550	1,586	49	1,001	1,050
7.1	Derivative Financial Liabilities at Fair Value through Profit or Loss		36	1,550	1,586	49	1,001	1,050
7.2	Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VIII.	LEASE PAYABLES	(5)	270	-	270	220	-	220
IX.	PROVISIONS	(7)	396	174	570	444	139	583
9.1	Restructuring Reserves		-	-	-	-	-	-
9.2	Reserve for Employee Benefits		107	-	107	314	-	314
9.3	Insurance Technical Reserves (Net)		-	-	-	-	-	-
9.4	Other Provisions		289	174	463	130	139	269
X.	CURRENT TAX LIABILITY	(8)	870	-	870	403	-	403
XI.	DEFERRED TAX LIABILITY	(9)	-	-	-	79	-	79
XII.	LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
12.1	Assets Held for Sale		-	-	-	-	-	-
12.2	Assets of Discontinued Operations		-	-	-	-	-	-
XIII.	SUBORDINATED LOANS		-	-	-	-	-	-
13.1	Loans		-	-	-	-	-	-
13.2	Other Debt Instruments		-	-	-	-	-	-
XIV.	OTHER LIABILITIES	(12)	1,392	6,581	7,973	474	5,164	5,638
XV.	SHAREHOLDERS' EQUITY	(13)	13,020	(15)	13,005	9,681	18	9,699
15.1	Paid-In Capital		7,273	-	7,273	7,272	-	7,272
15.2	Capital Reserves		-	-	-	-	-	-
15.2.1	Share Premium		-	-	-	-	-	-
15.2.2	Share Cancellation Profits		-	-	-	-	-	-
15.2.3	Other Capital Reserves		-	-	-	-	-	-
15.3	Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		96	-	96	(5)	-	(5)
15.4	Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		38	(15)	23	43	18	61
15.5	Profit Reserves		2,351	-	2,351	68	-	68
15.5.1	Legal Reserves		181	-	181	68	-	68
15.5.2	Status Reserves		-	-	-	-	-	-
15.5.3	Extraordinary Reserves		1,981	-	1,981	-	-	-
15.5.4	Other Profit Reserves		189	-	189	-	-	-
15.6	Profit or Loss		3,262	-	3,262	2,303	-	2,303
15.6.1	Prior Years Profit/Loss		25	-	25	20	-	20
15.6.2	Current Year Profit/Loss		3,237	-	3,237	2,283	-	2,283
15.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		49,207	72,354	121,561	37,579	61,481	99,060

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.**CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)****AS OF JUNE 30, 2026****(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)****(Million of Turkish Lira (TL) unless otherwise stated)**

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET		Notes (Section Five-III)	CURRENT PERIOD June 30, 2026			PREVIOUS PERIOD December 31, 2025		
			TL	FC	Total	TL	FC	Total
A.	OFF BALANCE SHEET COMMITMENTS (I+II+III)		44,655	779,430	824,085	44,101	314,961	359,062
I.	GUARANTEES AND SURETIES	(1)	20,131	9,313	29,444	17,475	8,206	25,681
1.1	Letters of Guarantees		20,131	7,983	28,114	17,475	7,575	25,050
1.1.1	Guarantees Subject to State Tender Law		9,815	579	10,394	7,145	824	7,969
1.1.2	Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3	Other Letters of Guarantee		10,316	7,404	17,720	10,330	6,751	17,081
1.2	Bank Loans		-	24	24	-	41	41
1.2.1	Import Letter of Acceptances		-	24	24	-	41	41
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letter of Credits		-	1,306	1,306	-	590	590
1.3.1	Documentary Letter of Credits		-	-	-	-	-	-
1.3.2	Other Letter of Credits		-	1,306	1,306	-	590	590
1.4	Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Other Guarantees		-	-	-	-	-	-
1.7	Other Collaterals		-	-	-	-	-	-
II.	COMMITMENTS	(1)	11,717	122,526	134,243	7,445	51,694	59,139
2.1	Irrevocable Commitments		11,717	122,526	134,243	7,445	51,694	59,139
2.1.1	Asset Purchase and Sale Commitments		11,242	122,526	133,768	7,117	51,694	58,811
2.1.2	Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3	Loan Granting Commitments		-	-	-	-	-	-
2.1.4	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6	Payment Commitment for Cheques		62	-	62	40	-	40
2.1.7	Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8	Commitments for Credit Card Expenditure Limits		413	-	413	288	-	288
2.1.9	Commitments for Promotions Related with Credit Cards and Banking Activities		-	-	-	-	-	-
2.1.10	Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11	Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12	Other Irrevocable Commitments		-	-	-	-	-	-
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS		12,807	647,591	660,398	19,181	255,061	274,242
3.1	Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1	Fair Value Hedge		-	-	-	-	-	-
3.1.2	Cash Flow Hedge		-	-	-	-	-	-
3.1.3	Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2	Held for Trading Transactions		12,807	647,591	660,398	19,181	255,061	274,242
3.2.1	Forward Foreign Currency Buy/Sell Transactions		9,407	98,288	107,695	11,916	126,380	138,296
3.2.1.1	Forward Foreign Currency Transactions-Buy		2,125	52,038	54,163	1,866	66,983	68,849
3.2.1.2	Forward Foreign Currency Transactions-Sell		7,282	46,250	53,532	10,050	59,397	69,447
3.2.2	Currency Swap Transactions		-	-	-	-	-	-
3.2.2.1	Currency Buy Transactions		-	-	-	-	-	-
3.2.2.2	Currency Sell Transactions		-	-	-	-	-	-
3.2.2	Other Forward Buy/Sell Transactions		3,400	549,303	552,703	7,265	128,681	135,946
3.3	Other		-	-	-	-	-	-
B.	CUSTODY AND PLEDGED ITEMS (IV+V+VI)		1,311,026	397,205	1,708,231	988,535	378,019	1,366,554
IV.	ITEMS HELD IN CUSTODY		7,670	551	8,221	5,888	31	5,919
4.1	Assets Under Management		6,193	-	6,193	4,414	-	4,414
4.2	Investment Securities Held in Custody		-	-	-	-	-	-
4.3	Cheques Received for Collection		1,477	-	1,477	1,474	-	1,474
4.4	Commercial Notes Received for Collection		-	-	-	-	-	-
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		-	551	551	-	31	31
4.8	Custodians		-	-	-	-	-	-
V.	PLEDGED ITEMS		1,303,356	396,654	1,700,010	982,647	377,988	1,360,635
5.1	Marketable Securities		-	-	-	-	-	-
5.2	Guarantee Notes		211,880	2,654	214,534	150,899	1,509	152,408
5.3	Commodity		4,686	401	5,087	4,059	390	4,449
5.4	Warranty		-	-	-	-	-	-
5.5	Properties		98,391	-	98,391	55,161	2,142	57,303
5.6	Other Pledged Items		988,399	393,599	1,381,998	772,528	373,947	1,146,475
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)			1,355,681	1,176,635	2,532,316	1,032,636	692,980	1,725,616

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AS OF JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- June 30, 2026
I.	PROFIT SHARE INCOME	(1)	9,831
1.1	Profit Share on Loans		7,997
1.2	Income Received from Reserve Deposits		456
1.3	Income Received from Banks		6
1.4	Income Received from Money Market Placements		-
1.5	Income Received from Marketable Securities Portfolio		1,098
1.5.1	Financial Assets at Fair Value Through Profit and Loss		-
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		812
1.5.3	Financial Assets Measured at Amortised Cost		286
1.6	Finance Lease Income		274
1.7	Other Profit Share Income		-
II.	PROFIT SHARE EXPENSE (-)	(2)	4,361
2.1	Expense on Profit Sharing Accounts		2,905
2.2	Profit Share Expense on Funds Borrowed		196
2.3	Profit Share Expense on Money Market Borrowings		2
2.4	Profit Share Expense on Securities Issued		1,225
2.5	Finance Lease Expense		33
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		5,470
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	350
4.1	Fees and Commissions Received		567
4.1.1	Non-Cash Loans		118
4.1.2	Other		449
4.2	Fees and Commissions Paid (-)		217
4.2.1	Non-Cash Loans		6
4.2.2	Other		211
V.	DIVIDEND INCOME		-
VI.	TRADING INCOME/LOSS(net)	(5)	1,429
6.1	Capital Market Transaction Income/(Loss)		600
6.2	Profit/(Loss) from Derivative Financial Instruments		(4,747)
6.3	Foreign Exchange Income/(Loss)		5,576
VII.	OTHER OPERATING INCOME	(6)	411
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		7,660
IX.	EXPECTED CREDIT LOSS (-)	(7)	534
X.	OTHER PROVISION EXPENSES (-)		157
XI.	PERSONNEL EXPENSES (-)		1,492
XII.	OTHER OPERATING EXPENSES (-)	(8)	1,161
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		4,316
XIV.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-
XV.	PROFIT/(LOSS) ON EQUITY METHOD		-
XVI.	PROFIT/(LOSS) ON NET MONETARY POSITION		-
XVII.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)	(10)	4,316
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)		1,079
18.1	Provision for Current Taxes		1,226
18.2	Deferred Tax Expense Effect (+)		2,113
18.3	Deferred Tax Income Effect (-)		2,260
XIX.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		3,237
XX.	INCOME FROM DISCONTINUED OPERATIONS		-
20.1	Income from Assets Held For Sale		-
20.2	Income from Sale Of Associates, Subsidiaries And Jointly Controlled Entities (Joint Vent.)		-
20.3	Income from Other Discontinued Operations		-
XXI.	LOSS FROM DISCONTINUED OPERATIONS (-)		-
21.1	Loss from Assets Held for Sale		-
21.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-
21.3	Loss from Other Discontinued Operations		-
XXII.	PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-
23.1	Provision for Current Taxes		-
23.2	Deferred Tax Expense Effect (+)		-
23.3	Deferred Tax Income Effect (-)		-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-
XXV.	NET PROFIT/LOSS (XIX+XXIV)		3,237
25.1	Group's Income/Loss		3,237
25.2	Minority Shares Profit/Loss (-)		-
	Earnings Per Share		0,44507

As of July 1, 2025, the Bank has commenced the application of the impairment provisions of TFRS 9 Financial Instruments. Since the prior-period financial statements were presented in the format applicable to banks that do not apply TFRS 9, as announced by the BRSA, the prior-period financial statements and accompanying notes have not been restated and are presented separately.

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS
AS OF JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	PREVIOUS PERIOD January 1- June 30, 2025
I.	PROFIT SHARE INCOME	(1)	4,836
1.1	Profit Share on Loans		4,192
1.2	Income Received from Reserve Deposits		232
1.3	Income Received from Banks		54
1.4	Income Received from Money Market Placements		-
1.5	Income Received from Marketable Securities Portfolio		296
1.5.1	Financial Assets at Fair Value Through Profit and Loss		3
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		217
1.5.3	Financial Assets Measured at Amortised Cost		76
1.6	Finance Lease Income		61
1.7	Other Profit Share Income		1
II.	PROFIT SHARE EXPENSE	(2)	2,944
2.1	Expense on Profit Sharing Accounts		2,822
2.2	Profit Share Expense on Funds Borrowed		81
2.3	Profit Share Expense on Money Market Borrowings		24
2.4	Profit Share Expense on Securities Issued		-
2.5	Finance Lease Expense		17
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		1,892
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	323
4.1	Fees and Commissions Received		341
4.1.1	Non-Cash Loans		49
4.1.2	Other		292
4.2	Fees and Commissions Paid (-)		18
4.2.1	Non-Cash Loans		1
4.2.2	Other		17
V.	DIVIDEND INCOME		-
VI.	TRADING INCOME/LOSS (net)	(5)	330
6.1	Capital Market Transaction Income/(Loss)		146
6.2	Profit/(Loss) from Derivative Financial Instruments		(160)
6.3	Foreign Exchange Income/(Loss)		344
VII.	OTHER OPERATING INCOME	(6)	120
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		2,665
IX.	PROVISION FOR LOAN LOSSES (-)	(7)	387
X.	PERSONNEL EXPENSES (-)		878
XI.	OTHER OPERATING EXPENSES (-)	(8)	491
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		909
XIII.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-
XIV.	PROFIT/(LOSS) ON EQUITY METHOD		-
XV.	PROFIT/(LOSS) ON NET MONETARY POSITION		-
XVI.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)	(10)	909
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(11)	163
17.1	Provision for Current Taxes		268
17.2	Deferred Tax Expense Effect (+)		68
17.3	Deferred Tax Income Effect (-)		173
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)	(12)	746
XIX.	INCOME FROM DISCONTINUED OPERATIONS		-
19.1	Income from Assets Held for Sale		-
19.2	Income from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-
19.3	Income from Other Discontinued Operations		-
XX.	LOSS FROM DISCONTINUED OPERATIONS (-)		-
20.1	Loss from Assets Held for Sale		-
20.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-
20.3	Loss from Other Discontinued Operations		-
XXI.	PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-
XXII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-
22.1	Provision for Current Taxes		-
22.2	Deferred Tax Expense Effect (+)		-
22.3	Deferred Tax Income Effect (-)		-
XXIII.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-
XXIV.	NET PROFIT/LOSS (XIX+XXIV)		746
24.1	Group's Profit / Loss (-)		746
24.2	Minority Shares Profit / Loss (-)		-
	Earnings Per Share		0,10256

As of July 1, 2025, the Bank has commenced the application of the impairment provisions of TFRS 9 Financial Instruments. Since the prior-period financial statements were presented in the format applicable to banks that do not apply TFRS 9, as announced by the BRSA, the prior-period financial statements and accompanying notes have not been restated and are presented separately.

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.**CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF JUNE 30, 2026**

(Million of Turkish Lira (TL) unless otherwise stated)

	CURRENT PERIOD January 1- June 30, 2026	PREVIOUS PERIOD January 1- June 30, 2025
CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I. CURRENT PERIOD PROFIT/LOSS	3,237	746
II. OTHER COMPREHENSIVE INCOME	63	4
2.1 Other Income/Expense Items not to be Recycled to Profit or Loss	101	-
2.1.1 Revaluation Surplus on Tangible Assets	108	-
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4 Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
2.1.5 Deferred Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	(7)	-
2.2 Other Income/Expense Items to be Recycled to Profit or Loss	(38)	4
2.2.1 Exchange Rate Conversion Differences	-	-
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Financial Assets Measured at Fair Value through Other Comprehensive Income	(64)	4
2.2.3 Gains/losses from Cash Flow Hedges	-	-
2.2.4 Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5 Other Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.6 Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	26	-
III. TOTAL COMPREHENSIVE INCOME (I+II)	3,300	750

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

FOR THE PERIOD ENDED JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
CURRENT PERIOD																	
January 1 – June 30, 2026																	
I, Closing balance		7,272	-	-	-	-	(5)	-	-	61	-	68	20	2,283	9,699	-	9,699
II, Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,1, Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,2, Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III, Adjusted Balances at Beginning of																	
Period (I+II)		7,272	-	-	-	-	(5)	-	-	61	-	68	20	2,283	9,699	-	9,699
IV, Total Comprehensive Income		-	-	-	-	101	-	-	-	(38)	-	-	-	3,237	3,300	-	3,300
V, Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI, Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII, Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII, Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX, Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X, Increase / Decrease due to Others Changes		1	-	-	-	-	-	-	-	-	-	-	5	-	6	-	6
XI, Profit Distribution		-	-	-	-	-	-	-	-	-	-	2,283	-	(2,283)	-	-	-
11,1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	2,283	(2,283)	-	-	-	-
11,3 Others		-	-	-	-	-	-	-	-	-	-	-	2,283	(2,283)	-	-	-
Balances at end of the period (III+IV...+X+XI)																	
		7,273	-	-	-	101	(5)	-	-	23	-	2,351	25	3,237	13,005	-	13,005

1. Tangible and Intangible Assets Revaluation Reserve,

2. Accumulated Gains/Losses on Remeasurements of Defined Benefit Plans,

3. Others (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)

4. Exchange Rate Conversion Differences,

5. Accumulated gains/ (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,

6. Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss).

The accompanying explanations and notes are an integral part of these financial statement.

DÜNYA KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIOD ENDED JUNE 30, 2026

(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)

(Million of Turkish Lira (TL) unless otherwise stated)

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
PREVIOUS PERIOD																	
January 1 – June 30, 2025																	
I, Closing balance		5,999	-	-	-	-	(6)	-	-	8	-	-	(13)	1,354	7,342	-	7,342
II, Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,1, Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,2, Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III, Adjusted Balances at Beginning of																	
Period (I+II)		5,999	-	-	-	-	(6)	-	-	8	-	-	(13)	1,354	7,342	-	7,342
IV, Total Comprehensive Income		-	-	-	-	-	-	-	-	4	-	-	-	746	750	-	750
V, Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI, Capital Increase from Internal Sources		1,273	-	-	-	-	-	-	-	-	-	(1,273)	-	-	-	-	-
VII, Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII, Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX, Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X, Increase / Decrease due to Others		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Changes																	
XI, Profit Distribution		-	-	-	-	-	-	-	-	-	-	1,341	13	(1,354)	-	-	-
11,1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,3 Others		-	-	-	-	-	-	-	-	-	-	1,341	13	(1,354)	-	-	-
Balances at end of the period																	
(III+IV...+X+XI)		7,272	-	-	-	-	(6)	-	-	12	-	68	-	746	8,092	-	8,092

- Tangible and Intangible Assets Revaluation Reserve,
- Accumulated Gains/Losses on Remeasurements of Defined Benefit Plans,
- Others (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)
- Exchange Rate Conversion Differences,
- Accumulated gains/ (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income,
- Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss).

The accompanying explanations and notes are an integral part of these financial statements.

DÜNYA KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CASH FLOWS
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	Notes (Section Five-VI)	CURRENT PERIOD January 1- June 30, 2026	PREVIOUS PERIOD January 1- June 30, 2025
CONSOLIDATED STATEMENT OF CASH FLOWS			
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Assets and Liabilities of Banking Activities		1,992	743
1.1.1 Profit Share Income Received		9,723	4,987
1.1.2 Profit Share Expense Paid		(3,837)	(3,421)
1.1.3 Dividend Received		-	-
1.1.4 Fees and Commissions Received		681	340
1.1.5 Other Income		321	120
1.1.6 Collections from Previously Written Off Loans		48	-
1.1.7 Payments to Personnel and Service Suppliers		(1,567)	(858)
1.1.8 Taxes Paid		(2,052)	(136)
1.1.9 Others		(1,325)	(289)
1.2 Changes in operating assets and liabilities subject to banking operations		(4,583)	(1,145)
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(1,447)	(1,145)
1.2.2 Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(5,092)	(4,703)
1.2.3 Net (Increase) Decrease in Loans		(6,536)	(11,272)
1.2.4 Net (Increase) Decrease in Other Assets		(3,741)	(1,606)
1.2.5 Net Increase (Decrease) in Bank Deposits		-	-
1.2.6 Net Increase (Decrease) in Other Deposits		3,265	15,963
1.2.7 Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.8 Net Increase (Decrease) in Funds Borrowed		3,941	2,045
1.2.9 Net Increase (Decrease) in Matured Payables		-	-
1.2.10 Net Increase (Decrease) in Other Liabilities		5,027	(427)
I. Net Cash Flow from Banking Operations		(2,591)	(402)
B. CASH FLOWS FROM INVESTING ACTIVITIES			
II. Net cash flow from investing activities		(5,379)	(1,160)
2.1 Cash Paid for Acquisition of Investments, Associates and Subsidiaries		-	-
2.2 Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
2.3 Purchases of Property and Equipment		(476)	9
2.4 Disposals of Property and Equipment		-	-
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(3,689)	(952)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		563	-
2.7 Purchase of Financial Assets Measured at Amortised Cost		(1,777)	(217)
2.8 Sale of Financial Assets Measured at Amortised Cost		-	-
2.9 Other		-	-
C. CASH FLOWS FROM FINANCING ACTIVITIES		-	-
III. Net Cash Flow from Financing Activities		6,734	(25)
3.1 Cash Obtained from Funds Borrowed and Securities Issued		18,038	-
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		(11,229)	-
3.3 Issued Capital Instruments		-	-
3.4 Dividends Paid		-	-
3.5 Leases Paid		(75)	(25)
3.6 Other		-	-
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		306	441
V. Net (Decrease) Increase in Cash and Cash Equivalents		(930)	(1,146)
VI. Cash and Cash Equivalents at the Beginning of the Period		21,013	7,039
VII. Cash and Cash Equivalents at the End of the Period		20,083	5,893

The accompanying explanations and notes are an integral part of these financial statements.

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SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

a. Preparation of financial statements and related explanations and footnotes in accordance with the Turkish Accounting Standards and the Regulation on the Procedures and Principles Regarding Banks' Accounting Practices and Preservation of Documents

The Parent Bank has prepared its financial statements in accordance with the "BRSA Accounting and Financial Reporting Legislation," which includes the Regulation on Procedures and Principles Regarding Banks' Accounting Practices and the Retention of Documents published in the Official Gazette dated November 1, 2006, No. 26333, other regulations published by the Banking Regulation and Supervision Agency concerning the banks' accounting and record-keeping procedures, and directives and explanations from the Banking Regulation and Supervision Authority ("BRSA"), as well as topics not regulated by these involving Turkish Accounting Standard 34 (TAS 34) Interim Financial Reporting Standard enacted by the Public Oversight Accounting and Auditing Standards Authority ("KGK") and the provisions of Turkish Financial Reporting Standards ("TFRS").

The format and content of the prepared consolidated financial statements to be disclosed to the public and their explanations and footnotes have been prepared in accordance with the "Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Relevant Explanations and Footnotes" published in the Official Gazette dated June 28, 2012 and numbered 28337, and the communiqués that supplement and amend this communiqué. The Parent Bank keeps its accounting records in Turkish currency in accordance with the Banking Law, the Turkish Commercial Code and Turkish tax legislation. The consolidated financial statements have been prepared based on the historical cost principle, except for the financial assets and liabilities shown at their fair values.

The financial statements have been prepared in thousand Turkish Lira (million TL) based on historical cost, except for financial assets and liabilities carried at fair value and revalued real estate.

According to the TAS 29 Financial Reporting in Hyperinflationary Economies standard, businesses whose functional currency is the currency of a hyperinflationary economy report their financial statements according to the purchasing power of the money at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. At the same time, all businesses reporting in the currency of a hyperinflationary economy according to TAS 29 are required to apply this Standard as of the same date. In its announcement made on November 23, 2023, the POA explained that the financial statements of businesses applying TFRS for the annual reporting period ending on or after December 31, 2023 should be presented by adjusting them according to the inflation effect in accordance with the relevant accounting principles in the TAS 29 standard, and on the other hand, institutions or organizations authorized to regulate and audit in their fields may determine different transition dates for the application of the provisions of TAS 29. With the BRSA decision dated December 12, 2023 and numbered 10744, it was announced that the financial statements of banks and financial leasing, factoring, financing, savings, financing and asset management companies as of December 31, 2023 will not be subject to the inflation adjustment required to be made within the scope of TAS 29, and with the decision dated January 11, 2024 and numbered 10825, it was announced that inflation accounting will be implemented as of January 1, 2025. However, in accordance with the BRSA decision dated December 5, 2024 and numbered 11021, it was decided that banks and financial leasing, factoring, financing, savings, financing and asset management companies will not apply inflation accounting in 2025 either. Based on this, TAS 29 was not applied and inflation adjustment was not made in the financial statements as of December 31, 2025.

With the decision of the Banking Regulation and Supervision Agency (BRSA) dated December 18, 2025, and numbered 11340, the decision dated January 11, 2024, and numbered 10825 has been repealed; it has been announced that banks, as well as financial leasing, factoring, financing, savings finance, and asset management companies, will not be subject to inflation adjustment in 2026.

Pursuant to the Communiqué Amending the Communiqué on Financial Statements to be Disclosed to the Public by Banks and the Related Disclosures and Footnotes, published in the Official Gazette No. 33239 dated 30 April 2026, the amounts presented in the financial statements and the related disclosures and footnotes have been reported in millions of Turkish Lira (TL) starting from the reporting period ended 30 June 2026. Comparative prior-period figures have also been restated and presented in millions of TL on the same basis.

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b. Changes in Accounting Policies

The Parent Bank changed its accounting policy as of January 1, 2026, and adopted the revaluation model under TAS 16 for the valuation of real estate included within property and equipment.

The Parent Bank measures owner-occupied real estate recognized under property and equipment in accordance with the revaluation model prescribed by TAS 16 Property, Plant and Equipment. The positive difference between the real estate values determined in appraisal reports prepared by licensed valuation companies and the related properties' net carrying amounts is recognized under equity accounts.

Information regarding the transition to TAS 16 is explained in footnote number XXIV of the third section.

Pursuant to the permission obtained from the BRSA dated 20 September 2024, the Bank had been calculating its provisions not by using the expected credit loss method established in accordance with TFRS 9, but within the scope of Articles 10, 11, 13 and 15 of the Regulation on Provisions. As of 1 July 2025, in its accompanying unconsolidated financial statements, it has commenced applying for the first time TFRS 9 Financial Instruments (TFRS 9), as published by the POA, in accordance with the "Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside Therefor" published in the Official Gazette dated 22 June 2016 and numbered 29750. In accordance with the transition provisions of TFRS 9, the financial statements and notes of the prior periods have not been restated.

c. Accounting policies and valuation principles used in the preparation of financial statements:

The preparation of financial statements requires making estimates and assumptions that affect the reported amounts of assets and liabilities, or contingent assets and liabilities disclosed, as well as the amounts of revenues and expenses reported during the period. While these estimates are based on management's best judgment and knowledge, actual results may differ from these estimates. The assumptions and estimates used and the effects of changes are disclosed in the related footnotes.

d. Additional paragraph for convenience translation:

The differences between accounting principles, as described in these preceding paragraphs and accounting principles generally accepted in countries in which consolidated financial statements are to be distributed and International Financial Reporting Standards ("IFRS") have not been quantified in these consolidated financial statements. Accordingly, these consolidated financial statements are not intended to present the financial position, results of operations and changes in financial position and cash flows in accordance with the accounting principles generally accepted in such countries and IFRS.

II. EXPLANATIONS ON STRATEGY OF USING FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS

The Group creates its strategies on financial instruments considering its sources of financing. The Parent Bank's financing sources are mainly composed of funds collected in special current accounts and participation accounts. The Parent Bank preserves its liquidity structure, which ensures the affordability of matured liabilities, by maintaining adequate levels of cash and cash equivalents.

The Parent Bank's gains and losses arising from foreign currency transactions are recognized in the period in which the transaction is effected in accordance with "Accounting Standard on the Effect of Changes in Foreign Currency Rates" ("TAS 21"). At the end of the periods, foreign currency assets and liabilities evaluated with the Central Bank of Türkiye's spot purchase rates and the differences are recorded as foreign exchange gain or loss in the income statement.

Foreign currency loans are continued to be monitored in foreign currency loans accounts when they become non-performing and are valued at current exchange rates.

Differences on the conversion of debt securities and monetary financial assets into Turkish Lira are included in the income statement.

Precious metals (gold and silver) accounted under assets and liabilities which do not have fixed maturity are converted into Turkish Lira by valuation with the reference prices of Borsa Istanbul at the end of the period and resulting evaluation differences are reflected as foreign exchange gain or loss. There are no foreign currency differences capitalized by the Group.

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III. INFORMATION ON CONSOLIDATED SUBSIDIARIES

The consolidated financial statements have been prepared in accordance with ‘Turkish Accounting Standard for Consolidated Financial Statements’ (‘TFRS 10’).

The Parent Bank and the consolidated subsidiaries are collectively referred to as the ‘Group’.

The titles of the entities included in the scope of consolidation, their head offices, nature of their businesses and the Parent Bank's shareholding percentages are as follows

	Title	Address (City/Country)	Main Activities	Parent Bank's Share Percentage (%)	Consolidation Method
1	DK Girişim Sermayesi Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	Venture Capital	100	Full Consolidation
2	DK Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Portfolio Management	100	Full Consolidation
3	DK Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issuance	100	Full Consolidation
4	DK Yatırım Menkul Değerler A.Ş.	İstanbul/Türkiye	Brokerage Houses	100	Full Consolidation
5	DK Yıldız Varlık Kiralama A.Ş.	İstanbul/Türkiye	Sukuk Issuance	100	Full Consolidation

DK Girişim Sermayesi Yatırım Ortaklığı A.Ş. was established on February, 4 2025 with a capital of TL 200,000, fully paid by the Parent Bank and registered to the trade registry. The Company was established to issue shares in order to operate a portfolio consisting of venture capital investments, capital market instruments and other assets and transactions to be determined by the Capital Markets Board.

DK Portföy Yönetimi A.Ş. was established on February, 5 2025 with a capital of TL 100,000, fully paid by the Parent Bank, and registered with the trade registry. The Company was established to carry out portfolio management activities within the scope of the Communiqué on Principles Regarding Portfolio Management Companies and Their Activities published in the Official Gazette dated 02.07.2013 and numbered 28695.

DK Varlık Kiralama A.Ş. was established on February 6, 2025 in accordance with the permission obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board, with a capital of TL 250 fully paid by the Parent Bank and registered to the trade registry. It was established exclusively for the purpose of issuing sukuk within the framework of the Capital Markets Board's Communiqué on Sukuk (III-61.1) published in the Official Gazette dated 7 June 2013 and numbered 28760.

DK Yatırım Menkul Değerler A.Ş. was established on March, 19 2025 with a capital of TL 350.000, fully paid by the Parent Bank, and registered to the trade registry. The Company was established to operate in accordance with the Communiqué on the Principles of Establishment and Operation of Investment Institutions published in the Official Gazette dated 17.12.2023 and numbered 28854.

DK Yıldız Varlık Kiralama A.Ş. was established on April 1, 2026, and registered in the trade registry with a capital of TRY 250, which was fully paid by the Parent Bank, in accordance with the authorization obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board (BRSA). The Company was founded exclusively for the purpose of issuing lease certificates (sukuk) within the framework of the Communiqué on Lease Certificates (III-61.1) issued by the Capital Markets Board (CMB) and published in the Official Gazette dated June 7, 2013, and numbered 28760.

Consolidation principles for subsidiaries

Subsidiaries (including special purpose entity) are all entities, in which the Parent Bank has power to control the financial and operating policies for the benefit of the Parent Bank, either (a) through the power to exercise more than 50% of the voting rights relating to shares in the companies owned directly and indirectly by itself; or (b) although not having the power to exercise more than 50% of the using rights, otherwise having the power to exercise control over the financial and operating policies.

Control is evident when the Parent Bank owns, either directly or indirectly, the majority of the share capital of the company or owns the privileged shares or owns the right of controlling the operations of the company in accordance with the agreements made with other shareholders or owns the right of appointment or the designation of the majority of the board of directors of the company.

Subsidiaries are consolidated with full consolidation method by considering the outcomes of their activities and the size of their assets and shareholders' equity in scope of the materiality principle. Financial statements of the related subsidiaries are included in the consolidated financial statements beginning from the date control on their activities are transferred to the Group. Where necessary, accounting policies of subsidiaries have been changed to ensure consistency with the policies adopted by the Group.

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Consolidation principles for subsidiaries (Continued)

According to the full consolidation method, 100% of the balance sheet, profit or loss statement and off-balance sheet items of the subsidiaries are consolidated with the balance sheet, profit or loss statement and off-balance sheet items of the Parent Bank. The book value of the investments of the Group in each subsidiary has been netted off with the portion of each subsidiary's capital that belongs to the Group. Unrealized gains and losses and balances resulting from the transactions among the subsidiaries included in consolidation have been eliminated. There are no minority rights in the consolidated net income of the subsidiary.

As of June 30, 2026, Techdünya Bilişim Teknoloji ve Ticaret A.Ş., a non-financial subsidiary of the Parent Bank, has not been consolidated due to its non-financial nature and has been accounted for at cost. Non-financial subsidiaries that are neither credit institutions nor financial institutions and are not included in the consolidation scope are accounted for at cost in the consolidated financial statements, and if any impairment provisions exist, they are deducted before being reflected in the consolidated financial statements. Participations and subsidiaries denominated in Turkish Lira are accounted for at cost in accordance with the "Turkish Accounting Standard for Separate Financial Statements" ("TAS 27") and, if any impairment provisions exist, they are deducted before being reflected in the consolidated financial statements.

IV. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

The derivative transactions portfolio changes during the period according to market conditions. The Group accounts for spot foreign exchange transactions with value dates as forward asset or liability purchase and sale commitments.

Liabilities and receivables arising from derivative transactions are recorded in the off-balance sheet accounts at their contract amounts. Derivative financial instruments are initially recognized at their fair values. In the periods following the recognizing of derivative transactions, depending on whether the fair value is positive or negative, the portion which is reflected to Income Statement for derivative assets and derivative liabilities are represented in Balance Sheet. Differences in fair value arising as a result of the valuation are recognized in the statement of profit or loss under trading profit/loss, gain/loss on derivative financial transactions and foreign exchange gains/losses.

V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSES

Profit share income

Profit share income is accounted for using the internal rate of return method, which equals the present value of the future cash flows of the financial asset as defined in TFRS 9 and recognized on an accrual basis.

Profit share expense

The Parent Bank records profit share expenses on accrual basis. The profit share expense accrual calculated in accordance with the unit value method on profit sharing accounts has been included under the account "Funds Collected" in the balance sheet.

VI. EXPLANATIONS ON FEES, COMMISSION INCOME AND EXPENSES

Other than commission income and fees and expenses for various banking services that are reflected as income/expense when collected/paid, fees and commission income and expenses are reflected to income statement depending on the term of the related transaction. The commissions and fees other than those whose amortised costs are integral part of their effective profit rate, are accounted for in accordance with the TFRS 15 Revenue from Contracts with Customers Standard.

In accordance with provisions of TFRS, the portion of the commission and fees which are related to the reporting period and collected in advance for cash and non-cash loans granted is reflected to the income statement by using the internal rate of return method and straight line methods, respectively over the commission period of the related loan. Fees and commissions collected in advance which are related to the future periods are recorded under the account "Unearned Revenues" and included in "Other Liabilities" in the balance sheet. The commission received from cash loans corresponding to the current period is presented in "Profit Share from Loans" in the statement of profit or loss.

In the correspondence of BRSA dated June 8, 2012 and numbered B.02.1.BDK.0.13.00.0-91.11-12061, it has been stated that there is no objection to recording the commissions received from long term non-cash loans collected in quarterly periods or periods less than a quarter directly as income. Consequently, the Parent Bank records the related cash and non-cash loans commissions directly as income.

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VII. EXPLANATIONS ON FINANCIAL ASSETS

The Parent Bank classifies and accounts its financial assets as “Financial Assets at Fair Value Through Profit or Loss”, “Financial Assets at Fair Value Through Other Comprehensive Income” or “Financial Assets Measured at Amortized Cost”. The relevant financial assets are recognized or derecognized in accordance with the "Recognition and Derecognition" provisions in the third section of the "TFRS 9 Financial Instruments" standard on the classification and measurement of financial instruments, published by the Public Oversight Accounting and Auditing Standards Authority (POA) in the Official Gazette dated January 19, 2017, and numbered 29953.

Financial assets are initially measured at their fair value when they are first recognized in the financial statements. For financial assets other than those classified as "Financial Assets Measured at Fair Value Through Profit or Loss," transaction costs are either added to or deducted from the fair value upon initial measurement. The Parent Bank includes a financial asset in its financial statements only when it becomes a party to the contractual provisions of the financial instrument. When initially recognizing a financial asset in the financial statements, the Parent Bank considers the business model it has established and the characteristics of the contractual cash flows of the financial asset.

Financial assets measured at amortized cost portfolios of the Parent Bank include Consumer Price Index (CPI) indexed sukuks. The valuation of these sukuks during the year is made according to the effective internal rate of return method based on real coupon rates and the treasury reference index. The actual coupon payment amounts of these securities, purchase and sale transactions and year-end valuations are calculated by using the index announced by the treasury. Index calculations related to CPI indexed sukuk are made by the method specified in Ministry of Treasury and Finance's CPI Indexed Bonds Investor Guide.

a. Financial assets at the fair value through profit of loss

Financial assets at fair value through profit or loss are those managed under a business model that does not aim to hold for collecting contractual cash flows or to collect and sell contractual cash flows. These include financial assets where the contractual terms do not lead to cash flows that are solely payments of principal and profit share on specific dates. They are held to profit from short-term fluctuations in prices and similar factors in the market or are part of a portfolio intended to generate profit in the short term, regardless of the reason for holding the financial asset. Financial assets at fair value through profit or loss are initially recognized at fair value and subsequently measured at fair value. Any gains or losses arising from the valuation are included in the profit and loss account.

b. Financial assets at fair value through other comprehensive income:

Financial assets at fair value through other comprehensive income are initially recognized at acquisition cost reflecting their fair value plus transaction costs. After initial recognition, debt securities at fair value through other comprehensive income are remeasured at fair value. Unrealized gains or losses resulting from changes in fair value, representing the difference between the securities' amortized cost and their fair value, are recorded in equity under "Accumulated Other Comprehensive Income or Expense to be Reclassified to Profit or Loss." In case of disposal of financial assets at fair value through other comprehensive income, the increase/decrease in value of the financial assets recognized in the “Accumulated Other Comprehensive Income or Expense to be Reclassified to Profit or Loss” account in equity is transferred to the income statement. Instruments classified as financial assets at fair value through other comprehensive income and unquoted equity instruments are carried at cost less impairment losses, if any.

c. Financial assets measured at amortized cost

If a financial asset is held within a business model aimed at collecting contractual cash flows, and the contractual terms of the asset result in cash flows on specified dates that consist solely of payments of principal and dividends on the outstanding principal amount, the asset is classified as a financial asset measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost, which reflects their fair value plus transaction costs, and subsequently measured at amortized cost using the internal rate of return method. Profit share income related to financial assets measured at amortized cost is recognized in the income statement.

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d. Loans

Loans represent non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. These loans are initially recognized at acquisition cost which reflects their fair value plus transaction costs and subsequently measured at amortized cost using the “internal rate of return method”.

The Bank management categorizes the loans in line with the methods to be applied by banks not implementing TFRS 9 within the scope of the “Regulation on Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside for them”. Additionally, the Bank regularly reviews its loan portfolio, and in cases where doubts arise regarding the recoverability of disbursed loans, loans deemed problematic are classified in accordance with the principles outlined in the "Regulation on Procedures and Principles for Classification of Loans and Provisions to be Set Aside," published in the Official Gazette dated September 22, 2016, numbered 29750, and amended by the regulation published in the Official Gazette dated October 18, 2018, numbered 30569 ("Provisions Regulation"). These classifications are conducted in line with the methods applicable to banks not applying TFRS 9, as stipulated in the Provisions Regulation.

The parent bank does not have any profit and loss sharing investments.

The Bank periodically performs backtesting analyses on the provisions recognized for loans and other receivables in accordance with TFRS 9, and, based on the results of these assessments, updates the staging rules and the parameters used in calculating the related provision balances when deemed necessary.

Disclosures on Expected Credit Loss Provisions

The Bank, in line with the TFRS 9 exemption granted by the BRSA, recognized its general and specific provisions pursuant to Articles 10, 11, 13 and 15 of the “Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set Aside” from its establishment until the period ending 1 July 2025. As of and subsequent to the period of 1 July 2025, the Bank has been calculating its provisions under TFRS 9 in accordance with Article 10 of the same Regulation. The provisioning process is carried out within the framework of the Turkish Financial Reporting Standard 9 – Financial Instruments (TFRS 9) issued by the Public Oversight Authority (KGK), the aforementioned Regulation issued by the BRSA, and the Guidance on the Calculation of Expected Credit Loss Provisions under TFRS 9. In accordance with the relevant regulation, expected credit loss provisions are set aside for financial assets measured at amortized cost and at fair value through other comprehensive income, as well as irrevocable loan commitments and non-cash loans and receivables from lease transactions. At each reporting date, an assessment is made as to whether there has been a significant increase in credit risk since initial recognition.

The Bank classifies a financial asset in Stage 1 if there has not been a significant increase in credit risk since initial recognition, and measures impairment at an amount equal to the 12-month expected credit losses at each reporting date. The objective of impairment recognition is to ensure that lifetime expected credit losses are recognized for all financial instruments that exhibit a significant increase in credit risk since initial recognition, using all reasonable and supportable information, including forward-looking data, whether assessed individually or collectively.

The estimate of expected credit losses is unbiased, probability-weighted, and incorporates supportable information about past events, current conditions, and forward-looking macroeconomic forecasts. Financial assets are classified into the following three stages based on the growth in observed credit risk from the date of initial recognition:

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Stage 1

These are financial assets that, upon initial recognition or subsequently, have not experienced a significant increase in credit risk. Impairment is measured at the 12-month expected credit losses based on the expected probability of default within the 12 months following the reporting date. The 12-month expected credit loss is calculated by applying the expected 12-month probability of default to an estimated exposure at default and multiplying this by the loss given default.

Stage 2

If, at the reporting date, a financial asset exhibits a significant increase in credit risk compared to its initial recognition, the asset is transferred to Stage 2. The impairment allowance is measured at lifetime expected credit losses. The lifetime expected credit loss amount is calculated by multiplying the expected probability of default over the remaining life of the asset by the loss given default.

Stage 3

Financial assets that are credit-impaired at the reporting date are classified as Stage 3. In calculating impairment for these assets, a probability of default of 100% is applied, and the allowance is determined based on lifetime expected credit losses. In assessing credit impairment, the Bank considers a delay of more than 90 days as its primary criterion.

Calculation of Expected Credit Losses

The Bank measures expected credit losses using reasonable, unbiased, and supportable information obtainable as of the reporting date, incorporating probability-weighted macroeconomic scenarios, historical experience, current conditions, and forward-looking expectations.

Since the Bank does not have historical data required to develop internal probability of default (PD) models, it adopts a reasonable approach by using the sectoral non-performing loan (NPL) ratios published monthly by the BRSA for calculating 12-month expected credit losses for Stage 1 exposures. These sector-specific NPL realizations are used as the probability of default for customers in relevant sectors. The Bank has developed a model to reflect forward-looking expectations by establishing relationships between NPL ratios and macroeconomic variables, enabling projections under various scenarios to be included in the expected credit loss calculations. For Stage 2 exposures, lifetime PD parameters are based on the average close-monitoring provisioning rates derived from the quarterly disclosures of participation banks' Stage 2 cash loan balances and related provisions. Forward-looking expectations are incorporated by projecting close-monitoring provisioning rates under macroeconomic scenarios and embedding these into lifetime expected credit loss calculations. For Stage 3 exposures, a PD of 100% is applied.

For the Exposure at Default (EAD) parameter for non-cash loans and irrevocable commitments, Credit Conversion Factors (CCFs) are determined using legal ratios applied in the Capital Adequacy Ratio calculation. For such exposures, the nominal amount recorded in off-balance-sheet accounts is multiplied by the applicable credit conversion factor to calculate the risk amount.

The calculation of expected credit losses incorporates the following key parameters: Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

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Probability of Default

Probability of Default represents the likelihood that a borrower will default within a given time horizon. The 12-month PD estimates the likelihood of default within the next 12 months, while lifetime PD estimates reflect the likelihood of default over the remaining life of the exposure.

In line with BRSA regulations, the Bank considers a counterparty to be in default when it fails to meet its obligations to the Bank for 91 days or longer. For corporate exposures, a customer-level default approach is adopted, and all accounts of the customer are considered in default if any account becomes defaulted.

Beyond the 91-day criterion, the following event also triggers a default classification:

The exposure is classified as legal follow-up before reaching 91 days past due. If none of these conditions are met, the customer is considered non-default.

The performance period under the default definition is 12 months from the reference date.

Loss Given Default

Loss Given Default represents the economic loss expected in the event of default. In line with the Foundation IRB approach in the BRSA's Communiqué, the Bank applies an LGD rate of 45%.

Forward-Looking Expectations

Pursuant to the Bank's application of TFRS 9 Standard, forward-looking macroeconomic developments and expectations are incorporated into the Expected Credit Loss (ECL) calculations. Due to the unavailability of historical macroeconomic data and sufficient past credit data to build the model, publicly disclosed data from participation banks since 2008 have been utilized. During the model development process, numerous macroeconomic variables (such as Real GDP Growth, Unemployment Rate, Inflation Rate, USD-TL Exchange Rate, EUR-USD Parity, etc.) were considered, and as a result of the analyses performed, the most significant independent variables selected for inclusion in the model were "Turkey 3-Month Bond Yield, US Real GDP, and Turkey Unemployment Rate." The Bank has examined forward-looking expectations under base and adverse scenarios and reached the final Probability of Default (PD) estimate by applying the weights determined for each scenario. The base and adverse scenarios were weighted at 60% and 40%, respectively. In the construction of scenarios, both macroeconomic outlooks obtained from the Bank's Strategy Department and the Medium-Term Program prepared by the Ministry of Treasury and Finance and the Presidency of Strategy and Budget of the Republic of Turkey were taken into consideration. The Bank periodically reviews the model and monitors its potential to be established with internal data by tracking movements within its own data. The relevant model is periodically updated and included as a weight in the Probability of Default parameter in the Expected Credit Loss calculations.

Forward-Looking Expectations

Pursuant to the Bank's application of TFRS 9 Standard, forward-looking macroeconomic developments and expectations are incorporated into the Expected Credit Loss (ECL) calculations. Due to the unavailability of historical macroeconomic data and sufficient past credit data to build the model, publicly disclosed data from participation banks since 2008 have been utilized. During the model development process, numerous macroeconomic variables (such as Real GDP Growth, Unemployment Rate, Inflation Rate, USD-TL Exchange Rate, EUR-USD Parity, etc.) were considered, and as a result of the analyses performed, the most significant independent variables selected for inclusion in the model were "Turkey 3-Month Bond Yield, US Real GDP, and Turkey Unemployment Rate." The Bank has examined forward-looking expectations under base and adverse scenarios and reached the final Probability of Default (PD) estimate by applying the weights determined for each scenario. The base and adverse scenarios were weighted at 60% and 40%, respectively. In the construction of scenarios, both macroeconomic outlooks obtained from the Bank's Strategy Department and the Medium-Term Program prepared by the Ministry of Treasury and Finance and the Presidency of Strategy and Budget of the Republic of Turkey were taken into consideration. The Bank periodically reviews the model and monitors its potential to be established with internal data by tracking movements within its own data. The relevant model is periodically updated and included as a weight in the Probability of Default parameter in the Expected Credit Loss calculations.

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Disclosures on Expected Credit Loss Provisions (Continued)

Derecognition Policy

Pursuant to the provisions of the “Regulation on the Classification of Loans and Procedures and Principles Regarding Provisions to be Set Aside for These Loans,” amended as published in the Official Gazette dated July 6, 2021, No. 31533 by the Banking Regulation and Supervision Agency (BRSA), the portion of loans classified under “Fifth Group – Loss Loans” for which there are no reasonable expectations of recovery due to the obligor’s default and for which lifetime expected credit loss provisions or specific provisions have been set aside, shall be derecognized within a period deemed appropriate by the Bank, specific to the obligor’s condition, starting from the first reporting period following their classification in this Group, in accordance with TFRS 9.

The derecognition of loans is an accounting practice and does not entail the waiver of the right to collect the receivable. Under the scope of the said amendment, no loans have been derecognized by the Bank as of the current period.

Exposure at Default

Exposure at Default (EAD) refers to the gross carrying amount expected to be exposed to the Bank in the event of a default by the obligor. This amount consists of the expected principal and profit share payments as of the default date. The calculation of EAD varies depending on the type of receivable (on-balance sheet, off-balance sheet, etc.) and the classification of the related financial asset.

In determining the lifetime expected loss, the Bank calculates EAD by considering the period during which it is exposed to credit risk.

Significant Increase in Credit Risk

The Parent Bank uses qualitative assessments to identify exposures to be classified as Stage 2 (Significant Increase in Credit Risk). A financial asset is classified as Stage 2 if any of the following conditions is met:

Within the scope of qualitative assessments, the relevant financial asset is classified as Stage 2 if any of the following conditions are met.

- I. Receivables with more than 30 days past due at the reporting date,
- II. Receivables under Financial Restructuring processes by banks,
- III. Receivables subject to bankruptcy postponement, bankruptcy filing, or concordat declarations,
- IV. Receivables for which legal proceedings have been initiated by the Bank,
- V. Receivables assessed under restructuring due to financial difficulty,
- VI. Occurrence of at least two of the following:
 - a. More than 7 days past due,
 - b. Existence of an obligation compensated by the Bank,
 - c. The ratio of the Central Bank’s follow-up risk to the Bank’s on-balance-sheet risk being greater than 1%,
 - d. Existence of an unremedied bounced check,
- VII. Occurrence of at least three of the following:
 - a. The presence of an E-Seizure or Enforcement record,
 - b. The ratio of the receivables risk of the guarantee to our bank's cash risk being greater than 1%,
 - c. The ratio of the indemnity risk of the guarantee to our bank's cash risk being greater than 1%,
 - d. The ratio of the restructuring risk of the guarantee to our bank's cash risk being greater than 25% results in the customer being placed in Group 2 by the system.

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VIII. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENTS

Financial assets and liabilities are offset, and the net amount is reported in the balance sheet when the Group has a legally enforceable right to set off the recognized amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously

IX. EXPLANATIONS ON SALE AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES

Securities sold under repurchase agreements are categorized into the portfolios of "Fair Value Through Profit/Loss," "Fair Value Through Other Comprehensive Income," or "Amortized Cost," depending on the purpose for which they are held in the Group's portfolio. They are then valued according to the principles applicable to the respective portfolio.

Funds obtained under these agreements are recorded under "Payables to Money Markets" in the liabilities account. Expense accruals are calculated for the difference between the sale and repurchase prices specified in the agreements using the internal rate of return method. The profit share distributed in exchange for funds acquired through these transactions are monitored in the income statement under the category "Profit Shares Paid on Money Market Transactions."

X. EXPLANATIONS ON ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS AND LIABILITIES RELATED TO THESE ASSETS

A non-current asset classified as held for sale (or a group of assets classified as held for sale) is measured at the lower of its carrying amount and fair value less costs to sell, and depreciation is ceased on these assets. In order for an asset to be classified as held for sale, it should be in a condition where it can be readily sold under typical market conditions, with a high likelihood of immediate sale. To ensure a high likelihood of sale, an appropriate management level should have devised a plan for the asset's sale and initiated an active program aimed at its completion through identifying potential buyers. In addition, the asset must be actively marketed at a price that is consistent with its fair value. The sale should be recognized as a completed sale within one year from the classification date and the transactions required to complete the plan should demonstrate that it is unlikely that the plan will be materially modified or cancelled.

A discontinued operation represents a part of the Group that has been disposed of or classified as held for sale. The results of discontinued operations are disclosed separately in the income statement. The Group has no discontinued operations.

XI. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

Goodwill and other intangible assets are recorded at cost in accordance with TAS 38 "Turkish Accounting Standards for Intangible Assets". As of the balance sheet date, there is no goodwill in the financial statements of the Parent Bank. The Parent Bank's intangible assets consist of software programs, activated information technology services and intangible rights.

The costs of the intangible assets purchased before December 31, 2004 have been restated from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. Intangible assets purchased after this date have been recorded at their historical costs. Intangible assets are amortized by the Parent Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the Parent Bank's software have been determined as 3 to 4 years and other intangible assets' useful lives have been determined as 15 years. If there is objective evidence of impairment, the asset's recoverable amount is estimated in accordance with the TAS 36 "Turkish Accounting Standard for Impairment of Assets" and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

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XII. EXPLANATIONS ON TANGIBLE ASSETS

The Bank changed its accounting policy as of January 1, 2026, adopting the revaluation model for the valuation of real estate included in property, plant, and equipment in accordance with TAS 16. The related valuation method has been applied prospectively. The Bank measures its investment properties classified under property, plant, and equipment using the revaluation model within the scope of "TAS 16 Property, Plant and Equipment" standard. The positive differences between the real estate values stated in the appraisal reports prepared by licensed valuation companies and the net book value of the related properties are recorded under equity accounts.

There are no pledges, mortgages, or similar restrictions on property, plant, and equipment.

There are no changes in accounting estimates that have a significant effect on the current period or are expected to have a significant effect in future periods.

Depreciation of property, plant, and equipment is calculated using the straight-line method. The depreciation rates applied are determined by considering the useful lives of the assets and are as follows:

	Estimated Useful Life (Years)	Depreciation Rate
Buildings	50	2%
Safes	2-50	2% - 50%
Other Tangible Assets	2-25	4% - 50%

Gains or losses arising from the disposal of property, plant, and equipment are recognized in the income statement as the difference between the net disposal proceeds and the carrying amount of the related asset. Repair costs of property, plant, and equipment that extend the useful life of the asset are capitalized, while other repair costs are recognized as expenses. There are no purchase commitments related to property, plant, and equipment.

XIII. EXPLANATIONS ON LEASING TRANSACTIONS

The Bank applies the TFRS 16 Leases standard.

At the commencement date of the lease, the Bank recognizes the right-of-use asset and lease liability in its financial statements. The right-of-use asset is initially measured at cost and subsequently measured at cost less accumulated depreciation and accumulated impairment losses, adjusted for any remeasurement of the lease liability. The TMS 36 Impairment of Assets standard is applied to determine whether right-of-use properties are impaired and to recognize any identified impairment loss.

With the adoption of TFRS 16 Leases Standard, effective from January 1, 2019, the distinction between operating leases and finance leases has been eliminated, and lease transactions are recognized by lessees as assets (right-of-use assets) under "Property, Plant and Equipment" and liabilities under "Lease Liabilities" in the financial statements.

TFRS 16 introduces a single lease accounting model for lessees. Consequently, as a lessee, the Bank has recognized lease liabilities representing its obligation to make lease payments and right-of-use assets representing its right to use the underlying asset in the financial statements. From the lessor's perspective, accounting remains substantially unchanged from previous policies.

The Bank discounted lease payments using the incremental borrowing rate to measure lease liabilities. The weighted average rate applied for contracts in the current period is 32% for Turkish Lira-denominated leases.

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XIII. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

Right Of Use Assets

The right of use asset is first recognized by the cost method and includes the following:

- The initial measurement amount of the lease obligation,
- The amount obtained by deducting all rental incentives received from all rental payments made on or before the date the lease actually commenced,
- All initial direct costs incurred by the Parent Bank.

When applying the cost method, the existence of the right to use:

- Accumulated depreciation and accumulated impairment losses are deducted and
- Measures the restatement of the lease obligation at the restated cost.

While the Parent Bank is depreciating the right-to-use asset, it utilizes the provisions for depreciation in TAS 16 Tangible Assets Standard.

Lease Liabilities:

On the date on which the lease actually commences, the Group measures the lease obligation on the present value of the lease payments that have not been paid on that date. If this ratio can be determined easily, lease payments are discounted using the Parent Bank's average profit rate. If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate. The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease.

After the effective date of the lease, the Parent Bank measures the leasing liability as follows:

- Increases the book value to reflect the profit share rate on the lease obligation,
- Reduces the book value to reflect the lease payments made,
- Measures the book value to reflect reassessments and restructuring, or reflect the fixed lease payments, which is revised but inherently fixed.

The profit rate on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic profit rate to the remaining balance of the lease liability.

XIV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES

Provisions and contingent liabilities, excluding the expected loss provisions for loans, are accounted in accordance with TAS 37: "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets".

Provisions are recognized when the Parent Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made.

A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the cut-off principle.

A liability is recognized as a "contingent" liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Parent Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the footnotes.

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XIV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES (Continued)

Pursuant to the eighth paragraph of Article 6 of the Regulation on Acceptance, Withdrawal, and Statute of Limitations of Deposits and Participation Funds, and Procedures and Principles Regarding Deposits, Participation Funds, Trusts, and Receivables Subject to Statute of Limitations (Mevduat ve Katılım Fonunun Kabulüne, Çekilmesine ve Zamanaşımına Uğrayan Mevduat, Katılım Fonu, Emanet ve Alacaklara İlişkin Usul ve Esaslar Hakkında Yönetmeliği), the Bank may set aside a profit equalization reserve in order to ensure the stable distribution of profit shares to participation account holders over periods.

This reserve is allocated from the profit shares attributable to participation account holders in the relevant period, in line with the management decision, to mitigate the impact of fluctuations that may occur in returns obtained from participation accounts, and it does not constitute an element of the Bank's equity.

The profit equalization reserve is tracked in the financial statements under liabilities, in the "Other Provisions" account, and the amounts allocated to this reserve are recognized in the income statement under other provision expenses.

In the event of the dissolution or cancellation of the profit equalization reserve, the amounts in question are used exclusively for distribution to participation account holders, and the related amounts are recognized under the other operating income account. In the same period, the additional profit share decided to be distributed to participation account holders is recognized in the relevant expense account and transferred to participation fund accounts or paid to the beneficiaries. The income arising from the reversal of the provision and the expense related to the distribution of additional profit share are reflected simultaneously in the statement of profit or loss in the period in which they are associated with each other. If provisions allocated by being expensed in prior periods are reversed in the current period, the reversed amounts are tracked under the 'Adjustment Account for Prior Years' Expenses' in accordance with the provisions of the relevant BRSA Chart of Accounts and classified under other operating income in the statement of profit or loss. On the other hand, cancellations or adjustments made within the same period regarding provisions allocated in the current period are associated with the relevant provision expense account.

XV. EXPLANATIONS ON INCOME NON-COMPLIANT WITH PARTICIPATION FINANCE PRINCIPLES

Income non-compliant with participation finance principles is determined within the scope of Articles 1 and 2 of the "Standard on Income Non-Compliant with Participation Finance Principles and the Disposal Thereof" published by the Advisory Board of the Participation Banks Association of Türkiye. Such non-compliant income is disposed of, through donation, in areas of social assistance and public benefit from which the Bank shall not derive any direct or indirect economic benefit, in accordance with Article 4 of the Standard, provided that such disposal does not exceed the following calendar year.

Non-compliant income is recognised in the relevant income accounts according to its nature. In cases where the amount to be disposed of can be measured reliably as of the end of the reporting period, it is recognised in accordance with TAS 37 "Provisions, Contingent Liabilities and Contingent Assets."

XVI. EXPLANATIONS ON LIABILITIES REGARDING EMPLOYEE RIGHTS

Provision for employee severance benefits has been accounted for in accordance with TAS 19 "Employee Benefits".

According to the relevant legislation, the Group must provide a lump sum payment to employees whose employment ends due to retirement or reasons other than resignation or misconduct as outlined in labor laws. The provision for severance pay is calculated and reflected in the financial statements based on the net present value of the estimated provision for the future probable obligation of the Group arising from the retirement of all employees in accordance with the Turkish Labor Law or termination of employment after completing at least one year of service, being called up for military service or death.

The Group sets aside and reports a provision for unused vacation days of its employees in compliance with TAS 19 standards in its financial statements.

There are no short-term liabilities arising from employee benefits that require additional provision in the financial statements as of the balance sheet date. There are no foundations, funds and similar organizations of which the Group's employees are members.

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XVII. EXPLANATIONS ON TAXATION

Corporate Tax

The Group is governed by the tax laws applicable in Türkiye. As per the Corporate Tax Law No. 5520, detailed in Official Gazette No. 26205 dated June 21, 2006, effective from January 1, 2006, the corporate tax rate stands at 20%. However, in line with Article 25 of Law No. 7394 published in Official Gazette No. 31810 dated April 15, 2022, the corporate tax rate for banks, entities falling under Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been adjusted to 25%. This new rate came into effect for corporate income beginning from January 1, 2022, and for declarations to be submitted as of July 1, 2022.

As per Article 21 of Law No. 7456 outlined in Official Gazette No. 32249 dated July 15, 2023, starting from declarations due on October 1, 2023, the corporate tax rate for earnings of institutions in 2023 and beyond has been raised from 25% to 30% for banks and other entities specified in the law. Consequently, as of June 30, 2026, the financial statements reflect a corporate tax rate of 30%.

Corporate tax is payable at a rate applicable to taxable income calculated by adding back non-deductible expenses, deducting exemptions (such as participation exemption) and deductions from taxable income. If profits are not distributed, no additional tax is incurred.

Profit shares (dividends) disbursed to non-resident corporations with a presence in Türkiye or resident corporations are exempt from withholding tax. Whereas, profit shares paid to individuals and institutions not falling under these categories were previously subject to a 15% withholding tax rate. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

Corporations are mandated to compute advance tax on their quarterly financial profits using the prevailing corporate tax rate for that year. They must declare and remit advance tax by the 17th day of the second month following each quarter. The advance tax payments made throughout the year are subtracted from the corporate tax due, as calculated in the subsequent year's corporate tax return. Should there be any excess advance tax paid after this offset, it can also be applied towards settling other financial obligations to the state.

As stipulated in Article 5.1.e. of the Corporate Tax Law, a significant tax exemption utilized by the Parent Bank entails that 50% of profits from the sale of immovable properties held in assets for a minimum of two full years (730 days) and 75% of profits from the sale of participation shares, founders' shares, redeemed shares, and preemptive rights held for the same duration are exempt from corporate tax. However, the exemption for real estate held in the Parent Bank's assets for at least two years was rescinded by Article 19 of Law No. 7456, published in Official Gazette dated July 15, 2023, numbered 32249. Article 22 of the same law specifies that "...the rate of 50% in subparagraph (e) of the first paragraph of Article 5 of this Law is adjusted to 25% for gains from immovable sales made after the enactment of this article." It clarifies that the exemption rate remains at 50% for sales made before July 15, 2023, and decreases to 25% for sales thereafter.

During the period of sale, this exemption is applicable, and the portion of the sales proceeds benefiting from the exemption is retained in a dedicated fund account under liabilities until the end of the fifth year following the year of sale. However, the sales proceeds must be collected by the end of the second calendar year following the sale year. Taxes that are not accrued in due time due to the exemption, corresponding to the sales proceeds not collected within this timeframe, shall be considered forfeited.

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XVIII. EXPLANATIONS ON TAXATION (Continued)

Furthermore, taxes not accrued on time due to the exemption applied for the portion of the exempted income transferred to another account, excluding capital addition, within five years, or withdrawn from the enterprise, or transferred to the head office by limited taxpayer institutions, are also considered forfeited. This provision applies even in cases of enterprise liquidation (excluding transfers and divisions in compliance with this Law) within the same period.

Additionally, as per Article 5.1.f of the Corporate Tax Law, immovable properties, participation shares, founder's shares, usufruct shares, and preemptive rights owned by institutions undergoing legal scrutiny due to debts owed to banks or indebtedness to the Savings Deposit Insurance Fund, as well as their guarantors and mortgage lenders, benefit from certain exemptions. All profits corresponding to the proceeds obtained from transferring these debts to the banks or the Fund against these debts, and 50% of profits arising from the sale of immovables acquired by the banks in this manner, along with 75% of profits from the sale of others, are exempt from corporate tax.

According to Turkish tax legislation, financial losses shown on tax declaration may be deducted from corporation income for the period provided that they do not exceed 5 years. However, financial losses cannot be carried back to offset profits from previous periods.

Corporate tax returns must be filed with the tax office by the end of the fourth month following the conclusion of the accounting period, and the accrued tax is to be settled by the end of that same month. Nonetheless, tax authorities retain the authority to inspect accounting records until the end of the subsequent fifth year. Should any erroneous transactions be identified during this examination, the amount of tax due will be reassessed accordingly.

On the other hand, within the framework of Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in corporate tax calculations have been met as of the end of the 2021 calendar year. However, with Law No. 7352 on "Amending the Tax Procedure Law and the Corporate Tax Law," published in the Official Gazette dated January 29, 2022, and numbered 31734, provisional Article 33 was added to the Tax Procedure Law No. 213. According to this amendment, the financial statements for the fiscal periods of 2021 and 2022 (for those assigned a special accounting period, the fiscal periods ending in 2022 and 2023) and the interim tax periods of the 2023 fiscal period will not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment under Article 298 have been met. However, the financial statements dated December 31, 2023, will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment have been met. The profit/loss differences arising from the inflation adjustment will be shown in the previous years' profit/loss account and will not be added to the corporate tax base. This provision has been enacted into law. According to Article 17 of Law No. 7491 on "Amendments to Certain Laws and Decree Laws," published in the Official Gazette dated December 28, 2023, and numbered 32413, it has been enacted that banks, companies within the scope of the Financial Leasing, Factoring, Financing, and Savings Financing Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, authorized exchange offices, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies will not take into account the profit/loss differences arising from inflation adjustment in determining their income for the fiscal periods of 2024 and 2025, including interim tax periods. The President has been granted the authority to extend the periods specified within this clause, including interim tax periods, by an additional fiscal period.

According to Tax Procedure Law Circular No. 582, published in the Official Gazette dated 15 February 2025 and numbered 32814, it has been decided that no inflation adjustment will be made at the end of the first, second and third provisional tax periods of the 2025 accounting period.

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XVIII. EXPLANATIONS ON TAXATION (Continued)

However, with the Law No. 7571 on Amendments to the Turkish Penal Code and Some Laws and Decree-Law No. 631, published in the Official Gazette dated 25.12.2025, it has been decided that inflation adjustment will not be applied in the accounting periods of 2025, 2026, and 2027, even if the conditions are met. Accordingly, in the accounting period of 2025 and including the temporary tax periods, as well as in the accounting periods of 2026 and 2027 (for those with specially designated accounting periods, as of the accounting periods ending in 2026, 2027, and 2028), financial statements will not be subject to inflation adjustment regardless of whether the conditions specified under repeated Article 298 are met. The President has been authorized to extend the period specified under this paragraph, including temporary tax periods, up to three accounting periods. Optional revaluation opportunities have been provided to taxpayers within the scope defined by the repeated Article 298 (Ç) paragraph and Temporary Article 32 of the Tax Procedure Law (VUK), and within the framework of the General Communiqué on Tax Procedure Law No. 537. However, pursuant to repeated Article 298 (A) paragraph and Temporary Article 33 of VUK, in periods where there is an obligation to perform inflation adjustment, revaluation cannot be carried out within the scope of paragraph (Ç) of the same article. The Bank has not performed any revaluation under Article 298 (Ç) for 2025 and the current period.

Additionally, with Article 36 of Law No. 7524, Article 32/C titled "Minimum Domestic Corporate Tax" has been added to the Corporate Tax Law. According to this regulation regarding the minimum domestic corporate tax practice, the corporate tax calculated within the scope of Articles 32 and 32/A shall not be less than 10% of the corporate earnings before deductions and exemptions. This regulation entered into force on the date of publication to be applied to the corporate earnings for the 2025 taxation period. The Corporate Tax General Communiqué No. 23 was published in the Official Gazette No. 32676 dated 28.09.2024 regarding the matter. As of June 30, 2026, the Local and Global Minimum Alternative Corporate Tax does not have any impact on the Bank's financial statements.

Deferred taxes

Deferred tax assets or liabilities are determined by calculating the tax effects of temporary differences arising between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases which are used in the computation of taxable profit in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12"). Offset deferred tax assets and liabilities are reported on a net basis in financial statements. Deferred tax liabilities are recognized for all taxable temporary differences whereas deferred tax assets resulting from deductible temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which these differences can be utilized. Deferred tax is calculated at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates that have been enacted or substantively enacted by the balance sheet date and are recognized as an expense or income in profit or loss. However, deferred tax is recognized directly in equity if it relates to items recognized directly in equity in the same or a different period. As of June 30, 2026, the Parent Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

However, with the regulation made by the Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been regulated that the profit / loss difference arising from the inflation adjustment to be made by the banks in the 2024 and 2025 accounting periods, including the provisional tax periods, will not be taken into account in the determination of earnings.

Transfer Pricing

The transfer pricing is subject to regulation under Article 13 of the Corporate Tax Law titled "Disguised Profit Distribution through Transfer Pricing" and detailed explanations regarding the implementation of the subject are included in the "General Communiqué on Disguised Profit Distribution through Transfer Pricing". In accordance with the aforementioned regulations, if goods or services are bought or sold with related parties or individuals at a price that violates the arm's length principle, any resulting profit is considered as covertly distributed through transfer pricing. Such distributions of profit are not eligible for corporate tax deduction.

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XVIII. EXPLANATIONS ON TAXATION (Continued)

Local and Global Minimum Complementary Corporate Income Tax

In September 2023, POA issued amendments to TAS 12, which introduce a mandatory exception in TAS 12 from recognizing and disclosing deferred tax assets and liabilities related to Pillar Two income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws enacted or substantively enacted to implement the Pillar Two Model Rules published by the Organization for Economic Cooperation and Development (OECD). The amendments also introduced targeted disclosure requirements for entities affected by the tax laws. The temporary exception from recognition and disclosure of information about deferred taxes and the requirement to disclose the application of the exception apply immediately and retrospectively upon issue of the amendments.

Pillar 2 regulations agreed upon by OECD member countries entered into force in Türkiye with the Law No. 7524 on Amendments to Tax Laws and Certain Laws and Decree Law No. 375 published in the Official Gazette dated 2 August 2024. Although the secondary legislation on the subject has not been published, preliminary assessments based on the regulations published by the OECD indicate that these regulations have no impact on the financial statements.

XIX. ADDITIONAL EXPLANATIONS ON BORROWINGS

The Parent Bank recognizes financial liabilities at acquisition cost, including transaction costs, except for liabilities related to financial instruments at fair value through profit or loss, which are subsequently measured at amortized cost using the "internal rate of return method".

There are no debt instruments issued by the Parent Bank. The Parent Bank has not issued any bonds that are convertible into shares.

In the case of assets (qualifying assets) that take a substantial period of time to be ready for their intended use or sale, any borrowing costs directly attributable to the acquisition, construction or production of the asset are included in the cost of the asset until the asset is ready for its intended use or sale. The amount of borrowing costs that may be capitalized in a period relating to funds borrowed to acquire a qualifying asset is the total borrowing costs incurred for those assets in the relevant period, less any income from temporary investments of those funds. All other borrowing costs are recognized in the income statement in the period in which they are incurred.

XX. EXPLANATIONS ON ISSUED SHARE CERTIFICATES

None.

XXI. EXPLANATIONS ON ACCEPTANCES AND AWAILED DRAFTS

Acceptances and awailed drafts are realized simultaneously with the payment dates of the customers and they are presented as commitments in the off-balance sheet accounts.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS

As of the balance sheet date, there are no government grants received by the Group.

XXIII. DISCLOSURES RELATING TO SEGMENT REPORTING

Information regarding the Bank's operating segments, which have been determined in accordance with the Bank's organizational and internal reporting structure and the requirements of TFRS 8 "Operating Segments," is presented in Note X of Section Four.

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XXIV. EXPLANATIONS ON OTHER MATTERS

The Bank adopted a change in its accounting policy effective 1 January 2026, electing to apply the revaluation model under *TAS 16 Property, Plant and Equipment* for the valuation of real estate classified within property and equipment.

Accordingly, owner-occupied real estate recognized under property and equipment is measured using the revaluation model in accordance with *TAS 16 Property, Plant and Equipment*. Positive differences arising between the fair values of such properties, as determined by appraisal reports prepared by licensed valuation firms, and their respective net carrying amounts are recognized and maintained within equity accounts.

There are no pledges, mortgages, or any other encumbrances on the property and equipment.

January 1, 2026

Historical Cost	10
Depreciation	(3)
Revaluation Surplus	114
End of Period Value	121

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The equity amount and the standard capital adequacy ratio have been calculated within the framework of the "Regulation on Banks' Equity" and the "Regulation on the Measurement and Evaluation of Banks' Capital Adequacy."

- In accordance with the decision dated December 19, 2024, and numbered 11038, the Central Bank foreign exchange buying rate as of June 28, 2024, is to be used when calculating the revalued amounts in foreign currencies for the purpose of the credit risk exposure amount calculation; and
- Pursuant to the decision dated December 12, 2023, and numbered 10747, from January 1, 2026, practices allowing banks to exclude negative net valuation differences of securities classified under the "Financial Assets at Fair Value Through Other Comprehensive Income" portfolio as of January 1, 2024, from the equity amount will be discontinued.

As of June 30, 2026, the Parent Bank's current period shareholders' equity amounted to TL 12.310 (December 31, 2025: TL 9.058), while its capital adequacy standard ratio was 14,63% (December 31, 2025: 19.05%). The Parent Bank's capital adequacy standard ratio remains above the minimum regulatory requirement prescribed by the applicable legislation.

a. Information on capital:

	June 30, 2026	December 31, 2025
COMMON EQUITY TIER I CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7,273	7,272
Share issue premiums	-	-
Reserves	2,351	68
Gains recognized in equity as per TAS	119	60
Profit	3,262	2,303
Current Period Profit	3,237	2,283
Prior Period Profit	25	20
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Minority Shares	-	-
Common Equity Tier I Capital Before Deductions	13,005	9,703
Deductions from Common Equity Tier I Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	-	5
Improvement costs for operating leasing	247	251
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	755	458
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier I Capital	1,002	714
Total Common Equity Tier I Capital	12,003	8,989

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	June 30, 2026	December 31, 2025
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Shares of third parties in additional Tier I capital	-	-
Shares of third parties in additional Tier I capital (those falling within the scope of Provisional Article 3)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7,	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	12,003	8,989
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Shares of Third Parties in Contribution Capital	-	-
Shares of third parties in the contributed capital (those within the scope of Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	307	69
Tier II Capital Before Deductions	307	69
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8,	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	307	69
Total Capital (The sum of Tier I Capital and Tier II Capital)	12,310	9,058
The sum of Tier I Capital and Tier II Capital (Total Capital)	-	-
Deductions from Capital Loans granted contrary to the 50 th and 51 th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	-	-

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	June 30, 2026	December 31, 2025
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
Total Capital (Total Core Capital and Supplementary Capital)	12,310	9,058
Total risk weighted amounts	84,153	47,564
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,26	18,90
Tier I Capital Adequacy Ratio (%)	14,26	18,90
Capital Adequacy Ratio (%)	14,63	19,05
BUFFERS		
The total additional capital requirement ratio (a + b + c)	2,72	2,62
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,22	0,12
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	6,16	10,33
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	307	69
Up to 1,25% of total risk-weighted amount of general reserves for receivables where the standard approach used	307	69
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

III. EXPLANATIONS ON CURRENCY RISK

Foreign currency risk arises from the Group’s possible exposure to the changes in foreign currencies.

- a. The Parent Bank is exposed to currency risks as a market risk and tries to balance the currency risks by avoiding to keep any long or short positions. The currency risk of the Parent Bank is monitored on a daily basis. Net foreign currency position/shareholders’ equity ratio is also controlled on a daily basis. All foreign currency assets, liabilities and foreign currency forward transactions are taken into consideration while capital requirement to be employed for foreign currency risk is calculated. Standard Method used in legal reporting and amount subject to risk is calculated on a monthly basis.
- b. The Group does not have any derivative financial instruments held for hedging purposes.
- c. As a result of the uncertainty and volatility in the markets, foreign currency position is kept at a balance, and accordingly, no currency risk is anticipated. The Parent Bank takes necessary measures to keep the currency risk at a minimum level.
- d. Foreign exchange buying rates of the last five working days before the balance sheet date as publicly announced by the Central Bank of the Republic of Türkiye are as follows:

	USD	EUR
As of June 30, 2026 - Balance sheet evaluation rate	46,5747	53,0866
As of June 23, 2026	46,3925	52,9191
As of June 24, 2026	46,4099	52,6683
As of June 25, 2026	46,4302	52,7177
As of June 26, 2026	46,4482	52,9289
As of June 29, 2026	46,5551	53,0950
As of June 30, 2026	46,5747	53,0866
Simple arithmetical average of the 30 days	46,1783	53,1865

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III. EXPLANATIONS ON CURRENCY RISK (Continued)

Information on currency risk of the Group:

	EUR	USD	Other FC ^(*)	Total
June 30, 2026				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	8,336	2,881	17,601	28,818
Banks	913	1,865	5,815	8,593
Financial assets at fair value through profit and loss ^(****)	-	2,254	2	2,256
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	1,739	-	1,739
Loans and financial lease receivables ^(*****)	7,612	7,172	9,646	24,430
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	2	3	-	5
Total assets	16,863	15,914	33,064	65,841
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	4	4
Other current and profit sharing accounts ^(**)	2,890	3,393	54,521	60,804
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	796	655	1,805	3,256
Marketable securities issued	-	-	-	-
Miscellaneous payables	6	2,230	4,345	6,581
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities ^(*****)	163	1,552	9	1,724
Total liabilities	3,855	7,830	60,684	72,369
Net balance sheet position	13,008	8,084	(27,620)	(6,528)
Net off balance sheet position	(13,018)	(8,698)	27,937	6,221
Derivative financial instruments assets ^(***)	953	190,588	196,628	388,169
Derivative financial instruments liabilities ^(***)	13,971	199,286	168,691	381,948
Non-cash loans ^(****)	4,565	4,602	146	9,313
31 December 2025				
Total assets	18,667	15,085	20,979	54,731
Total liabilities	10,434	14,863	36,166	61,463
Net balance sheet position	8,233	222	(15,187)	(6,732)
Net off balance sheet position	(8,225)	(54)	15,193	6,914
Derivative financial instruments assets	14,198	82,349	60,288	156,835
Derivative financial instruments liabilities	22,423	82,403	45,095	149,921
Non-cash loans	4,451	3,522	233	8,206

^(*) Precious metals are also presented in the "Other FC" column.

^(**) Of the balance presented as other FC in the "Other Special Current Accounts and Participation Accounts" row, TL 39,778 consists of gold and TL 14,516 consists of silver precious metal accounts.

^(***) As of June 30, 2026, foreign currency purchase commitments amounting to TL 62,710 (December 31, 2025: TL 28,871) are included within derivative financial assets, and foreign currency sale commitments amounting to TL 59,815 (December 31, 2025: TL 22,823) are included within derivative financial liabilities.

^(****) There is no effect on net off-balance sheet position.

^(*****) Derivative financial instruments are included.

^(*****) General provisions and derivative financial liabilities are shown

^(*****) Of the balance presented as other FC in the Loans accounts row, TL 9,646 consists of gold loans.

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IV. EXPLANATIONS ON POSITION RISK OF EQUITY SECURITIES IN BANKING BOOK

The Parent Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

Liquidity Risk is managed by the Asset and Liability Committee (ALCO) within the framework of risk management policies and appetite approved by the Board of Directors, with the aim of ensuring that necessary measures are taken in a timely and accurate manner against potential liquidity constraints that may arise from market conditions and the Parent Bank's balance sheet structure. Liquidity risk management under stress conditions is conducted within the framework of the Emergency Action Plan.

The Board of Directors reviews strategies, policies, and practices related to liquidity risk management. The Board of Directors approves liquidity risk strategies and policies within the framework of risk management strategies and policies, ensures the effective implementation of these strategies, processes, and policies, and their full integration into the Parent Bank's risk management system. It determines the key criteria to be considered in measuring and monitoring liquidity risk. Additionally, it determines the Parent Bank's risk appetite in liquidity risk management and the liquidity risk limits that can be taken in line with this risk appetite, reviewing them regularly.

ALCO evaluates the liquidity risk to which the Parent Bank is exposed and, taking into account the Parent Bank's strategies and competitive conditions, makes decisions to be executed by relevant units for managing the Parent Bank's balance sheet and monitors the implementations.

The Risk Management Department identifies the Parent Bank's liquidity risk, measures risks using liquidity risk measurement methods compliant with legal regulations, monitors them, and periodically presents them to relevant units, committees, and senior management. It also coordinates relevant parties to ensure that the liquidity management process, which is compatible with the Parent Bank's risk profile, operating environment, and strategic plans, is operated in accordance with legal regulations. Liquidity risk analyses and significant early warning signals are periodically reported to relevant senior management. Additionally, analyses conducted along with legal and internal prudential limit ratios monitored for liquidity risk are included in the ALCO report. Prudential limit ratios and warning levels approved by the Board of Directors are regularly monitored and reported to relevant parties.

To determine liquidity risk management strategies, the Parent Bank's senior management:

- Monitors liabilities consisting of domestic and foreign currencies.
- Identifies concentration risks related to placements.
- Actively tracks funding sources.
- Considers portfolio diversity.
- Monitors fund flows related to assets and liabilities based on maturities.

Market conditions are continuously monitored to analyze access issues regarding the Parent Bank's funding needs, and the impact of sudden changes in funding sources is evaluated. Liquidity adequacy is measured by applying stress tests to factors affecting liquidity. Through liquidity risk stress testing, the Parent Bank analyzes the alignment between potential cash flow deterioration and cash generation capacity within the framework of predetermined scenarios. Scenarios required for stress tests are developed considering the changing balance sheet structure. The results obtained are taken into account in determining liquidity risk policies and creating emergency action plans. Compliance with strategies implemented to mitigate the liquidity risk to which the Parent Bank may be exposed is effectively monitored by the Parent Bank's senior management, observing legal and prudential limits.

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V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio

		Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
		TL+FC	FC	TL+FC	FC
	June 30, 2026				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			30,935	24,123
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	46,070	41,809	4,607	4,181
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	46,070	41,809	4,607	4,181
5	Unsecured Funding other than Retail and Small Business Customers Deposits	34,782	24,842	23,784	18,860
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	22,033	13,543	11,035	7,561
8	Other Unsecured Funding	12,749	11,299	12,749	11,299
9	Secured funding			-	-
10	Other Cash Outflows	12,711	2,161	3,019	2,102
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	2,018	1,971	2,018	1,971
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	10,693	190	1,001	131
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	366	-	18	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			31,428	25,143
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	21,242	13,821	16,969	12,334
19	Other contractual cash inflows	2,397	2,385	2,397	2,385
20	TOTAL CASH INFLOWS	23,639	16,206	19,366	14,719
				Upper limit applied amounts	
21	TOTAL HQLA			30,935	24,123
22	TOTAL NET CASH OUTFLOWS			12,062	10,424
23	LIQUIDITY COVERAGE RATIO (%)			256,47	231,42

(*) Average of the last three months of liquidity coverage ratios calculated considering weekly simple arithmetic averages.

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months are as follows:

Liquidity Coverage Ratio (%)	June 30, 2026	
	TL+FC	FC
Lowest	128,51	139,53
Date	7 April 2026	7 April 2026
Highest	345,25	464,40
Date	7 May 2026	18 May 2026
Average	256,47	231,42

The liquidity coverage ratio is calculated as the ratio of the Parent Bank's high quality liquid assets to net cash outflows in the 30-day maturity window. Important balance sheet items that significantly affect the ratio include required reserves held at the CBRT, securities not subject to repurchase agreements, receivables from banks, funds collected, and funds sourced from abroad. Since these items constitute a large portion of liquid assets and net cash outflows, have high consideration rates, and can vary over time, their impact on the liquidity coverage ratio is greater than that of other items.

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V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio (Continued):

		Rate of “Percentage to be taken into account” not Implemented Total Value ^(*)		Rate of “Percentage to be taken into account” Implemented Total Value ^(*)	
		TL+FC	FC	TL+FC	FC
	December 31, 2025				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			19,700	14,706
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	14,839	12,987	1,484	1,299
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	14,839	12,987	1,484	1,299
5	Unsecured Funding other than Retail and Small Business Customers Deposits	37,277	26,885	23,204	17,735
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	28,494	18,955	14,421	9,805
8	Other Unsecured Funding	8,783	7,930	8,783	7,930
9	Secured funding			-	-
10	Other Cash Outflows	7,871	2,534	1,980	1,371
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1,330	1,264	1,330	1,264
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	6,541	1,270	650	107
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	122	-	6	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			26,674	20,405
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	13,134	8,299	10,378	7,187
19	Other contractual cash inflows	1,631	1,613	1,631	1,613
20	TOTAL CASH INFLOWS	14,765	9,912	12,009	8,800
				Upper limit applied amounts	
21	TOTAL HQLA			19,701	14,706
22	TOTAL NET CASH OUTFLOWS			14,664	11,605
23	LIQUIDITY COVERAGE RATIO (%)			134,35	126,73

(*) Average of the last three months of liquidity coverage ratios calculated considering weekly simple arithmetic averages.

As per “Regulation on Liquidity Coverage Ratio Calculation” published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months for 2024 are as follows:

Liquidity Coverage Ratio (%)	December 31, 2025	
	TL+FC	FC
Lowest	92,70	80,44
Date	November 5, 2025	November 5, 2025
Highest	225,88	229,36
Date	December 31, 2025	December 31, 2025
Average	134,35	126,73

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V. EXPLANATIONS ON LIQUIDITY RISK (Continued):

Presentation of assets and liabilities according to their remaining maturities:

June 30, 2026	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	11,517	18,357	-	-	-	-	-	29,874
Banks	8,669	-	-	-	-	-	-	8,669
Financial Assets at Fair Value Through Profit and Loss (**)	3,452	2,329	-	-	-	-	-	5,781
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	7	814	2,658	3,688	-	-	7,167
Loans	563	4,324	10,446	30,007	15,657	382	-	61,379
Financial Assets Measured at Amortised Cost	-	192	-	384	2,100	-	-	2,676
Other Assets	-	-	-	-	-	-	6,015	6,015
Total Assets	24,201	25,209	11,260	33,049	21,445	382	6,015	121,561
Liabilities								
Current account and funds collected from banks via participation accounts	4	-	-	-	-	-	-	4
Other current and profit sharing accounts	42,216	27,385	7,048	2,449	10	-	-	79,108
Funds provided from other financial institutions and subordinated loans	-	1,881	2,002	1,151	803	-	-	5,837
Money Market Borrowings	-	1,402	-	-	-	-	-	1,402
Marketable securities issued	-	1,205	7,621	2,110	-	-	-	10,936
Miscellaneous payables	-	-	-	-	-	-	7,973	7,973
Other liabilities (*)	-	1,383	111	91	188	83	14,445	16,301
Total Liabilities	42,220	33,256	16,782	5,801	1,001	83	22,418	121,561
Net Liquidity Gap	(18,019)	(8,047)	(5,522)	27,248	20,444	299	(16,403)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	320,616	3,698	6,134	-	-	-	330,448
Financial Derivative Liabilities	-	319,949	3,693	6,308	-	-	-	329,950
Non-cash Loans	147	10,426	2,910	9,513	6,355	93	-	29,444
December 31, 2025								
Total Assets	21,211	21,602	8,407	28,125	17,565	348	1,800	99,059
Total Liabilities	31,582	31,581	15,170	4,113	152	58	16,402	99,059
Net Liquidity Gap	(10,371)	(9,979)	(6,763)	24,012	17,413	290	(14,602)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	137,096	-	-	-	-	-	137,096
Financial Derivative Liabilities	-	137,146	-	-	-	-	-	137,146
Non-cash Loans	7,395	1,592	2,472	8,150	6,037	35	-	25,681

(*) Other liabilities that are necessary for the banking activities such as lease liabilities, provisions, current tax liabilities and shareholders' equity are recorded here.

(**) Derivative financial instruments are included.

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The net stable funding ratio is calculated by dividing the amount of available stable funding by the amount of required stable funding. The current stable fund refers to the portion of banks' liabilities and equity that is expected to be permanent.

Required stable funding refers to the portion of banks' on balance sheet assets and off-balance sheet liabilities that are expected to be refunded. The Parent Bank's ability to provide stable funding is effective in reducing the funding risk to which it may be exposed. In this form, the headings constitute the net stable funding ratio by applying consideration rates that vary from the most liquid to the least liquid. The ratio of a bank's available stable funding to the required stable funding must be greater than 100%.

June 30, 2026		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding						
1	Capital Instruments	12,308	-	-	-	12,308
2	Tier 1 Capital and Tier 2 Capital	12,308	-	-	-	12,308
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	34,903	15,350	405	-	45,592
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	34,903	15,350	405	-	45,592
7	Other Obligations	6,864	20,216	122	-	13,601
8	Operational deposits	-	-	-	-	-
9	Other Obligations	6,864	20,216	122	-	13,601
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	8,053	7,770	-	327	-
12	Derivative liabilities		-			
13	All other equity not included in the above categories	-	-	1	813	814
14	Available stable funding					72,316
Required stable funding						
15	High Quality Liquid Assets					29,876
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	8,575	41,531	14,794	4,794	28,484
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	1,891	618	3,733	312
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	8,565	2,048	-	-	1,592
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	11	37,591	14,170	-	25,886
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Residential mortgages	-	-	6	1,061	694
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	6	1,061	694
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets					22,652
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				7,216	6,134
29	Derivative Assets				2,433	2,433
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	1,214	170	1,343	11,359	14,085
32	Off-balance sheet commitments		5,943	6,761	17,034	1,487
33	Total Required stable funding					52,622
34	Net Stable Funding Ratio (%)					137.42

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NSFR ratio development 3 months of 2026 is shown in the table below:

June 30, 2026	Ratio
April 30, 2026	146,32
May 31, 2026	149,95
June 30, 2026	137,42
3 Month Average	144,56

	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
December 31, 2025					
Available stable funding					
1 Capital Instruments	9,059	-	-	-	9,058
2 Tier 1 Capital and Tier 2 Capital	9,059	-	-	-	9,058
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	13,159	12,021	111	-	22,762
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	13,159	12,021	111	-	22,762
7 Other Obligations	17,933	27,783	2,606	-	24,161
8 Operational deposits	-	-	-	-	-
9 Other Obligations	17,933	27,783	2,606	-	24,161
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	6,012	3,585	-	266	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	-	-	-	13	13
14 Available stable funding					55,994
Required stable funding					
15 High Quality Liquid Assets	-	-	-	-	26,207
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	6,269	37,349	12,635	847	24,607
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	6,264	5,370	-	-	1,745
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	5	31,979	12,625	-	22,305
21 Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22 Residential mortgages	-	-	10	847	557
23 Residential mortgages with a risk weight of less than or equal to 35%	-	-	10	847	557
24 Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25 Assets equivalent to interconnected liabilities	-	-	-	-	-
26 Other Assets	-	-	-	-	12,375
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	5,559	-	4,725
29 Derivative Assets	-	-	1,627	-	1,627
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	815	545	446	4,218	6,023
32 Off-balance sheet commitments	-	7,100	5,508	13,290	1,295
33 Total Required stable funding					38,477
34 Net Stable Funding Ratio (%)					145,53

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NSFR ratio development in the last 3 months of 2025 is shown in the table below.

December 31, 2025 Period	Ratio
October 31, 2025	125,32
November 30, 2025	128,22
December 31, 2025	145,53
3 Month Average	133,02

VI. EXPLANATIONS ON LEVERAGE RATIO

As of June 30, 2026, leverage ratio of the Parent Bank calculated from the arithmetic average of the last three months is 7,63% (December 31, 2025: 7,62%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. In the current period, the total risk amount increased due to the increase in on-balance sheet and off-balance sheet items. Leverage ratio increased compared to the previous period and maintained its strong course above the legal limit of 3%.

		June 30, 2026^(*)	December 31, 2025^(*)
	Balance sheet assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	118,277	89,594
2	(Assets deducted from Core capital)	(951)	(637)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	117,326	88,957
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	6,527	2,673
5	Potential credit risk amount of derivative financial assets and credit derivatives	5	-
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	6,532	2,673
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	-	-
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	-	-
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	28,414	25,372
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	28,414	25,372
	Capital and total risk		
13	Core Capital	11,624	8,912
14	Total risk amount (sum of lines 3, 6, 9 and 12)	152,272	117,002
	Leverage ratio		
15	Leverage ratio (%)	7,63	7,62

(*) The average amounts for the last three months.

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VII. EXPLANATIONS ON PRESENTATION OF FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

VIII. EXPLANATIONS REGARDING THE ACTIVITIES CARRIED OUT ON BEHALF AND ACCOUNT OF OTHER PERSONS

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT

The Parent Bank has developed a risk appetite framework that is aligned with the budget and strategically significant from a management perspective, in order to conduct its activities most efficiently and achieve its budget targets. This framework operates in an integrated manner with budget planning and management processes. The Parent Bank's risk appetite is shaped by considering its areas of operation, risk profile, ICAAP results, long-term strategies, and capital planning processes. The Parent Bank's risk appetite is shaped by its areas of operation, risk profile, Internal Capital Adequacy Assessment Process (ICAAP) results, long-term strategies, and capital planning processes. Various factors play a crucial role in determining risk appetite, including macroeconomic indicators, sectoral trends, regional and national economic-political conditions, competitive analysis, regulatory requirements, customer and shareholder expectations, equity position, ICAAP results, the Parent Bank's risk capacity, and growth objectives. Throughout the process, all units of the Parent Bank contribute to the establishment of this structure by providing the necessary information and documents.

Risk appetite is structured within a framework encompassing risk capacity, risk limits, and early warning levels across risk types. This structure is approved by the Board of Directors and is associated with strategic planning, operational processes, and budgeting activities.

The comparison of ICAAP (Internal Capital Adequacy Assessment Process) results with risk appetite is conducted by the Parent Bank's Senior Management, and preventive measures are taken when deemed necessary. It is updated at least annually or as required when changes occur in the Parent Bank's activities or risk profile.

Additionally, necessary modifications are made to the principles and practices of asset-liability management in alignment with risk appetite, and risk matrix criteria are utilized in this process. In the event of exceeding the determined risk appetite limits, relevant units are informed about the situation. The evaluation of these exceedances and the development of solution proposals are carried out by the business units. Prepared action plans are presented to the Audit Committee and the Board of Directors for assessment. Ensuring the applicability of risk appetite throughout the organization and compliance with risk appetite is one of the objectives of the Parent Bank's Senior Management. Management oversees the allocation of sufficient authority and resources to achieve this objective.

The internal system units within the Parent Bank's organizational structure are report directly to the Board of Directors. The general responsibility for internal systems is carried out by the Audit Committee, which does not hold any executive function within the Parent Bank.

The Audit Committee, established by the Board of Directors in accordance with the provisions of the Banking Law and relevant Banking Legislation, contributes to the effective execution of the Board of Directors' supervisory and auditory processes. This committee monitors the adequacy and functioning of the risk management system, examines the risk reports, risk assessments, and documents presented to it, and performs compliance checks. Furthermore, it oversees the coordination among the Inspection Board, Internal Control Department, Compliance Department, and Risk Management Department, ensuring collaboration among these units. The Audit Committee ensures a regular flow of information to the Board of Directors, leads the development of policies, procedures, and principles on relevant matters, and submits them for the Board's approval.

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Risk Management Department:

The Parent Bank's risk management system aims to monitor, control, and regulate when necessary, the credit, market, and operational risk structures, as well as the nature and scope of the Parent Bank's activities in relation to these risks. In this process, the identification, measurement, reporting, monitoring, and control of risks are ensured using established policies, implementation procedures, and limits. Additionally, efforts are made to determine the Parent Bank's internal capital requirements in alignment with risk profiles.

The Risk Management Department operates under the Audit Committee and is responsible for establishing processes for identifying, measuring, monitoring, controlling, and reporting risks. The department consists of the following units: "Credit Risk, Risk Analysis and Modeling," "Validation," and "Market Risk, Operational Risk, and Reporting."

To implement and maintain a strong, independent, and effective risk management system within the Parent Bank, fully aligned with the corporate risk culture, the following are among the primary objectives:

- Establishing an integrated risk management structure covering all risks, including the Parent Bank's information system risks,
- Determination of risk management processes and related activities by the Board of Directors, and their regular monitoring and auditing,
- Establishing policies, implementation procedures, and limits that will enable effective management of various dimensions of risks arising from the Parent Bank's activities,
- Designing a risk appetite structure aligned with the Parent Bank's risk profile, strategic plan, capital strategies, and ICAAP analyses; concurrently determining and continuously reviewing risk appetite limits,
- Conducting consistent and comprehensive risk measurement, analysis, and monitoring studies by employing qualified and sufficient personnel within the Risk Management Department,
- Ensuring access to a reliable management information system and advanced technology,
- Testing and approving the accuracy of risk models to be used,
- Preserving the accuracy and integrity of data.

Market risk, credit risk, operational risk, and other critical risks, although assessed using different measurement methods, are addressed in an integrated manner across the Parent Bank in line with a comprehensive risk management approach. The Parent Bank evaluates all risks holistically and determines the capital requirements generated by these risks.

Risk policies and implementation methods, prepared under the guidance of the Audit Committee, are put into effect following the approval of the Board of Directors. The Risk Management Department ensures that these procedures and documents remain up-to-date and conducts revisions as needed. Additionally, the Risk Management Department communicates risk policies and relevant implementation details—containing written standards set by Senior Management—to employees across the Parent Bank. It also provides risk-focused opinions and recommendations to other business units when necessary.

In cases of exceedances within the limits determined under risk appetite, relevant units are informed, and necessary steps are taken regarding these violations. In addition to the reports prepared in line with Basel principles, regular reports are submitted to the Board of Directors, Audit Committee, Operational Risk Committee, and Asset-Liability Committee.

Risk Management Department: (Continued)

At least quarterly, reports pertaining to Internal Systems functions are presented to the Audit Committee. The Audit Committee conveys its assessments to the Board of Directors regarding operational results, policy changes that need to be implemented, measures that should be applied in the Parent Bank, and matters it deems critical for the secure operation of the Parent Bank.

The Committee reviews findings from the Parent Bank's internal audit units and issues raised by independent audit firms or BRSA (Banking Regulation and Supervision Agency). Audit teams, escalating significant matters to the Board of Directors' agenda

Monthly Risk Appetite Reports include assessments of the Parent Bank's risk appetite results and credit performance, as well as comparisons with the sector. These assessments encompass criteria such as non-performing loans, delinquency rates, restructuring transactions, and portfolio growth. Reports presented to the Asset and Liability Committee (ALCO) include evaluations of the Parent Bank's liquidity position. Within this framework, limit compliance of early warning indicators determined within the scope of liquidity risk and liquidity buffer calculation results are reported. The Operational Risk Committee is informed of agenda items containing critical operational risks, and updates are provided on the status of action plans developed to mitigate these risks.

In the Parent Bank, stress tests and scenario analyses are conducted within the scope of ICAAP to support risk measurements. These studies aim to measure the impact of changes in risk factors and assess the potential effects of unexpected market conditions on core activities. The foundation of bank-wide stress tests lies in determining macroeconomic and market-driven stress scenarios that would affect the entire bank. When creating scenarios, events based on current, stressful, and worst-case conditions are selected in line with the views of relevant departments.

Stress tests are performed by applying shocks to risks considered in the calculation of capital and liquidity adequacy ratios, Pillar II risks, and sub-components of regulatory capital. Additionally, sensitivity analyses and reverse stress tests are conducted by categorizing risks into main categories. Furthermore, potential changes in equity are calculated in case the identified scenarios materialize.

The committees established within the Parent Bank perform the following activities:

General Management Credit Committee: The primary responsibility of the committee is to comprehensively monitor the credit portfolio, credit risk-bearing transactions, and related processes. Additionally, within its authority and at its discretion, the committee evaluates, recommends, and follows up on risk-mitigating and improvement measures.

Operational Risk Committee: This committee addresses significant or high-risk findings and issues raised by senior management, internal systems units, other departments, external auditors, and regulatory authorities. It operates to effectively discuss, evaluate, and develop solution plans and schedules for matters that may pose operational risks to the Parent Bank.

Asset / Liability Management Committee: Responsible for managing the Parent Bank's assets and liabilities, and evaluating profit share, liquidity, and market risks. The committee makes decisions regarding balance sheet management, taking into account Parent Bank strategies and competitive conditions, and monitors the implementation of these decisions.

Executive Management Committee: This committee forms a forum for senior management to monitor the Parent Bank's financial performance, oversee the execution of strategic priorities, enhance customer experience, and resolve issues arising from General Management Committees.

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Information Security Committee: Established to guide information security activities encompassing all business processes of the Parent Bank.

Occupational Health and Safety Committee: Operates to ensure the fulfilment of obligations specified in the Occupational Health and Safety Law and related regulations.

Information Sharing Committee: Established to coordinate information sharing processes in line with the principle of protecting Parent Bank and customer confidentiality, and to evaluate and record the appropriateness of incoming requests.

IT Strategy and Steering Committee: Functions on behalf of the Board of Directors to ensure the proper utilization of IT investments within the framework of the information systems strategic plan and to align business objectives with information systems goals.

Additionally, the Parent Bank has a Procurement Committee that manages purchasing processes, a Personnel Committee that oversees human resources and recruitment processes, a Disciplinary Committee that evaluates disciplinary actions, and a Business and IT Continuity Committee that aims to ensure business continuity in conjunction with information technology.

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

		Risk Weighted Amount		Minimum capital requirement
		June 30, 2026	December 31, 2025	June 30, 2026
1	Credit risk (excluding counterparty credit risk) (CCR)	59,611	37,751	4,769
2	Standardised approach (SA)	59,611	37,751	4,769
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	6,365	2,030	509
5	Standardised approach for counterparty credit risk (SA-CCR)	6,365	2,030	509
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	3,374	1,333	270
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	8,617	4,401	689
17	Standardised approach (SA)	8,617	4,401	689
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	6,187	2,050	495
20	Basic Indicator Approach	6,187	2,050	495
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	84,154	47,565	6,732

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b. Public Disclosures on Credit Risk:

b.1. General information on credit risk:

b.1.1. General qualitative information on credit risk:

Not prepared in compliance with the “Regulation on Calculation of Risk Management Disclosures”.

b.1.2. Credit quality of assets:

June 30, 2026	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net values
	Defaulted	Non-defaulted		
1 Loans	564	61,769	563	61,770
2 Debt securities	-	9,843	-	9,843
3 Off-balance sheet exposures	-	29,903	99	29,804
4 Total	564	101,515	662	101,417

December 31, 2025	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net values
	Defaulted	Non-defaulted		
1 Loans	389	54,303	389	54,303
2 Debt securities	-	5,881	-	5,881
3 Off-balance sheet exposures	-	26,009	62	25,947
4 Total	389	86,581	451	86,519

b.1.3. Changes in stock of default loans and debt securities

	30.06.2026	31.12.2025
1 Defaulted loans and debt securities at end of the previous reporting period	389	-
2 Loans and debt securities that have defaulted since the last reporting period	223	392
3 Receivables back to non-defaulted status	-	-
4 Amounts written off	-	-
5 Other changes	(48)	(3)
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	564	389

c.1. Credit risk mitigation

c.1.1 Qualitative disclosure on credit risk mitigation techniques:

On and off balance sheet offsetting agreements are not utilized.

The risk mitigators that are used in credit process in compliance with Communiqué “The Risk Mitigation Techniques” which is published at September 6, 2014 are stated below.

- a) Financial Collaterals (Government Securities, Cash, Deposit or Participation Fund Pledge, Gold, Stock Pledge)
- b) Guarantees

The credibility of guarantors is monitored and evaluated within the framework of credit revision periods.

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Collaterals obtained by the Bank are reviewed and appraised in accordance with related legislation as long as the credit relationship is outstanding.

If there are indicators on significant decreases of real estate's value in comparison to general market prices, the real estate's valuation is performed by the authorised valuation corporations authorised by Banking Regulation and Supervision Agency or Capital Markets Board of Türkiye.

The Bank monitors other banks' guarantees that are evaluated as risk mitigators within the framework of BRSA regulations on a regular basis and reviews the credibility of banks periodically.

The volatility in real estate market is monitored closely by the Bank and the market fluctuations are considered in credit activities.

c.1.2 Credit risk mitigation techniques - Overview:

June 30, 2026		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	48,287	13,482	5,890	-	-	-	-
2	Debt securities	9,422	421	421	-	-	-	-
3	Total	57,709	13,903	6,311	-	-	-	-
4	Of which defaulted	563	563	-	-	-	-	-

December 31, 2025		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	40,053	14,250	4,070	-	-	-	-
2	Debt securities	5,823	58	58	-	-	-	-
3	Total	45,876	14,308	4,128	-	-	-	-
4	Of which defaulted	(388)	-	-	-	-	-	-

c.2. Credit risk under standardised approach:**c.2.1. Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk:**

Not prepared in compliance with the "Regulation on Calculation of Risk Management Disclosures".

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June 30, 2026		Exposures before Credit Conversion Rate and Credit Risk Mitigation		Credit Risk Mitigation and Exposures post-Credit Conversion Rate		Risk Weighted Average and Risk Weighted Average Density	
Risk classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments or central banks	32,925	-	32,925	-	-	0,00%
2	Receivables from regional or local governments	-	-	-	-	-	0,00%
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0,00%
4	Receivables from multilateral development banks	-	-	-	-	-	0,00%
5	Receivables from international organizations	-	-	-	-	-	0,00%
6	Receivables from banks and brokerage houses	6,384	754	6,384	754	1,446	20,26%
7	Receivables from corporates	38,769	34,414	38,769	23,372	55,760	89,75%
8	Retail receivables	-	294	-	-	-	0,00%
9	Receivables secured by mortgages on property	3,218	318	3,218	171	1,156	34,11%
10	Receivables secured by mortgages on commercial property	3,363	1,078	3,363	577	2,370	60,14%
11	Past due receivables	-	-	-	-	-	0,00%
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	150,00%
13	Collateralized Securities	-	-	-	-	-	0,00%
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	0,00%
15	Investments similar to collective investment funds	3,374	-	3,374	-	3,374	100,00%
16	Other receivables	10,088	-	10,088	-	5,144	23,42%
17	Equity share investments	808	-	808	-	51	20,02%
18	Total	98,929	36,858	98,929	24,874	69,301	

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December 31, 2025		Exposures before Credit Conversion Rate and Credit Risk Mitigation		Credit Risk Mitigation and Exposures post-Credit Conversion Rate		Risk Weighted Average and Risk Weighted Average Density	
Risk classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments or central banks	20,324	-	20,324	-	-	0,00%
2	Receivables from regional or local governments	-	-	-	-	-	0,00%
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0,00%
4	Receivables from multilateral development banks	-	-	-	-	-	0,00%
5	Receivables from international organizations	-	-	-	-	-	0,00%
6	Receivables from banks and brokerage houses	6,294	646	6,294	646	1,528	22,02%
7	Receivables from corporates	21,941	24,521	21,941	16,395	35,215	91,75%
8	Retail receivables	-	213	-	-	-	0,00%
9	Receivables secured by mortgages on property	1,621	182	1,621	116	568	32,68%
10	Receivables secured by mortgages on commercial property	1,809	753	1,809	426	1,305	58,38%
11	Past due receivables	-	-	-	-	-	0,00%
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	0,00%
13	Collateralized Securities	-	-	-	-	-	0,00%
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	0,00%
15	Investments similar to collective investment funds	1,333	-	1,333	-	1,333	100,00%
16	Other receivables	2,968	-	2,968	-	1,092	36,78%
17	Equity share investments	51	-	51	-	51	100,00%
18	Total	56,341	26,315	56,341	17,583	41,092	

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c.3.1. Exposures by asset classes and risk weights:

	June 30,2026					35% secured by Property mortgage							Total risk amount (post-CCF and CRM)
	Risk Classes/Risk Weighted	0%	10%	20%	25%		50%	75%	100%	150%	250%	Others ^(*)	
1	Receivables from central governments or central banks	32,925	-	-	-	-	-	-	-	-	-	-	32,925
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	7,078	-	-	61	-	-	-	-	-	7,139
7	Receivables from corporates	1,973	-	5,510	-	-	2	-	54,656	-	-	-	62,141
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	86	-	2	-	3,302	-	-	-	-	-	-	3,390
10	Receivables secured by mortgages on commercial property	35	-	200	-	-	2,750	-	955	-	-	-	3,940
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-	-	3,374	-	-	-	3,374
16	Other receivables	6,351	-	900	-	-	-	-	2,837	-	-	-	10,088
17	Equity share investments	-	-	808	-	-	-	-	-	-	-	-	808
18	Total	41,370	-	14,498	-	3,302	2,813	-	61,822	-	-	-	123,805

(*) 500 % risk weight.

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December 31,2025		35% secured by Property mortgage											Total risk amount (post-CCF and CRM)
	Risk Classes/Risk Weighted	0%	10%	20%	25%	50%	75%	100%	150%	250%	Others ^(*)		
1	Receivables from central governments or central banks	20,325	-	-	-	-	-	-	-	-	-	20,325	
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	
6	Receivables from banks and brokerage houses	-	-	6,746	-	29	-	164	-	-	-	6,939	
7	Receivables from corporates	656	-	3,138	-	1	-	34,540	-	-	-	38,335	
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	
9	Receivables secured by mortgages on property	113	-	5	-	1,619	-	-	-	-	-	1,737	
10	Receivables secured by mortgages on commercial property	96	-	5	-	1,661	-	473	-	-	-	2,235	
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	
15	Investments similar to collective investment funds	-	-	-	-	-	-	1,333	-	-	-	1,333	
16	Other receivables	-	-	-	-	-	-	51	-	-	-	51	
17	Equity share investments	1,750	-	157	-	-	-	1,061	-	-	-	2,968	
18	Total	22,940	-	10,051	-	1,619	1,691	37,622	-	-	-	73,923	

(*) 500 % risk weight.

d. Qualitative disclosure on counterparty credit risk:

The bank has internal regulations that include policies, processes, and procedures for identifying, measuring, monitoring, and controlling counterparty credit risks. These policies are reviewed at least annually, considering legal regulations or internal bank changes. Process, procedure, and related documents prepared in accordance with the policies are updated within a year or in shorter periods if needed.

Within the scope of Counterparty Credit Risk, risk-weighted amounts are calculated in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks. Counterparty credit risk arising from trading accounts is determined using the standardized method. Nostro, foreign trade transactions, clearing, replacement cost, murabaha, and precious metal nostro limits are defined for domestic and foreign financial institutions.

Capital requirement for counterparty credit risk is calculated for over-the-counter derivative products, credit derivatives, securities or commodity-based borrowing/lending transactions, repurchase/resale agreements, margin lending transactions, and long settlement transactions specified in the regulation and included in trading accounts. Additionally, forward foreign exchange purchase/sale, foreign exchange-based option and swap transactions, profit share swaps, repurchase agreements, and secured borrowing transactions are included in this calculation. Risk amounts and risk-weighted amounts are calculated in accordance with the methods and rules specified in the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

It is monitored whether the relevant transactions are carried out within the determined limits. In case of limit exceedance, relevant units are informed, and actions taken are monitored. Risk mitigation methods such as netting and collateralization are applied in counterparty credit risk management. Collateral control is performed daily, and for under-collateralized transactions, branches are automatically notified via e-mail and expected to complete the collateral.

Counterparty credit risk stress tests analyze concentration risk related to a single counterparty or a group of counterparties and potential losses that may be caused by creditworthiness deterioration. These tests are conducted based on scenarios determined in the bank's internal procedures.

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d.1. Counterparty credit risk (CCR) approach analysis:

June 30,2026	Replacement cost	Potential Future exposure	EEPE(*)	Alpha used for computing regulatory exposure at default	EAD post- CRM	RWA
1 Standardised Approach - CCR (for derivatives)	1,572	5,378		1,4	6,951	6,365
2 Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
3 Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					1,374	-
4 Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5 Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6 Total						6,365

(*) Effective Expected Positive Exposure,

December 31, 2025	Replacement cost	Potential Future exposure	EEPE(*)	Alpha used for computing regulatory exposure at default	EAD post- CRM	RWA
1 Standardised Approach - CCR (for derivatives)	1,141	1,397		1,4	2,538	2,030
2 Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
3 Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4 Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5 Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6 Total						2,030

(*) Effective Expected Positive Exposure,

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d.2. Capital requirement for credit valuation adjustment (CVA):

	June 30, 2026		December 31, 2025	
	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital obligation	-	-	-	-
1 (i) VaR component (including the 3×multiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3 All portfolios subject to the Standardised CVA capital obligation	6,951	46	2,538	15
4 Total subject to the CVA capital obligation	6,951	46	2,538	15

d.3. CCR exposures by risk class and risk weights:

June 30, 2026													
Risk Weighted													Total credit exposure ^(*)
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other		
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	693	-	-	61	-	-	-	-	-	-	754
Receivables from corporates	1,374	-	-	-	-	-	-	6,196	-	-	-	-	7,570
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,374	-	693	-	-	61	-	6,196	-	-	-	-	8,324

(*) Total credit risk: Represents the amount relating to CAR calculation after application of counterparty risk measurement techniques,

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d.3. CCR exposures by risk class and risk weights: (Continued)

December 31, 2025	Risk Weighted												Total credit exposure ^(*)
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other		
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	617	-	-	29	-	-	-	-	-	-	646
Receivables from corporates	-	-	-	-	-	-	-	1,892	-	-	-	-	1,892
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	617	-	-	29	-	1,892	-	-	-	-	2,538

(*) Total credit risk: Represents the amount relating to CAR calculation after application of counterparty risk measurement techniques,

d.4. Collaterals for CCR

June 30, 2026	Collateral for derivative transactions				Collateral for other transactions	
	Collaterals received		Collaterals granted		Collaterals received	Collaterals granted
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash-domestic currency	729	-	-	1,374	-	-
Cash-foreign currency	3,860	-	-	-	-	-
Domestic sovereign debts	-	-	-	-	1,374	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	4,589	-	-	1,374	1,374	-

December 31, 2025	Collateral for derivative transactions				Collateral for other transactions	
	Collaterals received		Collaterals granted		Collaterals received	Collaterals granted
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash-domestic currency	204	-	-	-	-	-
Cash-foreign currency	5,054	-	-	-	-	-
Domestic sovereign debts	-	-	-	-	-	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	5,258	-	-	-	-	-

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The Bank does not have any risks arising from purchased or sold credit derivatives (December 31, 2024: None).

d.6. Information on risks of the Bank arising from central counterparty

		June 30, 2026		December 31, 2025	
		Post-CRM	RWA	Post-CRM	RWA
1	Exposures to QCCPs		3		7
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
3	(i) OTC derivatives	-	-	-	-
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-		-	
8	Non-segregated initial margin	-	-	-	-
9	Pre-funded default fund contributions	24	3	11	7
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-		-	
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Information to be announced to public on Securitization:

There is not any information to be announced to public on securitization (December 31, 2024, 2024: None).

f. Qualitative disclosure on market risk:

Not prepared in compliance with the “Regulation on Calculation of Risk Management Disclosures”.

Standardised approach:

		June 30, 2026	December 31, 2025
		RWA	RWA
Outright products			
1	Profit rate risk (general and specific)	278	88
2	Equity risk (general and specific)	64	61
3	Foreign exchange risk	714	400
4	Commodity risk	7,561	3,852
Options			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation	-	-
9	Total	8,617	4,401

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Not prepared in accordance with the Communiqué on Public Disclosures regarding Risk Management by Banks.

d. Qualitative Disclosure on Profit Rate Risk Arising from Banking Books

Not prepared in accordance with the Communiqué on Public Disclosures regarding Risk Management by Banks.

X. EXPLANATIONS ON BUSINESS SEGMENTS:

The Parent Bank operates in Retail, Commercial, Corporate, SME and Treasury segments.

June 30, 2026	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	179	8,466	3,590	12,235
Operating Expenses	320	5,639	1,973	7,932
Operating Income/Expenses	(141)	2,827	1,617	4,303
Profit/(Loss) Before Tax	(141)	2,827	1,630	4,316
Tax Expense	-	-	1,079	1,079
Current Year Profit/(Loss)	(141)	2,827	551	3,237

Total Assets	2,162	59,123	60,276	121,561
Total Liabilities	34,562	49,906	37,093	121,561

December 31, 2025	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	54	4,423	1,150	5,627
Operating Expenses	45	3,758	915	4,718
Operating Income/Expenses	9	665	235	909
Profit/(Loss) Before Tax	9	665	235	909
Tax Expense	-	-	163	163
Current Year Profit/(Loss)	9	665	72	746

Total Assets	1,208	50,922	46,930	99,060
Total Liabilities	12,959	64,990	21,111	99,060

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	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Cash/Foreign currency	182	2,203	92	1,597
CBRT	870	21,702	1,983	20,765
Other ^(*)	4	4,913	-	1,571
Total	1,056	28,818	2,075	23,933

^(*) As of June 30, 2026, it includes a precious metals deposit account amounting to TL 4.018 (December 31, 2025: TL 1.146) and a cash in transit account amounting to TL 899 (December 31, 2025: TL 425).

1.2. Information related to CBRT:

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Unrestricted demand deposit	870	3,344	1,705	8,158
Unrestricted time deposit	-	-	-	-
Restricted time deposit ^(*)	-	18,358	278	12,607
Total	870	21,702	1,983	20,765

^(*) “These are TL and foreign currency required reserves established in accordance with the “Communiqué on Required Reserves.”

In accordance with the “Communiqué Regarding the Reserve Requirements numbered 2005/1”, banks operating in Türkiye are required to maintain reserves in CBRT for TL and foreign currency liabilities. According to the Communiqué Regarding the Reserve Requirements, reserve requirements can be maintained in TL, USD and/or EURO and standard gold.

As of June 30, 2026, the Parent Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, (December 31, 2025: 3% and 40%) depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 0% and 30% (December 31, 2025: 5% and 32%) depending on the maturity structure of participation funds and other liabilities. Additionally, an extra 2.5% reserve requirement in Turkish lira is imposed on foreign currency deposits (excluding deposits held with banks abroad and precious metal accounts).

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2. Information on banks and foreign banks:**2.1. Information on Banks:**

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Banks				
Domestic	76	2,058	1,784	1,421
Abroad	-	6,536	-	5,307
Foreign head offices and branches	-	-	-	-
Total	76	8,594	1,784	6,728

2.2. Information on foreign bank accounts:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

3. Financial assets measured at fair value through profit or loss:**3.1. Information on financial assets measured at fair value through profit/loss subject to repurchase transactions and given as collateral or blocked:**

As of June 30, 2026, the Parent Bank has not any nominal investment amount subject to repurchase agreements (December 31, 2025: None).

As of June 30, 2026, the Parent Bank has not any collateralized /blocked nominal investment amount (December 31, 2025: None).

3.2. Financial assets measured at fair value through profit/loss

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Investment fund participation certificates (Net)	3,373	-	1,333	-
Sukuk	-	-	-	-
Equity Securities	46	-	-	-
Other	32	-	77	-
Total	3,451	-	1,410	-

	Current Period June 30, 2026	Previous Period December 31, 2025
Financial Assets at Fair Value Through Profit or Loss (FVPL)	3,112	1,307
Other Interest and Income Accruals	348	42
Allowance for Impairment (-)	9	10
Total	3,451	1,339

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4. Information on financial assets measured at fair value through other comprehensive income:**4.1. Information on financial assets measured at fair value through other comprehensive income subject to repurchase transactions, given as a collateral or blocked:**

As of 30 June 2026, the nominal amount of investments subject to sale under repurchase agreements by the Parent Bank was TL 1,355 (December 31, 2025: None).

As of June 30, 2026, the nominal investment amount given as collateral/blocked is TL 1,378 (December 31, 2025: TL 1.345).

4.2. Detailed table of financial assets measured at fair value through other comprehensive income:

	June 30, 2026	December 31, 2025
Debt Securities	7,174	5,130
Quoted on a stock exchange	7,174	5,130
Unquoted	-	-
Share Certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	7	-
Total	7,167	5,130

5. Information on financial assets measured at amortised cost:**5.1. Information on financial assets measured at amortised cost subject to repurchase transactions, given as collateral or blocked:**

As of June 30, 2026, the Parent Bank does not have any nominal investments subject to sale with a repurchase agreement. (December 31, 2025: None).

As of June 30, 2026, the nominal investment amount given as collateral/blocked is TL 1.800 (December 31, 2025: TL 250).

5.2. Information on debt securities measured at amortised cost:

	June 30, 2026	December 31, 2025
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	2,676	750
Other Debt Securities	-	-
Total	2,676	750

(*) Consists of sukuk certificates issued by Ministry of Treasury and Finance of Türkiye.

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	June 30, 2026	December 31, 2025
Debt securities	2,676	750
Quoted in a stock exchange	2,676	750
Not quoted	-	-
Impairment provisions (-)	-	-
Total	2,676	750

5.4. Movements of the financial investments measured at amortised cost:

	June 30, 2026	December 31, 2025
Balance at beginning of period	750	391
Foreign currency differences on monetary assets	-	-
Purchases during period	2,151	359
Disposals through sales and redemptions	(225)	-
Impairment provision (-)	-	-
Closing balance	2,676	750

(*) Rediscounts on receivables are included in the 'Purchases During the Year' line item.

6. Information on derivative financial assets**6.1. Table of positive differences related to derivative financial assets:**

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Forward Transactions	61	1,052	55	308
Swap Transactions	13	1,204	78	706
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	74	2,256	133	1,014

The Parent Bank has not any derivative financial assets for hedging purposes.

7. Information on loans:**7.1. Information on all types of loans and advances given to shareholders and employees of the Parent Bank:**

	June 30, 2026		December 31, 2025	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders	-	-	-	-
Corporate shareholders	-	-	-	-
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders	-	-	-	-
Loans granted to employees	23	-	16	-
Total	23	-	16	-

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June 30, 2026 Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	
			Amendments to the Terms of Contracts	Refinancing
Loans	55,899	457	-	507
Export loans	981	-	-	-
Import loans	-	-	-	-
Business loans	39,665	276	-	94
Consumer loans	458	2	-	-
Credit cards	36	1	-	-
Loans given to financial sector	1,993	-	-	-
Other (*)	12,766	178	-	413
Other receivables	-	-	-	-
Total	55,899	457	-	507

(*) Details of other loans are provided below:

Commercial loans with installments	2,867
Precious Metals Loans	9,588
Loans given to abroad	735
Loans for purchase of marketable securities for customer	111
Other	56
Total	13,357

December 31, 2025 Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	
			Amendments to the Terms of Contracts	Refinancing
Loans	51,404	450	-	16
Export loans	994	-	-	-
Import loans	-	-	-	-
Business loans	34,735	333	-	11
Consumer loans	307	-	-	-
Credit cards	16	-	-	-
Loans given to financial sector	3,805	-	-	-
Other (*)	11,547	117	-	5
Other receivables	-	-	-	-
Total	51,404	450	-	16

(*) Details of other loans are provided below:

Commercial loans with installments	2,385
Precious Metals Loans	8,604
Loans given to abroad	616
Loans for purchase of marketable securities for customer	53
Other	11
Total	11,669

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7. Information on loans: (Continued)

7.3. Information on Provisions Set Aside for Standard-Qualified and Close-Monitoring Loans, as well as Restructured Close-Monitoring Loans

June 30, 2026	Standard- Qualified Loans	Close- Monitoring Loans
12-Month Expected Credit Loss Allowance	244	-
Expected Credit Loss Allowance for Other Financial Assets Measured at Amortized Cost	-	-
Significant Increase in Credit Risk	-	144
Total	244	144

June 30, 2025	Standard- Qualified Loans	Close- Monitoring Loans
12-Month Expected Credit Loss Allowance	137	-
Expected Credit Loss Allowance for Other Financial Assets Measured at Amortized Cost	-	-
Significant Increase in Credit Risk	-	14
Total	137	14

7.4. Maturity analysis of cash loans:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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June 30, 2026	Short-term	Medium and long-term	Total
Consumer loans-TL	13	431	444
Housing loans	3	411	414
Vehicle loans	10	14	24
Consumer loans	-	6	6
Other	-	-	-
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	29	-	29
With installment	5	-	5
Without installment	24	-	24
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	11	4	15
Housing loans	-	1	1
Vehicle loans	2	2	4
Consumer loans	9	1	10
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	8	-	8
With installment	1	-	1
Without installment	7	-	7
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	61	435	496

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December 31, 2025	Short-term	Medium and long-term	Total
Consumer loans-TL	21	274	295
Housing loans	2	248	250
Vehicle loans	16	17	33
Consumer loans	3	9	12
Other	-	-	-
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	12	-	12
With installment	1	-	1
Without installment	11	-	11
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	9	3	12
Housing loans	-	-	-
Vehicle loans	2	1	3
Consumer loans	7	2	9
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	4	-	4
With installment	1	-	1
Without installment	3	-	3
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	46	277	323

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June 30, 2026	Short-term	Medium and long-term	Total
Commercial installment loans-TL	767	1,781	2,548
Business loans	-	242	242
Vehicle loans	404	1,539	1,943
Consumer loans	363	-	363
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	4	315	319
Business loans	-	18	18
Vehicle loans	4	297	301
Consumer loans	-	-	-
Other	-	-	-
Corporate credit cards-TL	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	-	-	-
Overdraft account-FC (Legal Entity)	-	-	-
Total	771	2,096	2,867

December 31, 2025	Short-term	Medium and long-term	Total
Commercial installment loans-TL	243	1,719	1,962
Business loans	3	215	218
Vehicle loans	240	1,504	1,744
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	96	327	423
Business loans	-	16	16
Vehicle loans	96	311	407
Consumer loans	-	-	-
Other	-	-	-
Corporate credit cards-TL	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	-	-	-
Overdraft account-FC (Legal Entity)	-	-	-
Total	339	2,046	2,385

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7. Information on loans: (Continued)**7.7. Allocation of loans by customers:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

7.8. Breakdown of domestic and foreign loans:

	June 30, 2026	December 31, 2025
Domestic loans	56,128	51,254
Foreign loans	735	616
Total	56,863	51,870

7.9. Loans granted to subsidiaries and associates:

None (December 31, 2025: None).

7.10. Specific Provisions or Default (Stage 3) Provisions Recognized for Loans:

	June 30, 2026	December 31, 2025
Provisions for Loans with Limited Collectability	495	348
Provisions for Doubtful Loans	69	41
Provisions for Loss Loans	-	-
Total	564	389

7.11. Information on Non-Performing Loans (Net):**7.11.1. Information on Restructured Loans Included in Non-Performing Loans:**

None (31 December 2025: None).

7.11.2. Movements of total non-performing loans:

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
June 30, 2026			
Closing balance of prior period	348	41	-
Additions in the current period (+)	222	1	-
Transfers from other categories of non-performing loans (+)	-	27	-
Transfers to other categories of non-performing loans (-)	27	-	-
Collections in the current period (-)	48	-	-
Transfers to standard loans and write off(-)	-	-	-
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	495	69	-
Provisions (-)	495	69	-
Net balance at the balance sheet	-	-	-

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7. Information on loans: (Continued)**7.11.3. Non-performing loans and other receivables in foreign currencies:**

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
June 30, 2026			
Period end balance	284	-	-
Provision (-)	284	-	-
Net balance	-	-	-
December 31, 2025			
Period end balance	177	-	-
Provision (-)	177	-	-
Net balance	-	-	-

7.11.4. Gross and net amounts of non-performing loans according to user groups

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current period (net)	-	-	-
Loans to individuals and corporates (gross)	495	69	-
Provision (-)	495	69	-
Loans to individuals and corporates (net)	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	-	-	-
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	-	-	-
Prior period (net)	-	-	-
Loans to individuals and corporates (gross)	348	41	-
Provision (-)	348	41	-
Loans to individuals and corporates (net)	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	-	-	-
Other loans (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	-	-	-

7.11.5. Information on accruals, valuation differences and related provisions calculated for non-performing loans for Banks which are providing expected credit loss according to TFRS 9:

None (31 December 2025: None).

DÜNYA KATILIM BANKASI A.Ş.**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS****AS OF JUNE 30, 2026****(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes****Originally Issued in Turkish)****(Million of Turkish Lira (TL) unless otherwise stated)****7.11.6. Changes in cash loans in accordance with TFRS 9:**

Current Period	Stage 1	Stage 2	Stage 3	Total
Balance at the End of the Previous Period	53,942	512	389	54,843
Additions During the Period	42,176	640	54	42,870
Disposals During the Period	(34,840)	(494)	(48)	(35,382)
Sold	-	-	-	-
Written-off	-	-	-	-
Transfers to Stage 1	36	(36)	-	-
Transfers to Stage 2	(572)	572	-	-
Transfers to Stage 3	(68)	(101)	169	-
Balance at the end of the period	60,674	1,093	564	62,331

7.11.7. Changes in Expected Credit Loss (ECL) Allowances under TFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Balance at the End of the Previous Period	137	14	389	540
Additions During the Period	183	147	210	540
Disposals During the Period	(69)	(11)	(48)	(128)
Sold	-	-	-	-
Written-off	-	-	-	-
Transfers to Stage 1	(7)	7	-	-
Transfers to Stage 2	-	-	-	-
Transfers to Stage 3	-	(13)	13	-
Balance at the end of the period	244	144	564	952

7.12. Liquidation policy for uncollectible loans:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

7.13. Information on write-off policies:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

8. Information on lease receivables (net):**8.1. Presentation of remaining maturities of funds lent under finance lease method:**

	June 30, 2026		December 31, 2025	
	Gross	Net	Gross	Net
Less than a year	1,077	1,034	444	412
1 to 4 years	3,592	2,842	1,776	1,522
More than 4 years	1,268	1,028	738	650
Total	5,937	4,904	2,958	2,584

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	June 30, 2026	December 31, 2025
Financial lease receivables (Gross)	5,937	2,958
Unearned financial lease receivable (-)	1,033	374
Financial lease receivables (Net)	4,904	2,584

8.3. General explanation on finance lease contracts:

Finance lease contracts are realized in accordance with the related articles of Finance Lease, Factoring and Financing Companies Act numbered 6361. There are no restrictions due to finance lease contracts, no renewals or contingent rent payments that materially affect the financial statements.

Information on leasing receivables:

	Loans Under Close Monitoring			
	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Restructured	
			Loans with Revised Contract Terms	Refinancing
June 30, 2026				
Financial lease receivables (Net)	4,775	129	-	-
December 31, 2025				
Financial lease receivables (Net)	2,538	46	-	-

9. Explanations on assets held for sale and discontinued operations:

	June 30, 2026	December 31, 2025
Net Book Value at Beginning of Period	-	-
Acquisitions	17	-
Disposals	-	-
Transfers	-	-
Impairment Losses (-)	-	-
Closing Balance	17	-

10. Associates:

None (December 31, 2025: None).

11. Information on subsidiaries (net):**11.1. Information on consolidated non financial subsidiaries:**

Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TL 5 and registered in the Trade Registry Gazette on March 15, 2024

Name	Address (City/Country)	Bank's share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
Techdünya Bilişim Teknoloji ve Ticaret A.Ş.	İstanbul/Türkiye	100%	100%

Total Assets	Shareholders' Equity	Total Fixed Assets	Profit Share Income	Securities Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
64	23	2	2	-	12	-	-

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	Name	Address (City/Country)	Parent Bank's share percentage- If different voting percentage (%)	Risk share percentage of other shareholders (%)
1	DK Girişim Sermayesi Yatırım Ortaklığı A.Ş.	İstanbul/Türkiye	100	100
2	DK Portföy Yönetimi A.Ş. (*)	İstanbul/Türkiye	100	100
3	DK Varlık Kiralama A.Ş.	İstanbul/Türkiye	100	100
4	DK Yatırım Menkul Değerler A.Ş. (**)	İstanbul/Türkiye	100	100
5	DK Yıldız Varlık Kiralama A.Ş.	İstanbul/Türkiye	100	100

(*) DK Portföy Yönetimi A.Ş. was incorporated on 05.02.2025, and a CMB inspection has been conducted for its operating licence. The CMB approval process is ongoing.

(**) DK Yatırım Menkul Değerler A.Ş. was incorporated on 19.03.2025, and the CMB approval process for its operating licence is ongoing.

11.3. Significant financial statement information of subsidiaries within the scope of consolidation in the order listed above:

	Total Assets	Shareholder s' Equity	Total Fixed Assets	Profit Share Income	Securities Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
1	353	353	-	41	-	51	-	-
2	355	348	-	1	-	22	-	-
3	10,994	15	-	1	-	15	-	-
4	618	612	-	27	-	75	-	-
5	-	-	-	-	-	-	-	-

(*) Extracted from the unaudited financial statements dated March 31, 2026.

11.4. Movement information on subsidiaries within the scope of consolidation:

	Current Period	Prior Period
Amount at the beginning of the period	650	-
Movements inside the term	291	650
Purchases/new incorporations/capital increases/capital decreases (-)	291	650
Bonus shares	-	-
Profit received from current year share	-	-
Sales	-	-
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	941	650
Capital commitments	-	-
Share of the capital at the end of the period (%)	100	100

DÜNYA KATILIM BANKASI A.Ş.
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11.5. Sectoral information on subsidiaries within the scope of consolidation:

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	941	650

12. Information on investments in joint-ventures:

None (December 31, 2025: None).

13. Information on tangible assets:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

14. Information on intangible assets:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

15. Information on investment property:

As of June 30 ,2026, the Parent Bank does not have any investment property (December 31, 2025: None).

16. Explanations regarding deferred tax asset:

As of June 30, 2026, the Bank recognized a deferred tax asset amounting to TL 415 and a deferred tax liability amounting to TL 327, calculated based on the amounts arising from the difference between the carrying values of assets and liabilities reflected in the balance sheet and their tax bases determined in accordance with tax legislation, which will be considered in the calculation of taxable profit/loss in future periods. These amounts were offset, resulting in a net deferred tax liability of TL 88 recognized in the books.

	June 30, 2026	December, 31 2025
Accrued Interest and Unearned Income from Fees and Commissions Collected in Advance	84	35
Provisions for Employee Termination Benefits and Vacation Pay	34	22
Provisions	208	84
TFRS 16 Lease Transactions Interest Expenses	10	12
Valuation Difference on Securities	7	18
Valuation Difference on Spot Transactions	56	12
Other	16	4
Deferred Tax Assets	415	187
Lease Liabilities	21	-
Differences in Depreciation	44	52
Derivative Financial Liabilities	223	29
Valuation Difference on Securities	-	26
Valuation Difference on Spot Transactions	32	159
Revaluation Surplus on Real Estate	7	-
Other	-	-
Deferred Tax Liabilities	327	266
Deferred Tax Asset/(Liability) (Net)	88	(79)

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- 17. If the other assets item of the balance sheet exceeds 10% of the balance sheet total, excluding commitments in off-balance sheet accounts, the items and amounts of sub-accounts constituting at least 20% of them:**

As of the balance sheet date, the Group's other assets balance does not exceed 10% of total assets.

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:**1. Information on funds collected:z****1.1. Information on maturity structure of funds collected:**

June 30, 2026	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I, Real Persons Current Accounts Non-Trade TL	1,024	-	-	-	-	-	-	-	1,024
II, Real Persons Participation Accounts Non-Trade TL	-	1,387	217	-	-	2	95	-	1,701
III, Current Account other-TL	645	-	-	-	-	-	-	-	645
Public Sector	1	-	-	-	-	-	-	-	1
Commercial Institutions	641	-	-	-	-	-	-	-	641
Other Institutions	2	-	-	-	-	-	-	-	2
Commercial and Other Institutions	1	-	-	-	-	-	-	-	1
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV, Participation Accounts-TL	-	4,218	6,384	3,016	-	-	1,316	-	14,934
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	4,208	6,140	3,016	-	-	1,316	-	14,680
Other Institutions	-	10	244	-	-	-	-	-	254
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V, Real Persons Current Accounts Non- Trade FC	1,621	-	-	-	-	-	-	-	1,621
VI, Real Persons Participation Accounts Non-Trade FC	-	226	354	7	-	2	1	-	590
VII, Other Current Accounts FC	1,807	-	-	-	-	-	-	-	1,807
Residents in Türkiye-Corporate	1,677	-	-	-	-	-	-	-	1,677
Residents Abroad-Corporate	130	-	-	-	-	-	-	-	130
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII, Participation Accounts other- FC	-	558	1,714	12	-	-	28	-	2,312
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	557	1,127	12	-	-	28	-	1,724
Other institutions	-	1	587	-	-	-	-	-	588
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX, Precious Metals Deposits	37,123	4,456	10,586	1,508	-	282	523	-	54,478
X, Participation Accounts Special Fund Pools TL	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI,Participation Accounts Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+...,+IX+X+XI)	42,220	10,845	19,255	4,543	-	286	1,963	-	79,112

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December 31, 2025	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I, Real Persons Current Accounts Non-Trade TL	533	-	-	-	-	-	-	-	533
II, Real Persons Participation Accounts Non-Trade TL	-	1,016	254	1	-	7	81	-	1,359
III, Current Account other-TL	816	-	-	-	-	-	-	-	816
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	811	-	-	-	-	-	-	-	811
Other Institutions	5	-	-	-	-	-	-	-	5
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV, Participation Accounts-TL	-	6,521	6,067	4,692	-	-	1,113	-	18,393
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	6,521	5,501	4,692	-	-	1,113	-	17,827
Other Institutions	-	-	566	-	-	-	-	-	566
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V, Real Persons Current Accounts Non- Trade FC	739	-	-	-	-	-	-	-	739
VI, Real Persons Participation Accounts Non-Trade FC	-	71	809	1	-	1	-	-	882
VII, Other Current Accounts FC	5,772	-	-	-	-	-	-	-	5,772
Residents in Türkiye-Corporate	5,652	-	-	-	-	-	-	-	5,652
Residents Abroad-Corporate	120	-	-	-	-	-	-	-	120
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII, Participation Accounts other- FC	-	616	7,782	2,571	-	4	56	-	11,029
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	611	6,338	2,571	-	4	56	-	9,580
Other institutions	-	5	1,444	-	-	-	-	-	1,449
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX, Precious Metals Deposits	23,721	2,157	7,652	1,852	-	192	575	-	36,149
X, Participation Accounts Special Fund Pools TL	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI, Participation Accounts Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+...,+IX+X+XI)	31,581	10,381	22,564	9,117	-	204	1,825	-	75,672

DÜNYA KATILIM BANKASI A.Ş.**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS****AS OF JUNE 30, 2026****(Convenience Translation of Consolidated Audit Financial Statements and Related Disclosures and Footnotes****Originally Issued in Turkish)****(Million of Turkish Lira (TL) unless otherwise stated)****1.2. Information on participation fund under the guarantee of insurance:**

Under the guarantee of Insurance and Exceeding the limit of Insurance Fund:

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Real persons' current and participation accounts	22,977	6,653	25,382	17,099
Turkish Lira accounts	1,567	821	1,158	1,071
Foreign currency accounts	21,410	5,832	24,224	16,028
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-
	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Legal Entities' current and participation accounts	886	580	30,317	52,322
Turkish Lira accounts	417	337	15,514	19,666
Foreign currency accounts	469	243	14,803	32,656
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

1.3. Funds collected of real persons which are not under the guarantee of insurance fund:

	June 30, 2026	December 31, 2025
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	93	65
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

Funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency in domestic branches of Participation Banks, excluding those belonging to official institutions, credit institutions and financial institutions, are under the guarantee of the Savings Deposit Insurance Fund within the scope of the Banking Law No. 5411, provided that the total principal and profit shares of the accounts belonging to a real person or legal entity do not exceed full TL 1.200.000 (December 31, 2025: full TL 950.000).

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	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	1,778	2,601	991	-
Loans from foreign banks, institutions and funds	803	655	-	588
Total	2,581	3,256	991	588

2.2 Maturity analysis of funds borrowed:

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Short-Term	1,778	2,601	991	-
Medium and Long-Term	803	655	-	588
Total	2,581	3,256	991	588

3. Information on securities issued (Net):

	June 30, 2026		December 31, 2025	
	TP	YP	TP	YP
Sukuk	10,936	-	4,137	-
Total	10,936	-	4,137	-

4. Information on derivative financial liabilities:

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Forward transactions	26	288	49	608
Swap transactions	10	1,262	-	393
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	36	1,550	49	1,001

5. Lease payables (Net):

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
Less than a year	-	-	14	-
1 to 4 years	23	-	105	-
Over 4 years	247	-	101	-
Total	270	-	220	-

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The Parent Bank has not any derivative financial liabilities for hedging purposes (December 31, 2025: None).

7. Information on provisions:**7.1. Information on provisions for employee rights:**

The Group recognises liability for employment termination benefits and vacation pay liability in accordance with TAS 19 'Turkish Accounting Standard for Employee Benefits' and calculates the net present value of the future obligation arising from employment termination benefits and notice pay liability and reflects it in the financial statements. As of June 30, 2026, provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 68 (December 31, 2025: TL 37), vacation pay liability amounting to TL 39 (December 31, 2025: TL 27) and bonus provision amounting to 250 TL.

The Group has calculated the reserve for employee termination benefits using actuarial valuation methods as indicated in TAS 19. Accordingly, following actuarial assumptions were used in the calculation of the total liability.

	June 30, 2026	December 31, 2025
Discount rate (%)	29,00	29,00
Estimated increase rate of salary ceiling (%)	24,00	24,00

Movement of the provision for severance pay liability in the balance sheet:

	June 30, 2026	December 31, 2025
Prior period ending balance	27	14
Allocation the in period	12	13
Reversal of provision	-	-
Actuarial (gain)/loss	-	-
End of Period Balance	39	27

7. Information on provisions:**7.2. If other provisions exceed 10% of the total provisions, information on the items causing the excess and their amounts:**

	June 30, 2026	December 31, 2025
First and second stage expected loss provisions for non-cash loans	99	62
Equalization reserve to be distributed to participation accounts	364	207
Other	-	-
Total	463	269

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Movement Table of the Balancing Reserve Amounts to be Allocated to Participation Accounts

	June 30, 2026	December 31, 2025
Balance at beginning of period	207	-
Additions during the period	252	1
Reversals during the period (-)	(95)	-
End of Period Value	364	1

8. Information on taxes payable:**8.1. Explanations on current tax liability****8.1.1. Information on taxes payable:**

	June 30, 2026	December 31, 2025
Corporate taxes payable	594	167
Banking insurance transaction tax	86	67
Taxation on securities income	45	59
Value added tax payable	13	14
Taxation on real estate income	1	1
Foreign exchange transaction tax	40	32
Income tax deducted from wages	43	34
Other	1	1
Total	823	375

8.1.2. Information on premiums:

	June 30, 2026	December 31, 2025
Social security premiums-employee	18	11
Social security premiums-employer	26	14
Bank pension fund premium-employees	-	-
Bank pension fund premium-employer	-	-
Pension fund membership fees and provisions-employees	-	-
Pension fund membership fees and provisions-employer	-	-
Unemployment insurance-employee	1	1
Unemployment insurance-employer	2	2
Other	-	-
Total	47	28

9. Liabilities for assets held for sale and discontinued operations:

None (December 31, 2025: None).

10. Detailed explanations on number, maturity, profit share rate, creditor and option to convert to share certificates; if any; of subordinated loans:**Information on subordinated loans:**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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TL 2.527 of the Bank's other liabilities item (December 31, 2025: None) consists of received cash collaterals, and TL 4.589 (December 31, 2025: TL 5.258) consists of collateral balances received for derivative financial instruments.

12. Information on shareholders' equity:**12.1. Presentation of paid-in capital:**

	June 30, 2026	December 31, 2025
Common stock	7,273	7,272
Preferred stock	-	-

12.2. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at the Parent Bank and if so, amount of the registered share capital ceiling:

With the decision of the Bank's Board of Directors dated May 15, 2026, and numbered 1222, it has been resolved to transition to the registered capital system, and within the scope of this decision, applications have been submitted to the Capital Markets Board and the Banking Regulation and Supervision Agency.

12.3. Information on the share capital increases during the period and their sources; other information on increased capital in the current period:

None.

12.4. Information on share capital increases from capital reserves during the current period:

There is no share capital increase from capital reserves during the current period.

12.5. Capital commitments in the last fiscal year and by the end of the following interim period, general purpose of these commitments and projected resources required to meet these commitments:

There are no capital commitments until the end of the last fiscal year and following interim period.

12.6. Estimated effects on the shareholders equity of the Parent Bank, of predictions to be made by taking into account previous period indicators regarding the Parent Bank's income, profitability and liquidity, and uncertainties regarding such indicators:

The Parent Bank continues its operations in a profitable manner and majority of the profits are kept in shareholders' equity through transfer to reserves. Moreover, the Parent Bank's shareholders' equity is invested in liquid and earning assets.

12.7. Information on privileges given to stocks representing the capital:

There are no privileges given to stocks representing the capital.

12.8. Information on marketable securities valuation reserve:

	June 30, 2026		December 31, 2025	
	TL	FC	TL	FC
From investment and associates, subsidiaries and joint ventures (business partners)	-	-	-	-
Valuation difference	38	(15)	43	18
Foreign exchange difference	-	-	-	-
Total	38	(15)	43	18

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12.9. Information on other capital reserves:

None.

12.10. Information on the General Assembly and Profit Distribution:

None.

III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET:**1. Explanations on off balance sheet:****1.1. Type and amount of irrevocable loan commitments:**

	June 30, 2026	December 31, 2025
Commitments for credit card limits	413	288
Payment commitments for cheques	62	40
Asset purchase and sale commitments	133,768	58,811
Loan granting commitments	-	-
Tax and funds liabilities arising from export commitments	-	-
Commitments for promotions related with credit cards and banking activities	-	-
Other irrevocable commitments	-	-
Other revocable commitments	-	-
Total	134,243	59,139

1.2. Type and amount of possible losses and commitments arising from off-balance sheet items:**1.2.1. Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letters of credit:**

	June 30, 2026	December 31, 2025
Letters of guarantees	28,114	25,050
Bank loans	24	41
Letters of credit	1,306	590
Other guaranties and sureties	-	-
Total	29,444	25,681

1.2.2. Revocable, irrevocable guarantees and other similar commitments and contingencies:

	June 30, 2026	December 31, 2025
Letters of guarantees	28,114	25,050
Long standing letters of guarantees	24,674	21,591
Temporary letters of guarantees	1,713	1,232
Advance letters of guarantees	1,727	2,227
Letters of guarantees given to customs	-	-
Sureties and similar transactions	-	-
Total	28,114	25,050

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1.3. Within the Non-cash Loans:**1.3.1. Total amount of non-cash loans:**

	June 30, 2026	December 31, 2025
Non-cash loans given against cash loans	-	-
With original maturity of 1 year or less	-	-
With original maturity of more than 1 year	-	-
Other non-cash loans	29,444	25,681
Total	29,444	25,681

1.3.2. Sectoral risk concentration of non-cash loans:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

1.3.3. Information on the non-cash loans classified in Group I and Group II:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

2. Explanations on derivative transactions:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

3. Explanations on contingent assets and liabilities:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

4. Explanations on services rendered on behalf of third parties:

The Group does not make placements on behalf of individuals, legal entities, foundations, pension insurance funds, or other institutions.

5. Other

As of June 30, 2026, there are letter of guarantees amounting to TL 8 (December 31, 2025: TL 8) issued to former companies of the Uzan Group, of which TL 8 (December 31, 2025: TL 8) are unsecured. As of June 30, 2026, a provision of full TL 51.007 has been set aside regarding this matter in the accompanying unconsolidated financial statements. The potential impact of these letters of guarantee on the financial statements will be determined based on the outcome of related legal cases, and no adverse effect is expected on the Bank’s financial statements

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	January 1 – June 30, 2026	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	5,588	254
Medium and Long Term Loans	1,868	286
Profit Share on Non-Performing Loans	1	-
Premiums Received from Resource Utilization	-	-
Support Fund	-	-
Total	7,457	540

(*) Includes fee and commission income related to cash loans.

	January 1 - June 30, 2025	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	2,880	206
Medium and Long Term Loans	942	164
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization	-	-
Support Fund	-	-
Total	3,822	370

(*) Includes fees and commission income on cash loans.

1.2. Information on profit share income received from banks:

	January 1 - June 30, 2026	
	TL	FC
CBRT	406	50
Domestic Banks	6	-
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
Total	412	50

	January 1 - June 30, 2025	
	TL	FC
CBRT	227	5
Domestic Banks	54	-
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
Total	281	5

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	January 1 – June 30, 2026	
	TL	FC
Financial assets measured at fair value through profit/loss	-	-
Financial assets measured at fair value through other comprehensive income	769	43
Financial assets measured at amortised cost	286	-
Total	1,055	43

	January 1 – June 30, 2025	
	TL	FC
Financial assets measured at fair value through profit/loss	-	3
Financial assets measured at fair value through other comprehensive income	204	13
Financial assets measured at amortised cost	76	-
Total	280	16

1.4. Information on profit share income received from associates and subsidiaries:

None. (December 31,2025: None.)

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January 1 – June 30, 2026			Profit sharing accounts					
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year	Accumulated profit sharing account	Total
TL								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	240	38	-	-	1	14	-	293
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	606	1,075	438	-	204	-	-	2,323
Other institutions profit sharing accounts	4	55	-	-	-	-	-	59
Total	850	1,168	438	-	205	14	-	2,675
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	1	5	-	-	-	-	-	6
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	4	45	16	-	-	-	-	65
Other institutions profit sharing accounts	-	19	-	-	-	-	-	19
Precious metals deposits	38	75	19	-	2	6	-	140
Total	43	144	35	-	2	6	-	230
Grand total	893	1,312	473	-	207	20	-	2,905

January 1 – June 30, 2025			Profit sharing accounts					
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year	Accumulated profit sharing account	Total
TL								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	80	68	2	-	3	214	-	367
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	519	831	769	-	-	-	-	2,119
Other institutions profit sharing accounts	7	79	29	-	-	-	-	115
Total	606	978	800	-	3	214	-	2,601
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	1	5	-	-	-	-	-	6
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	14	87	38	-	11	-	-	150
Other institutions profit sharing accounts	-	26	-	-	-	-	-	26
Precious metals deposits	1	25	12	-	-	1	-	39
Total	16	143	50	-	11	1	-	221
Grand total	622	1,121	850	-	14	215	-	2,822

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	January 1 - June 30, 2026	
	TL	FC
Banks	158	21
CBRT	-	-
Domestic banks	154	5
Foreign banks	4	16
Head offices and branches	-	-
abroad	-	-
Other institutions	-	17
Total	158	38
	January 1 - June 30, 2025	
	TL	FC
Banks	23	58
CBRT	-	-
Domestic banks	23	58
Foreign banks	-	-
Head offices and branches	-	-
abroad	-	-
Other institutions	-	-
Total	23	58

2.3. Profit share expense paid to associates and subsidiaries:

	January 1 - June 30, 2026	
	TL	FC
Profit share paid to investments in associates and subsidiaries	1	-
Total	1	-
	January 1 - June 30, 2025	
	TL	FC
Profit share paid to investments in associates and subsidiaries	-	-
Total	-	-

2.4. Profit share expenses paid to marketable securities issued:

	January 1 - June 30, 2026	
	TL	FC
Profit share paid to issued securities	1,225	-
Total	1,225	-
	January 1 - June 30, 2025	
	TL	FC
Profit share paid to issued securities	-	-
Total	-	-

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3. The Other Items in Net Fees and Commission Income / Expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement:

Other Fees and Commissions Received	January 1 – June 30, 2026
Banking Service Package Sales Revenues	219
Insurance and Brokerage Commissions	118
Appraisal Fees	25
Money Transfer Commissions	4
Fees and Commissions Received from Correspondent Banks	7
Precious Metals Sales Commissions	63
Other (*)	13
Total	449

Other Fees and Commissions Received	January 1 – June 30, 2025
Banking Service Package Sales Revenues	216
Insurance and Brokerage Commissions	47
Appraisal Fees	11
Precious Metals Sales Commissions	15
Other	3
Total	292

Other Fees and Commissions Paid	January 1 – June 30, 2026
Clearing House Commissions and Fees Paid	4
Fees and Commissions Paid for Group Transfers	66
Clearing House Commissions and Fees Paid	13
Fees and Commissions Paid for Group Transfers	2
POS Commissions	11
Banknote Processing Expenses	42
Commissions Paid to the Precious Metals Market	58
Other (*)	15
Total	211

Other Fees and Commissions Paid	January 1 – June 30, 2025
Credit cards fees and commissions	2
Fees and commissions for Swift, EFT and money orders	6
Commissions and fees paid to the clearing house	2
Fees and commissions paid to group transfers	1
Commissions Paid to the Precious Metals Market	2
Other	4
Total	17

4. Information on dividend income:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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5. Explanations on trading income/loss (net):

	January 1 – June 30, 2026
Income	540,550
Income from capital market transactions	601
Income from derivative financial instruments	35,100
Foreign exchange income	504,849
Loss (-)	539,121
Loss on capital market transactions	1
Loss on derivative financial instruments	39,847
Foreign exchange losses	499,273
Trading Income/Loss (net)	1,429

	January 1 – June 30, 2025
Income	291,916
Income from capital market transactions	154
Income from derivative financial instruments	2,617
Foreign exchange income	289,145
Loss (-)	291,587
Loss on capital market transactions	8
Loss on derivative financial instruments	2,777
Foreign exchange losses	288,802
Trading Income/Loss (net)	329

6. Explanations related to other operating income:

	January 1 – June 30, 2026
Reversal of provisions	83
Bonus Provision	220
Income from reversal of provisions recognized in prior years	72
Other income	36
Total	411

	January 1 – June 30, 2025
Reversal of provisions	114
Other income	6
Total	120

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	January 1 – June 30, 2026
Expected Credit Loss	534
12 month expected credit loss (stage 1)	196
Significant increase in credit risk (stage 2)	143
Non-performing loans (stage 3)	195
Marketable Securities Impairment Expense	-
Financial Assets at Fair Value through Profit or Loss	-
Financial Assets at Fair Value through Other Comprehensive Income	-
Investments in Associates, Subsidiaries and Held-to-maturity	-
Investments in Associates	-
Subsidiaries	-
Joint Ventures	-
Total	534

	January 1 – June 30, 2025
Special Provisions Relating to Loans and Other Rec,	-
From III, Group Loans	-
From IV, Group Loans	-
From V, Group Loans	-
General Provisions	387
Securities Impairment Provisions	-
Fin, Assets of which Fair Value through P/L	-
Fin, Assets of which Fair Value through Other Comprehensive Income	-
Associates, Subsidiaries Impairment Provisions	-
Subsidiaries	-
Affiliates	-
Joint Ventures	-
Other	-
Total	387

7.2. Impairment allowance expenses for the Bank's loans and other receivables

	January 1 – June 30, 2026
Reversal of amounts set aside from profits to be distributed to participation accounts	157
Total	157

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	January 1 – June 30, 2026
Provision for retirement pay liability	10
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	143
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	116
Impairment provision for investments accounted for under equity method	-
Impairment expenses of assets to be disposed	-
Depreciation expenses of assets to be disposed	-
Impairment expenses of assets held for sale and assets of discontinued operations	-
Other business expenses	599
Leasing Expenses on TFRS 16 Exceptions	74
Maintenance and repair expenses	15
Advertisement expenses	158
Other expenses ^(*)	352
Loss on sale of assets	-
Other ^(**)	293
Total	1,161
	January 1 – June 30, 2025
Provision for retirement pay liability	3
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	67
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	54
Impairment provision for investments accounted for under equity method	-
Impairment expenses of assets to be disposed	-
Depreciation expenses of assets to be disposed	-
Impairment expenses of assets held for sale and assets of discontinued operations	-
Other business expenses	218
Leasing Expenses on TFRS 16 Exceptions	52
Maintenance and repair expenses	6
Advertisement expenses	34
Other expenses ^(*)	126
Loss on sale of assets	-
Other ^(**)	149
Total	491

^(*) The details of the "Other Expenses" balance under Other Operating Expenses are as follow

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	January 1 – June 30, 2026
Dues	3
Communication Expenses	28
Cleaning expenses	38
Heating, lighting and water expenses	5
Representation and Hosting expenses	11
Vehicle expenses	15
Stationery Expenses	5
Computer Usage Expenses	68
Security service expenses	26
Expenses related to promotions for credit cards and banking services	45
Transportation, portorage and small fixture expenses	6
Other	102
Total	352

	January 1 – June 30, 2025
Dues	1
Communication Expenses	12
Cleaning expenses	21
Heating, lighting and water expenses	6
Representation and Hosting expenses	8
Vehicle expenses	8
Stationery Expenses	2
Computer Usage Expenses	30
Security service expenses	15
Expenses related to promotions for credit cards and banking services	4
Transportation, portorage and small fixture expenses	1
Other	18
Total	126

*(**) Details of “other” balance are provided as below:*

	January 1 – June 30, 2026
Taxes, Duties, Charges and Funds	93
Audit and Consultancy Fees	32
Institution and Union participation share	15
Savings Deposit Insurance Fund	94
Other	59
Total	293

	January 1 – June 30, 2025
Taxes, Duties, Charges and Funds	45
Audit and Consultancy Fees	49
Institution and Union participation share	6
Savings Deposit Insurance Fund	3
Other	46
Total	149

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9. Explanations on income/loss from continued and discontinued operations before taxes:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

10. Explanations on tax provision for continued and discontinued operations:

Since the Parent Bank has no discontinued operations, there is no tax provision for this purpose.

As of June 30, 2026, the Parent Bank has deferred tax income amounts to TL 2,260 (June 30, 2025: TL 173) and deferred tax expense amounts to TL 2,113 (June 30, 2025: TL 68). Current tax provision amounts to TL 1,226 (June 30, 2025: TL 268).

11. Explanations on net income/loss from continued and discontinued operations:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

12. Explanations on net income/loss:

a. The nature and amount of certain income and expense items from ordinary operations; if the disclosure for nature, amount and repetition rate of such items is required for a complete understanding of the Parent Bank’s performance for the period:

None.

b. The effect of the change in accounting estimates to the net income/loss; including the effects on the future period:

None.

V. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF CHANGES IN SHAREHOLDERS’ EQUITY:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

VI. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF CASH FLOWS:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

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June 30, 2026 Risk Group of the Group	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	1,021	1
Balance at the end of the period	-	1	138	-	1,840	1,271
Profit share and commission income received	-	-	6	-	386	2

December 31, 2025 Risk Group of the Group	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	740	-
Balance at the end of the period	-	-	-	-	1,021	1
Profit share and commission income received	-	-	-	-	195	-

1.2. Information on current and profit sharing accounts of the Group's risk group:

Risk Group of the Group	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025	June 30, 2026	December 31, 2025
Current and profit sharing accounts						
Balance at the beginning of period	13	1	2,347	-	216	1,031
Balance at the end of period	12	13	1,751	2,347	481	216
Profit share expense	1	-	75	-	69	23

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The Group does not have forward and option agreements with the risk group of the Group.

For the period January 1 – June 30, 2026 the Group has paid TL 143 (January 1 – June 30, 2025: TL 85) to top management.

VIII. EXPLANATIONS RELATED TO DOMESTIC, FOREIGN AND OFFSHORE BRANCHES OR INVESTMENTS AND FOREIGN REPRESENTATIVE OFFICES:**1. Explanations related to domestic and foreign branches and foreign representative offices**

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

2. Information on the Parent Bank’s branch or representative office openings, closings, significant changes in the organizational structure:

Not prepared in compliance with the Article 25 of the Communiqué “Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks”.

IX. IX.EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

The Bank issued a perpetual additional Tier 1 sukuk in the amount of USD 100,000,000 on 2 July 2026.

The Banking Regulation and Supervision Agency approved the application for transition to the registered capital system on 01.07.2026, and the approval of the Capital Markets Board is awaited.

Sukuk issuances by the Group companies, DK Varlık Kiralama A.Ş. and DK Yıldız Varlık Kiralama A.Ş., were realised on 3 July 2026, 7 July 2026, 17 July 2026, 22 July 2026 and 8 August 2026, and the details thereof are presented below:

Fund Recipient	ISIN	Issuance Amount (TL)	Issuance Date	Maturity Date	Maturity Days	Annual Simple Yield (%)	Periodic Yield Rate (%)
Carrefoursa Carrefour Sabancı Ticaret Merkezi A.Ş.	TRDDKVRA2628	2,000,000,000	03,07,2026	25,12,2026	175	42,75%	20,50%
Dünya Katılım Bankası A.Ş.	TRDDKVRE2616	732,500,000	07,07,2026	07,10,2026	92	40,00%	10,08%
Carrefoursa Carrefour Sabancı Ticaret Merkezi A.Ş.	TRDDKVR12710	1,000,000,000	17,07,2026	13,01,2027	180	42,75%	21,08%
Topçular Endüstriyel Üretim ve Yatırım A.Ş.	TRDDKVR12728	150,000,000	22,07,2026	15,01,2027	177	44,00%	21,34%
Filokur Araç Kiralama Hizmetleri ve Ticaret A.Ş.	TRDDKYL12717	100,000,000	07,08,2026	28,01,2027	174	44,00%	20,98%

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SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE GROUP'S OPERATIONS

None.

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SECTION SEVEN

INDEPENDENT AUDITOR’S REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR’S REPORT:

The Group’s consolidated financial statements as of and for the period ended June 30, 2026 have been audited by “PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi” and the audit report dated August 12, 2026 is presented at the beginning of the financial statements and related notes.

II. OTHER NOTES AND EXPLANATIONS PREPARED BY THE INDEPENDENT AUDITORS:

None.

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SECTION EIGHT

INTERIM ACTIVITY REPORT

I. INTERIM REPORT CONTAINING THE EVALUATIONS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND GENERAL MANAGER ON THE ACTIVITIES OF THE PARENT BANK FOR THE INTERIM PERIOD:

a) Message from the Chairman of the Board of Directors

Following a strong start to the year that elevated our financial performance to highly commendable levels, we continue to grow Dünya Katılım Bankası through campaigns that reach broad audiences and the innovative solutions we offer. Building upon our strong first-quarter performance, we maintained our steady progress and completed the first half of the year with substantial profitability and growth.

We are making dynamism, an innovative approach, and the ability to respond swiftly to customer expectations integral to our corporate culture and core brand strategy. During this period, we continued to execute our nationwide expansion strategy by increasing our branch network to twenty-seven branches. Taking customer needs and expectations into consideration, we are implementing numerous enhancements to our Mobile Branch application, which has achieved significant adoption rates in a short time. Through our gold reward campaigns, we achieved significant new customer acquisition and high levels of customer satisfaction. Alongside these initiatives, we continue to combine social benefit and practical convenience by offering advantageous exchange rates to our citizens.

In a year where wars and tensions, particularly in our neighboring region, carry the potential to flare up at any moment, and global inflationary and supply chain pressures intensify, the stability of our national economy and the banking sector remains of vital importance. In this environment of elevated risks, we at Dünya Katılım Bankası take pride in fulfilling our responsibility and dedicating our full energy to supporting our national economy.

During this period, we carried our achievements beyond our national borders. Praise be to God, we successfully executed our first international sukuk issuance amidst strong market demand. Fitch's rating assessment of our bank, which designated our outlook as "positive," served as the most significant confirmation of the achievements we have realized in a short span and our future potential.

As we have done thus far, we will, God willing, continue to build on our successful performance throughout the remainder of the year and in the periods ahead, while contributing to our national economy. We will exert every effort to establish Dünya Katılım Bankası in the eyes of our citizens as an exceptional financial partner, one that is as stable and trustworthy as it is innovative.

I extend my sincere thanks and congratulations to all our esteemed executives and employees, most notably the members of our Board of Directors and Executive Management, whose dedicated efforts render difficulties invisible. I pray to Almighty God that the future brings our World enduring success, peace, and prosperity.

Sincerely,

Ahmet AHLATCI

Chairman of the Board of Directors

DÜNYA KATILIM BANKASI A.Ş.

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b) General Manager's Message

As the Dünya Katılım Bankası family, we have completed another quarter as a new milestone in our steady growth, thanks to the dedicated efforts of our teams. We continued to differentiate ourselves positively in average return on equity and net profit, and further expanded our loan volume.

In line with our inclusive and holistic financial services approach, at a time when participation finance products have begun to gain widespread traction across financial markets, we quickly succeeded in becoming one of the banks pioneering this important initiative. With the sukuk issuances completed this quarter, our total sukuk issuances reached approximately TL 11 billion in the first half of the year and TL 22 billion since our inception. This quarter, in addition to acting as an intermediary for our first corporate sukuk issuance, we made a highly valuable move that expanded the boundaries of both our bank and Turkish participation finance products by issuing USD 100 million in Additional Tier 1 (AT1) sukuk compliant with Basel III criteria on international markets, which generated intense investor interest. With our bank's subsidiaries also coming into play, we can unequivocally state that we have reached a distinctly higher level in realizing our potential.

Indeed, a major milestone for us this quarter was the evaluation of our bank's credit rating by international credit rating agency Fitch Ratings. Despite a brief period of only two and a half years having elapsed since our foundation, we were subjected to an evaluation by a credit rating agency for the first time. Fitch assigned Dünya Katılım Bankası a "B-" credit rating with a Positive Outlook. Despite the adverse effects of the war in Iran and regional tensions on economies worldwide, considering Türkiye's "BB-" sovereign rating assigned by Fitch as the benchmark, we believe that we are at a very favorable starting point. The favorable metrics highlighted in Fitch's detailed analysis and the designation of our outlook as positive serve as an objective confirmation of our Bank's successful trajectory and potential.

We continue at full pace to integrate the latest and most innovative banking practices into our Bank's infrastructure. In line with this approach, we have integrated the account-opening process for the "FERAH" (Gold Account with Easy Physical Access) Participation Account into our Mobile Branch, offering our customers advantageous gold exchange rates. Through our artificial intelligence project designed to support our Bank's internal operations, we are making our business processes and procedures for end-user services significantly more agile.

Through our innovative customer loyalty program, "Altın Kesem" (My Gold Pouch), we enable our customers to earn gold by the gram while simultaneously earning Paraf Para on their card purchases, and once the gold accumulated through purchases or campaigns reaches one gram, we physically deliver it to their addresses. Through these and similar applications and campaigns, we continue to gain customer favor and maintain the upward trend in our number of retail customers.

We are passing through a year in which grave events, deeply affecting our region and the entire world, and causing severe economic and social instability, unfortunately continue to unfold. In a period when war-driven increases and volatility in oil prices trigger inflation, volatility across all financial markets, and liquidity needs, alongside the simultaneous downward revisions of global growth forecasts, we are also closely monitoring concerns that a global economic climate is emerging that is not merely inflationary, but stagflationary. In such a fluid process where external impacts intensify, it is of utmost importance that Türkiye's disinflationary macroeconomic policies be managed with great care, rapid response times, and swift action. Even if disinflation and growth experience a temporary and partial slowdown due to external factors, the overall process continues toward the ultimate goal of low inflation, while improving reserves, strong external buffers, access to foreign capital, high GDP, and low public debt remain among the key indicators strengthening our position.

Naturally, as stakeholders in the banking sector, we also bear significant responsibility in this regard. The resilient and steadfast stance of our sector against cost pressures throughout this process will not only enable us to avert many hazards, but also open the door to new opportunities.

I extend my respect and warmest regards to all our employees who have contributed to our achievements, particularly our esteemed Board of Directors and Senior Management, and I hope that Türkiye and the world will move forward together toward a more stable and sustainable future.

Sincerely,

İkram GÖKTAŞ
General Manager

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Name/Commercial Name	Share Amount	Share Ratio (%)	Paid Shares	Unpaid Shares
AHL Ahlatcı Finansal Yönetim A.Ş.	7,268,971	99,95	7,268,971	-

d) Changes in the articles of association for the period 1 January 2026 – 30 June 2026

None.

e) Branch and Personnel Information

As of June 30, 2026, the Parent Bank's total number of branches is 27 and the total number of personnel is 601.

f) Board of Directors and Top Management

Name and Surname	Administrative Function and Responsibility	Education Status
Members of the Board of Directors (BOD)		
Ahmet AHLATCI	Chairman of BOD	Bachelor
Rıza Tuna TURAGAY	Deputy Member of BOD	Master
Ahmet Emin AHLATCI	Member of BOD	Bachelor
Hüseyin Kadri Samsunlu	Member of BOD	Master
Abdül Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee	Bachelor
Mustafa ER	Member of BOD and Member of Audit Committee	Master
İkram GÖKTAŞ	Member of BOD / General Manager	Bachelor
Members of Audit Committee		
Abdül Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee	Bachelor
Mustafa ER	Member of BOD and Member of Audit Committee	Master
Assistant General Managers		
Ahmet PARLAK	Assistant General Manager Responsible for Sales and Marketing	Master
Alpaslan ÖZEN	Assistant General Manager Responsible for Law and Credits	Bachelor
Dr. Eyyüp YILMAZ	Assistant General Manager Responsible for Internal Systems	Doctorate
Dr. İrfan GÜLTAŞ	Assistant General Manager Responsible for Talent and Culture	Doctorate
Kadir DOĞUERİ	Assistant General Manager Responsible for Operations	Master
Kamil KİBAR	Assistant General Manager Responsible for Treasury and International Banking	Bachelor
Rıfat DEREGÖZÜ	Information Technologies	Master

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g) Selected Consolidated Financial Indicators of Dünya Katılım Bankası A.Ş.

Assets	June 30, 2026	December 31, 2025
Cash and Cash Equivalents	38,543	34,520
Loans and Lease Receivables	62,331	54,843
Securities	13,294	7,290
Other Asset Items	7,393	2,407
Total Assets	121,561	99,060
Liabilities	June 30, 2026	December 31, 2025
Participation Fund	79,112	75,672
Funds Borrowed	5,837	1,579
Derivative Liabilities	1,586	1,050
Other Liabilities Items	22,021	11,060
Shareholders' Equity	13,005	9,699
Total Liabilities	121,561	99,060
Income/Expense Accounts	January 1 - June 30, 2026	
Profit Share Income	9,831	
Profit Share Expense	4,361	
Net Profit Share Income	5,470	
Net Fees and Commissions Income/Expenses	350	
Personnel Expenses	1,492	
Trading Income / Loss (net)	-	
Trading Profit/Loss	1,429	
Other Operating Income	411	
Expected Credit Loss (-)	534	
Other Provision Expenses	157	
Other Operating Expenses	1,161	
Income / Loss Before Taxes	4,316	
Tax Provision	1,079	
Net Profit/Loss	3,237	
Income/Expense Accounts	January 1 - June 30, 2025	
Profit Share Income	4,836	
Profit Share Expense	2,944	
Net Profit Share Income	1,891	
Net Fees and Commissions Income/Expenses	323	
Personnel Expenses	877	
Trading Profit/Loss	330	
Other Operating Income	120	
Provision For Impairment of Loans and Other Receivables	387	
Other Operating Expenses	491	
Income / Loss Before Taxes	909	
Tax Provision	163	
Net Profit/Loss	746	

h) Key Financial Ratios:

Assets	June 30, 2026	December 31, 2025
Total Loans/Total Assets	47,24%	52,75%
Total Loans/Collected Funds	65,08%	76,39%
Capital Adequacy Ratio	14,63%	19,05%