

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT JUNE 30, 2024
TOGETHER WITH LIMITED REVIEW REPORT**

*(Convenience Translation of the Limited Review
Report, Unconsolidated Financial Statements,
Related Disclosures and Footnotes Originally
Issued in Turkish, see section three note I.a)*



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

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

Introduction

We have reviewed the unconsolidated balance sheet of Dünya Katılım Bankası A.Ş. ("the Bank") at 30 June 2024 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated 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 unconsolidated financial information does not present fairly in all material respects the financial position of Dünya Katılım Bankası A.Ş. at 30 June 2024 and its unconsolidated financial performance and its unconsolidated statement of cash flows for the six-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Emphasis of Matter

We draw attention to the matter regarding comparative information in the "Explanations on Basis of Presentation " Section Three, Part I, of the attached explanations and notes on the unconsolidated financial statements. This matter does not affect our conclusion.

Other Matter

The unconsolidated financial statements of the Bank as at 31 December 2023, prepared before the classifications disclosed in Section Three, Part I, were audited by another auditor whose report dated 27 February 2024 expressed an unqualified opinion.

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 Seven, is not consistent with the reviewed unconsolidated 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 2024. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated 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, 14 August 2024

**UNCONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.
AS OF AND FOR THE SIX-MONTH JUNE 30, 2024**

Bank's headquarter address : Yamanevler Mah. Ahmet Tevfik İleri Cad. No:1/3 Ümraniye/İstanbul
Bank's phone number : 00 90 212 272 64 20
Bank's facsimile : 00 90 212 272 64 46
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The unconsolidated 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 BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING PRINCIPLES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

The unconsolidated financial statements and related disclosures and footnotes; presented in **thousands 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 Manager

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

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DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

SECTION ONE

GENERAL INFORMATION

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

Dünya Katılım Bankası Anonim Şirketi (the 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 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.

The Bank's share capital was increased by TRY 5.900.000 to TRY 5.999.337 in the current period.

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 BANK, IF ANY

Name and Surname	Administrative Function and Responsibility
Members of the Board of Directors (BOD)	
Ahmet AHLATCI	Chairman of BOD
Murat UYSAL	Deputy Member of BOD
Ahmet Emin AHLATCI	Member of BOD
Rıza Tuna TURAGAY	Member of BOD
Hüseyin Kadri Samsunlu	Member of BOD
İkram GÖKTAS	Member of BOD / General Manager
Members of Audit Committee	
Abdül 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 DOGUERİ	Operation
Kamil KIBAR	Treasury

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

GENERAL INFORMATION (Continued)

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 BANK, IF ANY (Continued)

The Bank's audit committee members, general manager and assistant general managers do not own any shares in the Bank. Although the chairman and members of the board of directors do not directly own shares in the Bank, Ahmet AHLATCI, the Chairman of the Board of Directors, indirectly holds 69,09% of the shares, and Ahmet Emin AHLATCI, a Board Member, indirectly holds 12,09% of the shares.

IV. INFORMATION ON THE BANK'S QUALIFIED SHAREHOLDERS:

Name/Commercial Name	Share Amount	Share Ratio (%)	Paid Shares	Unpaid Shares
AHL Ahlatçı Finansal Yönetim A.Ş.	5.996.679	99,96	5.996.679	-

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

The Bank operates in accordance with the principles of interest-free banking as a participation bank. 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; 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 Bank are not limited to the transactions listed above. If any transaction other than those mentioned are considered as beneficial to the 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.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

GENERAL INFORMATION (Continued)

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

Techdünya Bilişim Teknoloji ve Ticaret A.Ş., being a non-financial institution, is not consolidated in the consolidated financial statements under the scope of the "Communique on the Preparation of Consolidated Financial Statements for Banks" as it is among the subsidiary companies.

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

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

SECTION TWO

THE UNCONSOLIDATED FINANCIAL STATEMENTS

- I. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) - ASSETS
- II. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) -
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- VII. UNCONSOLIDATED STATEMENT OF CASH FLOWS

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF JUNE 30, 2024

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

ASSETS	Notes (Section Five-I)	June 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		4.211.874	972.082	5.183.956	553.333	628	553.961
1.1 Cash and Cash Equivalents	(1)	585.231	972.082	1.557.313	441.975	628	442.603
1.1.1 Cash and Balances with Central Bank		1.833	479.045	480.878	538	628	1.166
1.1.2 Banks		583.398	493.037	1.076.435	441.437	-	441.437
1.1.3 Money Market Placements		-	-	-	-	-	-
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	3.342.010	-	3.342.010	111.358	-	111.358
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		15	-	15	15	-	15
1.2.3 Other Financial Assets		3.341.995	-	3.341.995	111.343	-	111.343
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	284.633	-	284.633	-	-	-
1.3.1 Government Securities		284.633	-	284.633	-	-	-
1.3.2 Equity Securities		-	-	-	-	-	-
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets	(5)	-	-	-	-	-	-
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		-	-	-	-	-	-
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		4.862.487	1.316.915	6.179.402	-	-	-
2.1 Loans	(6)	4.489.892	1.316.915	5.806.807	-	-	-
2.2 Lease Receivables		-	-	-	-	-	-
2.3 Financial Assets Measured at Amortised Cost	(4)	372.595	-	372.595	-	-	-
2.3.1 Government Securities		372.595	-	372.595	-	-	-
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Non-Performing Loans		-	-	-	-	-	-
2.5 Specific Provisions (-)		-	-	-	-	-	-
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
3.1 Asset Held for Resale		-	-	-	-	-	-
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. OWNERSHIP INVESTMENTS (Net)	(10)	1.250	-	1.250	-	-	-
4.1 Associates (Net)		-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(10)	1.250	-	1.250	-	-	-
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1.250	-	1.250	-	-	-
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		463.841	-	463.841	83.528	-	83.528
VI. INTANGIBLE ASSETS (Net)		68.007	-	68.007	5.575	-	5.575
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		68.007	-	68.007	5.575	-	5.575
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-	1.486	-	1.486
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSET	(15)	46.916	-	46.916	9.275	-	9.275
X. OTHER ASSETS	(16)	39.109	49	39.158	476	-	476
TOTAL ASSETS		9.693.484	2.289.046	11.982.530	653.673	628	654.301

(*) As explained in Section 3, Part I, the Bank's unconsolidated statement of financial position as of June 30, 2024 is presented comparatively with January 1, 2024.

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF JUNE 30, 2024

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

LIABILITIES	Notes (Section Five-II)	June 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
I. FUNDS COLLECTED	(1)	3.634.331	684.765	4.319.096	29	26	55
II. FUNDS BORROWED	(2)	-	674.959	674.959	-	-	-
III. BORROWINGS FROM MONEY MARKETS		-	-	-	-	-	-
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES		-	-	-	-	-	-
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		-	-	-	-	-	-
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES	(4)	258.454	-	258.454	5.745	-	5.745
VIII. PROVISIONS	(6)	81.688	19.788	101.476	39.699	-	39.699
8.1 General loan loss provisions		65.844	19.788	85.632	88	-	88
8.2 Restructuring Reserves		-	-	-	-	-	-
8.3 Reserve for Employee Benefits		11.449	-	11.449	30.867	-	30.867
8.4 Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.5 Other Provisions		4.395	-	4.395	8.744	-	8.744
IX. CURRENT TAX LIABILITY	(7)	119.641	-	119.641	8.072	-	8.072
X. DEFERRED TAX LIABILITY		-	-	-	-	-	-
XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
11.1 Assets Held for Sale		-	-	-	-	-	-
11.2 Assets of Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED LOANS	(9)	-	-	-	500.000	-	500.000
12.1 Loans		-	-	-	500.000	-	500.000
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(10)	27.649	1.038	28.687	15.968	718	16.686
XIV. SHAREHOLDERS' EQUITY	(11)	6.480.217	-	6.480.217	84.044	-	84.044
14.1 Paid-In Capital		5.999.337	-	5.999.337	99.337	-	99.337
14.2 Capital Reserves		-	-	-	-	-	-
14.2.1 Share Premium		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserves		-	-	-	-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(1.572)	-	(1.572)	(2.245)	-	(2.245)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		14.913	-	14.913	-	-	-
14.5 Profit Reserves		-	-	-	-	-	-
14.5.1 Legal Reserves		-	-	-	-	-	-
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		-	-	-	-	-	-
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Profit or Loss		467.539	-	467.539	(13.048)	-	(13.048)
14.6.1 Prior Years Profit/(Loss)		(13.048)	-	(13.048)	(21.140)	-	(21.140)
14.6.2 Current Year Profit/(Loss)		480.587	-	480.587	8.092	-	8.092
TOTAL LIABILITIES		10.601.980	1.380.550	11.982.530	653.557	744	654.301

(*) As explained in Section 3, Part I, the Bank's unconsolidated statement of financial position as of June 30, 2024 is presented comparatively with January 1, 2024.

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET AS OF JUNE 30, 2024

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

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	June 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		1.634.484	1.103.041	2.737.525	109	5.338	5.447
I. GUARANTEES AND SURETIES	(1)	538.609	14.743	553.352	109	5.338	5.447
1.1. Letters of Guarantees		538.609	14.743	553.352	109	5.338	5.447
1.1.1. Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		538.609	14.743	553.352	109	5.338	5.447
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letter of Credits		-	-	-	-	-	-
1.3.1. Documentary Letter of Credits		-	-	-	-	-	-
1.3.2. Other Letter of Credits		-	-	-	-	-	-
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)	1.095.875	1.088.298	2.184.173			
2.1. Irrevocable Commitments		1.095.875	1.088.298	2.184.173			
2.1.1. Asset Purchase and Sale Commitments		1.095.875	1.088.298	2.184.173			
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		-	-	-	-	-	-
2.1.7. Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments for Credit Card Expenditure Limits		-	-	-	-	-	-
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							
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		-	-	-	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1. Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2. Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		-	-	-	-	-	-
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		92.584.026	6.331.753	98.915.779	30		30
IV. ITEMS HELD IN CUSTODY							
4.1. Assets Under Management		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Cheques Received for Collection		-	-	-	-	-	-
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		-	-	-	-	-	-
4.8. Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		92.584.026	6.331.753	98.915.779	30		30
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		16.800.000	-	16.800.000	-	-	-
5.3. Commodity		160.446	-	160.446	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		1.530.000	-	1.530.000	-	-	-
5.6. Other Pledged Items		74.093.550	6.331.753	80.425.303	-	-	-
5.7. Pledged Items-Depository		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES							
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		94.218.510	7.434.794	101.653.304	139	5.338	5.477

(*) As explained in Section 3, Part I, the Bank's unconsolidated statement of off-balance sheet as of June 30, 2024 is presented comparatively with January 1, 2024.

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET AS OF JUNE 30, 2024

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	January 1- June 30, 2024	April 1 - June 30, 2024
I.	PROFIT SHARE INCOME	(1)	926.892	615.165
1.1	Profit Share on Loans		532.488	456.610
1.2	Income Received from Reserve Deposits		1.384	1.384
1.3	Income Received from Banks		345.370	114.014
1.4	Income Received from Money Market Placements		5.336	843
1.5	Income Received from Marketable Securities Portfolio		42.314	42.314
1.5.1	Financial Assets at Fair Value Through Profit and Loss		-	-
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		19.719	19.719
1.5.3	Financial Assets Measured at Amortised Cost		22.595	22.595
1.6	Finance Lease Income		-	-
1.7	Other Profit Share Income		-	-
II.	PROFIT SHARE EXPENSE	(2)	338.363	276.447
2.1	Expense on Profit Sharing Accounts		322.721	261.844
2.2	Profit Share Expense on Funds Borrowed		1.022	936
2.3	Profit Share Expense on Money Market Borrowings		-	-
2.4	Profit Share Expense on Securities Issued		-	-
2.5	Finance Lease Expense		14.620	13.667
2.6	Other Profit Share Expense		-	-
III.	NET PROFIT SHARE INCOME (I – II)		588.529	338.718
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	25.467	8.156
4.1	Fees and Commissions Received		29.814	11.908
4.1.1	Non-Cash Loans		339	287
4.1.2	Other		29.475	11.621
4.2	Fees and Commissions Paid (-)		4.347	3.752
4.2.1	Non-Cash Loans		-	-
4.2.2	Other		4.347	3.752
V.	DIVIDEND INCOME	(4)	-	-
VI.	TRADING INCOME/LOSS (net)	(5)	409.868	363.204
6.1	Capital Market Transaction Income/(Loss)		274.692	249.281
6.2	Profit/(Loss) from Derivative Financial Instruments		4.545	3.598
6.3	Foreign Exchange Income/(Loss)		130.631	110.325
VII.	OTHER OPERATING INCOME	(6)	20.973	517
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		1.044.837	710.595
IX.	PROVISION FOR LOAN LOSSES (-)		85.633	52.230
X.	PERSONNEL EXPENSES (-)		264.491	136.867
XI.	OTHER OPERATING EXPENSES (-)	(7)	125.845	82.852
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		568.868	438.646
XIII.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-	-
XV.	PROFIT/(LOSS) ON EQUITY METHOD		-	-
XIV.	PROFIT/(LOSS) ON NET MONETARY POSITION		-	-
XVI.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)		568.868	438.646
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(9)	88.281	59.536
18.1	Provision for Current Taxes		127.996	82.617
18.2	Deferred Tax Expense Effect (+)		38.629	14.122
18.3	Deferred Tax Income Effect (-)		78.344	37.203
XIX.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		480.587	379.110
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)		480.587	379.110
	Earnings Per Share		0,16506	0,08426

(*) As explained in Section 3. Part I, the Bank's unconsolidated statement of profit or loss for the period January 1 - June 30, 2024 is not presented comparatively with the prior period.

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

DÜNYA KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE PERIOD ENDED JUNE 30, 2024***(Thousand of Turkish Lira (TL) unless otherwise stated)*

PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		CURRENT PERIOD January 1- June 30, 2024 ^(*)
I.	CURRENT PERIOD PROFIT/LOSS	480.587
II.	OTHER COMPREHENSIVE INCOME	15.586
2.1	Other Income/Expense Items not to be Recycled to Profit or Loss	673
2.1.1	Revaluation Surplus on Tangible Assets	-
2.1.2	Revaluation Surplus on Intangible Assets	-
2.1.3	Defined Benefit Plans' Actuarial Gains/Losses	1.025
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	(352)
2.2	Other Income/Expense Items to be Recycled to Profit or Loss	14.913
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	14.913
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	-
III.	TOTAL COMPREHENSIVE INCOME (I+II)	496.173

^(*) As explained in Section 3. Part I, the unconsolidated statement of profit or loss and other comprehensive income of the Bank for the period January 1 - June 30, 2024 is not presented comparatively with the prior period.

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

DÜNYA KATILIM BANKASI A.Ş.

**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIOD ENDED JUNE 30, 2024**

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)					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			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity	
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6					
CURRENT PERIOD																
January 1 – June 30, 2024 ^(*)																
I. Closing balance		99.337	-	-	-	-	(2.245)	-	-	-	-	-	(21.140)	8.092	84.044	
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)		99.337	-	-	-	-	(2.245)	-	-	-	-	-	(21.140)	8.092	84.044	
IV. Total Comprehensive Income		-	-	-	-	-	673	-	-	14.913	-	-	-	480.587	496.173	
V. Capital Increase in Cash		5.900.000	-	-	-	-	-	-	-	-	-	-	-	-	5.900.000	
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	8.092	(8.092)	-	-	
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.3 Others		-	-	-	-	-	-	-	-	-	-	8.092	(8.092)	-	-	
Balances at end of the period (III+IV...+X+XI)		5.999.337	-	-	-	-	(1.572)	-	-	14.913	-	-	(13.048)	480.587	6.480.217	

^(*) As explained in Section 3 Part I, the unconsolidated statement of changes in equity of the Bank for the period January 1 - June 30, 2024 is not presented comparatively with the prior period.

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 statements.

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED JUNE 30, 2024

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

STATEMENT OF CASH FLOWS		Notes (Section Five-VI)	CURRENT PERIOD January 1- June 30, 2024 ^(*)
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		376.659
1.1.1	Profit Share Income Received		529.639
1.1.2	Profit Share Expense Paid		(64.687)
1.1.3	Dividend Received		-
1.1.4	Fees and Commissions Received		29.475
1.1.5	Other Income		867
1.1.6	Collections from Previously Written Off Loans		-
1.1.7	Payments to Personnel and Service Suppliers		(318.117)
1.1.8	Taxes Paid		(61.198)
1.1.9	Others		260.680
1.2	Changes In Operating Assets and Liabilities		(5.227.498)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(3.100.000)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(54.721)
1.2.3	Net (Increase) Decrease in Loans		(5.432.149)
1.2.4	Net (Increase) Decrease in Other Assets		(77.323)
1.2.5	Net Increase (Decrease) in Bank Deposits		-
1.2.6	Net Increase (Decrease) in Other Deposits		4.045.681
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		-
1.2.9	Net Increase (Decrease) in Matured Payables		-
1.2.10	Net Increase (Decrease) in Other Liabilities		(608.986)
I.	Net Cash Flow from Banking Operations		(4.850.839)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net cash flow from investing activities		(669.257)
2.1	Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(1.250)
2.2	Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-
2.3	Purchases of Property and Equipment		(68.007)
2.4	Disposals of Property and Equipment		-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(250.000)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-
2.7	Purchase of Financial Assets Measured at Amortised Cost		(350.000)
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		6.576.938
3.1	Cash Obtained from Funds Borrowed and Securities Issued		676.938
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		-
3.3	Issued Capital Instruments		-
3.4	Dividends Paid		-
3.5	Leases Paid		-
3.6	Other ^(**)		5.900.000
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		13.481
V.	Net (Decrease) Increase in Cash and Cash Equivalents		1.070.323
VI.	Cash and Cash Equivalents at the Beginning of the Period		429.773
VII.	Cash and Cash Equivalents at the End of the Period		1.500.096

(*) As explained in Section 3. Part I, the Bank's unconsolidated cash flow statement for the accounting period of January 1 - June 30, 2024, has not been presented in comparison with the previous period.

(**) Represents the capital increase of the Bank in the current period.

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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

SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

The Bank prepares its financial statements in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Regulation which includes the regulation on "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks, circulars and pronouncements published by the BRSA and Turkish Accounting Standards 34 ("TAS 34") Interim Financial Reporting Standards and Turkish Financial Reporting Standards ("TFRS") published by the Public Oversight Accounting and Auditing Standards Authority ("POA").

The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the "Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements", published in Official Gazette numbered 28337, dated June 28, 2012, and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation. The unconsolidated financial statements have been prepared in TRY, under the historical cost convention except for the financial assets and liabilities and revalued at fair value.

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.

Public Oversight Accounting and Auditing Standards Authority ("POA"), with its announcement dated November 23, 2023, applied that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after December 31, 2023 should be prepared in accordance with the Financial Reporting in Hyperinflationary Economies ("TAS 29"), however, institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the applying of TAS 29. In this context, as per the BRSA's decision dated December 12, 2023 and numbered 10744, the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies as of December 31, 2023 are not subject to the inflation adjustment required under TAS 29 and as per the BRSA's decision dated January 11, 2024 and numbered 10825, TAS 29 is not applied and inflation adjustment is not performed in the financial statements as of June 30, 2024 since inflation accounting will be applied as of January 1, 2025.

Following the transfer of the Bank to AHL Ahlatçı Finansal Yönetim A.Ş. on July 25, 2023, the Bank's status as a deposit bank was changed to a participation bank by the BRSA decision published in the Official Gazette dated November 28, 2024 and numbered 32383, and this decision was published in the Official Gazette dated November 28, 2023 and numbered 32383 and entered into force. However, the Bank was unable to start participation banking activities in 2023 as a result of the ongoing compliance activities with the procedures and principles of participation banking and the integration of the change in the accounting system. As of January 1, 2024, as a result of the completion of the relevant transition processes, the Bank started its participation banking activities. In this regard, the unconsolidated financial statements and accompanying footnotes of the Bank as of December 31, 2023, are provided in compliance with the regulations outlined in the Communiqué on Financial Statements and Related Disclosures and Footnotes to be Publicly Announced by Banks, as well as the financial statements and disclosures mandated for deposit banks.

The unconsolidated statement of financial position, statement of profit or loss, statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the period ended June 30, 2024 and footnotes to the unconsolidated financial statements have been prepared in compliance with the format and content required by the Communiqué on Financial Statements and Related Disclosures and Footnotes to be Publicly Announced by Banks. As a result of the aforementioned change in the Bank's status, the unconsolidated financial statements for the current period do not include comparative data with the prior period, except for the statement of financial position. Nevertheless, the Bank's unconsolidated opening statement of financial position as of January 1, 2024, is presented in comparison with the current period. The reconciliation of the classification differences between the Bank's balance sheet as of January 1, 2024 and the balance sheet as of December 31, 2023 published before the change in status is as follows:

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

Assets	December 31, 2023	Assets	January 1, 2024
Cash And Cash Equivalents	442.603	Cash And Cash Equivalents	442.603
Financial Assets Measured at Fair Value through Profit/Loss	111.358	Financial Assets Measured at Fair Value through Profit/Loss	111.358
Tangible Assets (Net)	83.528	Tangible Assets (Net)	83.528
Intangible Assets (Net)	5.575	Intangible Assets (Net)	5.575
Investment Properties (Net)	1.486	Investment Properties (Net)	1.486
Deferred Tax Assets	9.275	Deferred Tax Assets	9.275
Other Assets	476	Other Assets	476
Total Assets	654.301	Total Assets	654.301

Liabilities	December 31, 2023	Liabilities	January 1, 2024
Deposits	55	Funds Collected	55
Liabilities From Leasing Transactions	5.745	Liabilities From Leasing Transactions	5.745
Provisions	39.699	Provisions	39.699
Current Tax Liability	8.072	Current Tax Liability	8.072
Subordinated Debt Instruments	500.000	Subordinated Debt Instruments	500.000
Other Liabilities	16.686	Other Liabilities	16.686
Shareholders' Equity	84.044	Shareholders' Equity	84.044
Total Liabilities	654.301	Total Liabilities	654.301

a. 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 unconsolidated financial statements are to be distributed and International Financial Reporting Standards (“IFRS”) have not been quantified in these unconsolidated financial statements. Accordingly, these unconsolidated 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 Bank creates its strategies on financial instruments considering its sources of financing. The Bank's financing sources are mainly composed of funds collected in special current accounts and participation accounts. The Bank preserves its liquidity structure, which ensures the affordability of matured liabilities, by maintaining adequate levels of cash and cash equivalents.

The 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 Bank.

III. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

The derivative transactions portfolio changes during the period according to market conditions. The Bank 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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

IV. 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 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.

V. 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.

VI. EXPLANATIONS ON FINANCIAL ASSETS

The 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 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 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 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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VI. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

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.

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.

VII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

The Bank, with the approval of BRSA dated October 3, 2017 and numbered 32521522-101.02.02(27)-E.81, does not apply the impairment provisions of TFRS 9 which is effective from January 1, 2018.

In this context, the provision calculation method is not based on the expected credit loss model according to TFRS 9, but until otherwise decided, it is calculated and accounted in accordance with "the General and specific provisions to be set aside by banks that do not apply TFRS 9" within the scope of 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 for them.

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 Bank 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 Bank's portfolio. They are then valued according to the principles applicable to the respective portfolio.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

IX. EXPLANATIONS ON SALE AND REPURCHASE AGREEMENTS AND LENDING OF SECURITIES (Continued)

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 Bank that has been disposed of or classified as held for sale. The results of discontinued operations are disclosed separately in the income statement. The Bank 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 Bank. The 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 Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the 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.

XII. EXPLANATIONS ON TANGIBLE ASSETS

The cost of the tangible assets purchased before December 31, 2004 have been restated by inflationary index from the purchasing dates to December 31, 2004, the date the hyperinflationary period is considered to be ended. The tangible assets purchased after this date are recorded at their historical costs. Tangible assets are recorded at cost less accumulated depreciation and provision for impairment, if any in compliance with the TAS 16 “Turkish Accounting Standards for Tangible Assets” in the financial statements.

There are no restrictions such as pledges, mortgages or any other restriction on tangible assets.

There are no changes in the accounting estimates which are expected to have an impact in the current or subsequent periods.

Depreciation is calculated on a straight-line basis. Depreciation rates used are determined by considering the estimated economic useful life of the assets. The annual rates used are as follows:

	Depreciation Rate (%)
Transport vehicles	20–25
Furniture, fixture and office equipment	4–33
Safe-deposit boxes	2–20
Operational lease improvement costs (Leasehold improvements)	Leasing period – 5 years
Leased Assets	1-10 years

Gain or loss resulting from disposals of the tangible assets is calculated as the difference between the net proceeds from the sale and the net book value of the related asset. The repair and maintenance costs of the tangible assets are capitalized, if the expenditure increases the economic life of the asset. Other repair and maintenance costs are expensed. There are no purchase commitments for tangible assets.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIII. EXPLANATIONS ON LEASING TRANSACTIONS

Assets acquired under finance lease contracts are recorded both as an asset and as a liability at the beginning date of the lease. The basis for the determination of the balances recorded in the balance sheet as asset and liability is the lower of fair value of the leased asset at the inception of the lease and the present value of the lease payments. Finance costs incurred on leases are recognized as an expense over the lease term, based on the internal rate of return.

Assets acquired under finance lease contracts are depreciated over their useful lives and impairment provision is provided in case a decrease in recoverable amount has been determined. The Bank, as a participation bank, acts as a lessor in finance leasing transactions. The Bank presents finance leased assets as a receivable equal to the net investment in the lease. Financial income is based on a pattern reflecting a constant periodic rate of return on the net investment outstanding. With the “IFRS 16 Leases” standard, which became effective as of January 1, 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognized under “Tangible Fixed Assets” as an asset (tenure) and under “Lease Payables” as a liability.

IFRS 16 standard abolishes the dual accounting model currently applied for lessees through recognizing finance leases in the balance sheet whereas not recognizing operational lease. Instead, it is set forth a single model similar to the accounting of finance leases (on balance sheet). For lessors, the accounting continues almost the same to current practices.

The Bank has the exemption for not applying this standard to short-term leases (leases with a period of 12 months or less) or to leases where the underlying asset is of low value (e.g. personal computers, some office equipment, etc.). At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time and depreciates the existence of the right to use as of the same date and is amortized over the lease term. If this ratio can be determined easily, lease payments are discounted using the Bank's average profit rate. If the ratio cannot be easily determined, the Bank uses its own alternative borrowing rate. The profit share expense on the lease liability and the depreciation charge of the right to use is recorded separately. The lessee re-measures the lease obligation if certain events occur (for example, changes in lease duration, forward lease payments due to changes in a particular index or rate, etc.). In this case, the lessee records the reassignment effect of the lease obligation as a correction on the right to use.

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 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 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 Bank's average profit rate. If the ratio cannot be easily determined, the 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 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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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 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 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.

XV. 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 Bank 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 Bank 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 Bank 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 Bank's employees are members.

XVI. EXPLANATIONS ON TAXATION

Corporate Tax

The Bank 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 December 31, 2023, 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, which was reduced to 10% by Presidential Decree published in Official Gazette dated December 22, 2021, numbered 31697. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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 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 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.

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

According to General Communiqué No. 560 of the Tax Procedure Law (VUK), published in the Official Gazette dated April 30, 2024, and numbered 32532, it has been announced that it is deemed appropriate not to conduct inflation adjustment for the first interim tax period of the 2024 fiscal period. In accordance with the Provisional Article 33 of the Tax Procedure Law (VUK), the tax effects arising from the inflation adjustment of the financial statements as of June 30, 2024 in accordance with VUK are included in the deferred tax calculation as of June 30, 2024.

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, 2024, the 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. Moreover, with the issuance of VUK General Communiqué numbered 560, published in the Official Gazette on April 30, 2024, and numbered 32532, it has been announced that omitting the inflation adjustment in the initial provisional tax period of the 2024 accounting period is deemed appropriate. Pursuant to the Provisional Article 33 of the Tax Procedure Law, the tax implications stemming from inflation adjustments in the financial statements as of June 30, 2024, in accordance with the VUK, are incorporated into the deferred tax calculation as of the same date.

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.

XVII. ADDITIONAL EXPLANATIONS ON BORROWINGS:

The 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 Bank. The 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.

XVIII. EXPLANATIONS ON ISSUED SHARE CERTIFICATES:

None.

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**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIX. EXPLANATIONS ON ACCEPTANCES AND AVAILED DRAFTS:

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

XX. EXPLANATIONS ON GOVERNMENT GRANTS:

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

XXI. EXPLANATIONS ON OTHER MATTERS:

There are no other matters.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. EXPLANATIONS ON EQUITY ITEMS

Total capital and capital adequacy ratio have been calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks”.

As of June 30, 2024, the Bank’s total capital has been calculated as TL 6.371.532 and capital adequacy standard ratio is 79,39%. As of January 1, 2024, Bank’s total capital amounted to TL 572.014 and capital adequacy ratio was 263,75%. The Bank’s capital adequacy standard ratio is above the minimum ratio required by the legislation.

a. Information on capital:

	June 30, 2024	January 1, 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	5.999.337	99.337
Share issue premiums	-	-
Reserves	-	-
Gains recognized in equity as per TAS	14.913	-
Profit	480.587	8.092
Current Period Profit	480.587	8.092
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	6.494.837	107.429
Deductions from Common Equity Tier 1 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	14.620	-
Improvement costs for operating leasing	45.293	23.385
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	68.006	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	5.575
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	6.528
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	-	15
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 1 Capital	127.919	35.503
Total Common Equity Tier 1 Capital	6.366.918	71.926

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (Continued):

	June 30, 2024	January 1, 2024
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)	-	-
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)	6.366.918	71.926
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	-	500.000
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	4.614	88
Tier II Capital Before Deductions	4.614	500.088
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	4.614	500.088
Total Capital (The sum of Tier I Capital and Tier II Capital)	6.371.532	572.014
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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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (continued):

	June 30, 2024	January 1, 2024
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)	6.371.532	572.014
Total risk weighted amounts	8.025.742	216.881
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	79,33	33,16
Tier 1 Capital Adequacy Ratio (%)	79,33	33,16
Capital Adequacy Ratio (%)	79,39	263,75
BUFFERS		
The total additional capital requirement ratio (a + b + c)	2,52	-
a) Capital conservation buffer requirement (%)	2,50	-
b) Bank specific counter-cyclical buffer requirement (%)	0,02	-
c) Systemic significant bank buffer ratio (%)	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 (%)	71,33	-
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)	4.614	88
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	4.614	88
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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK

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 Bank’s possible exposure to the changes in foreign currencies.

- a. The 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 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 Bank 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 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:

	<u>USD</u>	<u>EUR</u>
As of June 30, 2024 - Balance sheet evaluation rate	32,8262	35,1284
As of June 28, 2024	32,8262	35,1284
As of June 27, 2024	32,8417	35,1212
As of June 26, 2024	32,9040	35,1801
As of June 25, 2024	32,9015	35,2869
As of June 24, 2024	32,8078	35,1702
Simple arithmetical average of the thirty days	32,4674	34,9494

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON CURRENCY RISK (Continued)

Information on currency risk of the Bank:

	EUR	USD	Other FC ^(*)	Total
June 30, 2024				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye Banks	424.319	52.240	2.486	479.045
Financial assets at fair value through profit and loss ^(**)	-	-	-	-
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans and financial lease receivables	800.161	516.754	-	1.316.915
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	49	-	49
Total assets	1.622.350	663.514	3.182	2.289.046
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	1.763	1.763
Other current and profit sharing accounts	173.167	508.673	1.162	683.002
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	527.189	147.770	-	674.959
Marketable securities issued	-	-	-	-
Miscellaneous payables	6	1.032	-	1.038
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	12.012	7.776	-	19.788
Total liabilities	712.374	665.251	2.925	1.380.550
Net balance sheet position	909.976	(1.737)	257	908.496
Net off balance sheet position	(878.210)	(13.130)	-	(891.340)
Derivative financial instruments assets	-	98.479	-	98.479
Derivative financial instruments liabilities	878.210	111.609	-	989.819
Non-cash loans ^(**)	8.782	5.961	-	14.743
January 1, 2024				
Total assets	414	214	-	628
Total liabilities	744	-	-	744
Net balance sheet position	(330)	214	-	(116)
Net off balance sheet position	-	-	-	-
Derivative financial instruments assets	-	-	-	-
Derivative financial instruments liabilities	-	-	-	-
Non-cash loans	-	5.338	-	5.338

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

^(**) Does not have any effect on the net off-balance sheet position.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

The Bank does not have any associates and subsidiaries traded on Borsa Istanbul.

The Bank's unquoted equity securities are recognized at fair value, but are also recorded at cost if the fair value cannot be reliably measured.

The Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

Liquidity Risk is managed by the Assets and Liabilities Committee (ALCO) in accordance with the risk management policies and appetite approved by the Board of Directors. This ensures timely and accurate measures are taken against potential liquidity shortages arising from market conditions and the Bank's balance sheet structure. Under stress conditions, liquidity risk management is carried out within the framework of the Emergency Action Plan.

The Board of Directors reviews strategies, policies and practices regarding liquidity risk management. The Board of Directors approves liquidity risk strategies and policies within the framework of overall risk management strategies and policies. It ensures that these strategies, processes, and policies are effectively implemented and fully integrated into the Bank's risk management system. The Board establishes the basic criteria for measuring and monitoring liquidity risk. It also determines and regularly reviews the Bank's risk appetite for liquidity risk management and the limits the Bank can assume in line with this risk appetite.

The ALCO assesses the liquidity risk to which the Bank is exposed, makes decisions to be implemented by the relevant units for managing the Bank's balance sheet, considering the Bank's strategies and competitive conditions, and monitors these implementations.

The Risk Management Department defines the Bank's liquidity risk, measures, monitors, and periodically presents it to the relevant departments, committees, and senior management using liquidity risk measurement methods in accordance with legal regulations. It coordinates the relevant parties to ensure that the liquidity management process, in line with the Bank's risk profile, operating environment, and strategic plans, operates in accordance with legal regulations. Liquidity risk analyses and significant early warning signals are periodically reported to the relevant senior management. Additionally, legal and internal reserve limit ratios monitored for liquidity risk and the analyses performed are included in the ALCO report. The reserve limit ratios and warning levels approved by the Board of Directors are regularly monitored and reported to the relevant parties.

To establish management strategies for liquidity risk, the Bank's senior management:

- Monitors liabilities denominated in both domestic and foreign currencies.
- Identifies concentration risks related to liquidity.
- Actively tracks fund resources.
- Considers portfolio diversification.
- Monitors the fund flows of assets and liabilities based on their maturities.

Market conditions are continuously observed, funding access issues are analyzed, and the impact of sudden changes in funding sources is evaluated. Liquidity adequacy is measured by applying stress tests to factors affecting liquidity. Through these stress tests, the alignment between potential disruptions in the Bank's cash flow and its cash generation capacity is analyzed within the framework of specified scenarios. Scenarios for stress tests are developed considering the changing balance sheet structure. The results are utilized in determining policies related to liquidity risk and in formulating the emergency action plan. Senior management effectively monitors compliance with strategies designed to mitigate the Bank's liquidity risk, considering legal and prudential limits.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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, 2024				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			813.210	151.715
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	8.683	4.180	868	418
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	8.683	4.180	868	418
5	Unsecured Funding other than Retail and Small Business Customers Deposits	914.434	344.030	477.644	186.157
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	728.040	263.121	291.250	105.248
8	Other Unsecured Funding	186.394	80.909	186.394	80.909
9	Secured funding			-	-
10	Other Cash Outflows	1	-	1	-
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1	-	1	-
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			478.513	186.575
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	1.955.101	594.852	1.797.491	586.347
19	Other contractual cash inflows	26	-	26	-
20	TOTAL CASH INFLOWS	1.955.127	594.852	1.797.517	586.347
				Upper limit applied amounts	
21	TOTAL HQLA			813.210	151.715
22	TOTAL NET CASH OUTFLOWS			119.628	46.644
23	Liquidity Coverage Ratio (%)			679,78	325,26

(*) 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, 2024	
	TL+FC	FC
Lowest	96,00	56,88
Date	April 16, 2024	June 26, 2024
Highest	2.143,64	2.433,57
Date	May 2, 2024	April 5, 2024
Average	679,78	325,26

The liquidity coverage ratio is calculated as the ratio of the 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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio (continued):

	January 1, 2024	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
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			80.764	595
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	-	-	8	8
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	-	-	8	8
5	Unsecured Funding other than Retail and Small Business Customers Deposits	-	-	1.723	-
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	-	-	12	-
8	Other Unsecured Funding	-	-	1.711	-
9	Secured funding				
10	Other Cash Outflows	-	-	-	-
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	-	-	-	-
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			1.731	8
	CASH INFLOWS			162.441	-
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	-	-	162.441	-
19	Other contractual cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS			162.441	-
				Upper limit applied amounts	
21	TOTAL HQLA			80.764	595
22	TOTAL NET CASH OUTFLOWS			452	8
23	Liquidity Coverage Ratio (%)			17.859	7.234,51

^(*) 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 2023 are as follows:

Liquidity Coverage Ratio (%)	January 1, 2024	
	TL+FC	FC
Lowest	8.361,50	1.883,87
Date	December 4, 2023	November 2, 2023
Highest	50.333,98	29.800,00
Date	December 27, 2023	November 15, 2023
Average	17.858,73	7.234,51

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Presentation of assets and liabilities according to their remaining maturities

June 30, 2024	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	426.147	54.731	-	-	-	-	-	480.878
Banks	493.540	582.895	-	-	-	-	-	1.076.435
Financial Assets at Fair Value Through Profit and Loss	3.342.010	-	-	-	-	-	-	3.342.010
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	284.633	-	-	284.633
Loans	-	652.356	512.126	4.046.010	596.315	-	-	5.806.807
Financial Assets Measured at Amortised Cost	-	-	-	-	372.595	-	-	372.595
Other Assets	-	-	-	-	-	-	619.172	619.172
Total Assets	4.261.697	1.289.982	512.126	4.046.010	1.253.543	-	619.172	11.982.530
Liabilities								
Current account and funds collected from banks via participation accounts	1.763	-	-	-	-	-	-	1.763
Other current and profit sharing accounts	316.312	1.479.177	55.571	2.466.273	-	-	-	4.317.333
Funds provided from other financial institutions and subordinated loans	-	674.959	-	-	-	-	-	674.959
Money Market Borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	28.687	28.687
Other liabilities ^(*)	-	443	947	13.941	208.899	34.224	6.701.334	6.959.788
Total Liabilities	318.075	2.154.579	56.518	2.480.214	208.899	34.224	6.730.021	11.982.530
Net Liquidity Gap	3.943.622	(864.597)	455.608	1.565.796	1.044.644	(34.224)	(6.110.849)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-cash Loans	521.609	-	-	2.000	-	29.743	-	553.352
January 1, 2024								
Total Assets	112.670	441.276	-	-	-	-	100.355	654.301
Total Liabilities	57	24.756	-	-	-	-	629.488	654.301
Net Liquidity Gap	112.613	416.520	-	-	-	-	(529.133)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-cash Loans	5.447	-	-	-	-	-	-	5.447

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio

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 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%.

		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	
June 30, 2024						
Available stable funding						
1	Capital Instruments	5.248.885	-	-	-	5.248.885
2	Tier 1 Capital and Tier 2 Capital	5.248.885	-	-	-	5.248.885
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	7.675	6.929	2.796.516	-	2.530.008
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	7.675	6.929	2.796.516	-	2.530.008
7	Other Obligations	197.309	945.901	-	-	571.605
8	Operational deposits	-	-	-	-	-
9	Other Obligations	197.309	945.901	-	-	571.605
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	33.863	528.356	-	1.001.610	-
12	Derivative liabilities					
13	All other equity not included in the above categories	-	-	-	-	-
14	Available stable funding					8.350.498
Required stable funding						
15	High Quality Liquid Assets					497.669
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	-	2.217.898	3.540.622	-	2.879.260
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	646.003	1.177.504	-	-	273.526
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	-	-	-	-
21	<i>Loans with a risk weight of less than or equal to %35</i>	-	-	-	-	-
22	Residential mortgages	-	-	655	18.748	12.611
23	<i>Residential mortgages with a risk weight of less than or equal to %35</i>	-	-	655	18.748	12.611
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					2.903.646
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				145.485	123.663
29	Derivative Assets				768	768
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	98.704	-	-	2.680.512	2.779.216
32	Off-balance sheet commitments			2.000	471.672	23.684
33	Total Required stable funding					6.092.727
34	Net Stable Funding Ratio (%)					137,15

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (continued):

NSFR ratio development in the second 3 months of 2024 is shown in the table below:

January 30, 2024	Ratio
April 30, 2024	126
May 31, 2024	160
June 30, 2024	126
3 Month Average	137,15

	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	
January 01, 2024					
Available stable funding					
1 Capital Instruments	383.249	-	-	-	383.249
2 Tier 1 Capital and Tier 2 Capital	259.205				259.205
3 Other Capital Instruments	124.044				124.044
4 Real-person and Retail Customer Deposits	-	-	-	-	-
5 Stable Deposits					
6 Less Stable Deposits	-	-	-	-	-
7 Other Obligations	-	-	-	-	-
8 Operational deposits					
9 Other Obligations					
10 Liabilities equivalent to interconnected assets					
11 Other Liabilities					
12 Derivative liabilities					
13 All other equity not included in the above categories	-				
14 Available stable funding					383.249
Required stable funding					
15 High Quality Liquid Assets					-
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	-	-	-	-	-
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	1.710.780	-	-	-	4.277
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	-	-	-	-
21 Loans with a risk weight of less than or equal to %35	-	-	-	-	-
22 Residential mortgages	-	-	-	-	-
23 Residential mortgages with a risk weight of less than or equal to %35	-	-	-	-	-
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	1.321.225	-	-	110.911	92.036
27 Physical traded commodities, including gold	-				-
28 Initial margin posted or given guarantee fund to central counterparty				4.051	123.663
29 Derivative Assets				768	768
30 Derivative Liabilities before the deduction of the variation margin				-	-
31 Other Assets not included above	1.321.225	-	-	-	87.985
32 Off-balance sheet commitments				106.860	267
33 Total Required stable funding					96.580
34 Net Stable Funding Ratio (%)					396,92

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (continued):

NSFR ratio development in the last 3 months of 2023 is shown in the table below.

Period	Ratio
October 31, 2023	531
November 30, 2023	337
December 31, 2023	322
3 Month Average	396,92

VI. EXPLANATIONS ON LEVERAGE RATIO

As of June 30, 2024, leverage ratio of the Bank calculated from the arithmetic average of the last three months is 41,39% (January 1, 2024: 30,43%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. The reason for the difference in leverage ratio between June 30, 2024 and January 1, 2024 period is that increase in average capital amount is higher than increase in average total risk amount.

	June 30, 2024 ^(*)	January 1, 2024 ^(*)
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	10.356.470	314
2 (Assets deducted from Core capital)	(84.085)	(15)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	10.272.385	299
Derivative financial assets and credit derivatives		
4 Cost of replenishment for derivative financial assets and credit derivatives	2.752	-
5 Potential credit risk amount of derivative financial assets and credit derivatives	-	-
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	2.752	-
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	2.410.151	5
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	2.410.151	5
Capital and total risk		
13 Core Capital	5.245.121	92
14 Total risk amount (sum of lines 3, 6, 9 and 12)	12.685.289	304
Leverage ratio		
15 Leverage ratio (%)	41,39	30,43

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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 RISK MANAGEMENT

The footnotes and related explanations prepared in accordance with the "Communiqué on Public Disclosures Related to Risk Management by Banks" published in the Official Gazette No. 29511 dated October 23, 2015 and entered into force as of March 31, 2016 are given in this section. As the standardized approach is used for credit risk in the Bank's capital adequacy calculation, the tables required to be prepared under the Internal Ratings Based Approach ("IRB") are not presented.

As part of risk management, many risks that have a significant impact on the Bank's financial performance are monitored. These risks consist of credit risk, market risk, operational risk, liquidity risk and profit share rate risk arising from the banking book. The risk management strategy is structured on the basis of the Bank's mission and vision, aiming to respond to the financial needs of customers in the most appropriate way and to support their financial success. In this context, business practices and working model support prudent risk management practices.

An internal risk appetite framework has been established within the bank to monitor these risks, and it is regularly communicated to senior management. Moreover, comprehensive risk management reports, which meticulously analyze all risks and encompass stress tests and scenario analysis, are presented to the Audit Committee.

To foster a unified risk culture within the Bank, risk management training sessions are conducted for Bank employees, and strategically important units receive detailed explanations regarding the significance of risk management. Risk management policies and procedures and bank regulations created on the basis of significant risks are accessible to all personnel working in our bank.

The Bank has a developing system for risk measurement methods. Presently, standard methods are predominantly utilized in calculations, with preparations underway to transition to advanced methods as the Bank expands. All risk processes are monitored closely.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

		Risk Weighted Amount		Minimum capital requirement
		June 30, 2024	January 1, 2024	June 30, 2024
1	Credit risk (excluding counterparty credit risk) (CCR)	4.611.560	198.168	368.925
2	Standardised approach (SA)	4.611.560	198.168	368.925
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Standardised approach for counterparty credit risk (SA-CCR)	-	-	-
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	3.341.995	-	267.360
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	600	-	48
17	Standardised approach (SA)	600	-	48
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	71.587	18.713	5.727
20	Basic Indicator Approach	71.587	18.713	5.727
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)	8.025.742	216.881	642.060

b. Credit risk:

b.1. General information on credit risk:

b.1.1. Credit quality of assets:

June 30, 2024	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	-	5.806.807	-	5.806.807
2	Debt securities	-	657.228	-	657.228
3	Off-balance sheet exposures	-	2.737.525	-	2.737.525
4	Total	-	9.201.560	-	9.201.560

January 1, 2024	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	-	-	-	-
2	Debt securities	-	111.343	-	111.343
3	Off-balance sheet exposures	-	-	-	-
4	Total	-	111.343	-	111.343

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b.1.2. Changes in stock of default loans and debt securities:

None (January 1, 2024: None).

b.2. Credit risk mitigation

b.2.1. Credit risk mitigation techniques:

	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateraliz ed amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateraliz ed amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateraliz ed amount of exposures secured by credit derivatives
June 30, 2024							
1 Loans	5.806.807	-	-	-	-	-	-
2 Debt securities	657.228	-	-	-	-	-	-
3 Total	6.464.035	-	-	-	-	-	-
4 Of which defaulted	-	-	-	-	-	-	-
	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateraliz ed amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateraliz ed amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateraliz ed amount of exposures secured by credit derivatives
January 1, 2024							
1 Loans	-	-	-	-	-	-	-
2 Debt securities	111.343	-	-	-	-	-	-
3 Total	111.343	-	-	-	-	-	-
4 Of which defaulted	-	-	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b.3. Credit Risk Using the Standardized Approach:

b.3.1. Credit risk exposure and credit risk mitigation techniques:

June 30, 2024	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		
	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	1.110.135	-	1.110.135	-	-	%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	977.029	1.964.993	977.029	-	195.406	%20,00
7	Receivables from corporates	1.725.932	550.337	1.690.520	275.168	1.905.444	%96,94
8	Retail receivables	-	-	-	-	-	%0,00
9	Receivables secured by mortgages on property	57.754	-	93.166	-	37.920	%40,70
10	Receivables secured by mortgages on commercial property	-	-	-	-	-	%0,00
11	Past due receivables	-	-	-	-	-	%0,00
12	Receivables defined in high risk category by BRSA	1.006.926	-	1.006.926	-	2.013.831	%200,00
13	Collateralized Securities	-	-	-	-	-	%0,00
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	%0,00
15	Investments similar to collective investment funds	3.341.995	-	3.341.995	-	3.341.995	%100,00
16	Other receivables	459.282	-	459.282	-	457.694	%99,65
17	Equity share investments	1.265	-	1.265	-	1.265	%100,00
18	Total	8.680.318	2.515.330	8.680.318	275.168	7.953.555	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b.3.1. Credit risk exposure and credit risk mitigation techniques (continued):

January 1, 2024		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	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Risk classes							
1	Receivables from central governments or central banks	9.383	-	9.383	-	-	%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	552.875	-	552.875	-	110.575	%20,00
7	Receivables from corporates	-	87.593	-	87.593	87.593	%100,00
8	Retail receivables	-	-	-	-	-	%0,00
9	Receivables secured by mortgages on property	-	-	-	-	-	%0,00
10	Receivables secured by mortgages on commercial property	-	-	-	-	-	%0,00
11	Past due receivables	-	-	-	-	-	%0,00
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	%0,00
13	Securities collateralized by mortgages	-	-	-	-	-	%0,00
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	%0,00
15	Investments similar to collective investment funds	-	-	-	-	-	%0,00
16	Other receivables	-	-	-	-	-	%0,00
17	Equity share investments	-	-	-	-	-	%0,00
18	Total	562.258	87.593	562.258	87.593	198.168	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b.3.2. Exposures by asset classes and risk weights:

June 30, 2024												Total risk amount (post-CCF and CRM)	
Risk Classes/Risk Weighted	0%	10%	20%	25%	35% secured by Property mortgage	50%	75%	100%	150%	250%	Others^(*)		
1	Receivables from central governments or central banks	1.110.135	-	-	-	-	-	-	-	-	-	-	1.110.135
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	-	-	977.029	-	-	-	-	-	-	-	-	977.029
7	Receivables from corporates	-	-	75.305	-	-	-	1.890.383	-	-	-	-	1.965.688
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	-	-	-	-	57.754	35.412	-	-	-	-	-	93.166
10	Receivables secured by mortgages on commercial property	-	-	-	-	-	-	-	-	-	-	-	-
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	42	-	1.006.884	-	1.006.926
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-	3.341.995	-	-	-	-	3.341.995
16	Other receivables	1.588	-	-	-	-	-	457.694	-	-	-	-	459.282
17	Equity share investments	-	-	-	-	-	-	1.265	-	-	-	-	1.265
18	Total	1.111.723	-	1.052.334	-	57.754	35.412	-	5.691.337	42	-	1.006.884	8.955.486

^(*) Represents 200% and 500 % risk weight.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b.3.2. Exposures by asset classes and risk weights (Continued):

January 01, 2024		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	9.383	-	-	-	-	-	-	-	-	-	-	9.383
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	-	-	552.875	-	-	-	-	-	-	-	-	552.875
7	Receivables from corporates	-	-	-	-	-	-	87.593	-	-	-	-	87.593
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by mortgages on commercial property	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
16	Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
17	Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-
18	Total	9.383	-	552.875	-	-	-	87.593	-	-	-	-	649.851

(*) Represents 200% and 500 % risk weight.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c. Counterparty credit risk:

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

None (January 01, 2024: None).

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

None (January 01, 2024: None).

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

None (January 01, 2024: None).

c.4. Collaterals for CCR:

None (January 01, 2024: None).

c.5. Information on the risks of the Bank arising from purchased or sold credit derivatives:

None (January 01, 2024: None).

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

None (January 01, 2024: None).

d. Information to be announced to public on Securitization:

None (January 01, 2024: None).

e. Market risk

Market risk under standardised approach:

	June 30, 2024	January 1, 2024
	RWA	RWA
Outright products		
1 Profit rate risk (general and specific)	-	-
2 Equity risk (general and specific)	-	-
3 Foreign exchange risk	-	-
4 Commodity risk	600	-
Options		
5 Simplified approach	-	-
6 Delta-plus method	-	-
7 Scenario approach	-	-
8 Securitisation	-	-
9 Total	600	-

X. Explanations on business segments:

The Bank operates in the areas of Commercial and Corporate, Retail Banking and Treasury.

June 30, 2024	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Operating Income	15.401	556.023	215.530	600.600	1.387.554
Operating Expenses	(15.026)	(307.695)	(7.221)	(488.744)	(818.686)
Operating Income/Expenses	375	248.328	208.309	111.856	568.868
Profit/(Loss) Before Tax	375	248.328	208.308	111.857	568.868
Tax Expense	-	-	-	(88.281)	(88.281)
Current Year Profit/(Loss)	375	248.328	208.308	23.576	480.587
Total Assets	42	5.841.775	2.159.880	3.980.833	11.982.530
Total Liabilities	239.593	4.424.119	898.587	6.420.231	11.982.530

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

1. a. Cash and balances with the Central Bank of Republic of Türkiye (CBRT):

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Cash/Foreign currency	-	-	-	-
CBRT	1.833	476.559	538	628
Other ^(*)	-	2.486	-	-
Total	1.833	479.045	538	628

(*) Includes precious metals amounting to TL 2.486 as of June 30, 2024.

b. Information related to CBRT:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Unrestricted demand deposit	1.833	421.828	538	628
Unrestricted time deposit	-	-	-	-
Restricted time deposit	-	54.731	-	-
Total	1.833	476.559	538	628

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, 2024, the Bank's applicable rates for Turkish lira required reserves are between 3% and 33%, depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 30%, depending on the maturity structure of participation funds and other liabilities.

c.1. Information on Banks:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Banks				
Domestic	583.398	475.089	441.437	-
Abroad	-	17.948	-	-
Foreign head offices and branches	-	-	-	-
Total	583.398	493.037	441.437	-

c.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”.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

2. Financial assets measured at fair value through profit or loss:

a. 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, 2024, the Bank has not any nominal investment amount subject to repurchase agreements (January 1, 2024: None).

As of June 30, 2024, the Bank has not any collateralized /blocked nominal investment amount (January 1, 2024: None).

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

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Investment fund participation certificates (Net)	3.341.995	-	111.343	-
Sukuk	-	-	-	-
Equity Securities	15	-	15	-
Other	-	-	-	-
Total	3.342.010	-	111.358	-

3. Information on financial assets measured at fair value through other comprehensive income:

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

As of June 30, 2024, the Bank has not any nominal investment amount subject to repurchase agreements (January 1, 2024: None).

As of June 30, 2024, the Bank has not any collateralized /blocked nominal investment amount (January 1, 2024: None).

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

	June 30, 2024	January 1, 2024
Debt Securities	284.633	-
Quoted on a stock exchange	284.633	-
Unquoted	-	-
Share Certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	-	-
Total	284.633	-

4. Information on financial assets measured at amortised cost:

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

As of June 30, 2024, the Bank has not any nominal investment amount subject to repurchase (January 1, 2024: None).

As of June 30, 2024, the Bank has not any collateralized/blocked nominal investment amount (January 1, 2024: None).

b. Information on debt securities measured at amortised cost:

	June 30, 2024	January 1, 2024
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	372.595	-
Other Debt Securities	-	-
Total	372.595	-

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

c. Information related to financial assets measured at amortised cost:

	June 30, 2024	January 1, 2024
Debt Securities	372.595	-
Quoted on a stock exchange	372.595	-
Unquoted	-	-
Impairment provision (-)	-	-
Total	372.595	-

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

	June 30, 2024	January 1, 2024
Balance at beginning of period	-	-
Foreign currency differences on monetary assets	-	-
Purchases during period (*)	372.595	-
Disposals through sales and redemptions	-	-
Impairment provision (-)	-	-
Closing balance	372.595	-

(*) Rediscounts are presented in the "Purchases during the year" line.

5. Information on derivative financial assets

a. Table of positive differences related to derivative financial assets:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Forward Transactions	-	-	-	-
Swap Transactions	-	-	-	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

The Bank has not any derivative financial assets for hedging purposes (January 1, 2023: None).

6. Information on loans:

a. Information on all types of loans and advances given to shareholders and employees of the Bank:

None (January 1, 2024: None).

b. Information on standard loans and loans under close monitoring including restructured or rescheduled loans:

b1. Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans:

June 30, 2024	Cash Loans	Standard Loans	Loans Under Close Monitoring		
			Not Under the Scope of Restructuring or Rescheduling	Amendments to the Terms of Contracts	Restructured Refinancing
Loans		5.806.807	-	-	-
Export loans		-	-	-	-
Import loans		-	-	-	-
Business loans		5.539.535	-	-	-
Consumer loans		42	-	-	-
Credit cards		-	-	-	-
Loans given to financial sector		-	-	-	-
Other		267.230	-	-	-
Other receivables		-	-	-	-
Total		5.806.807	-	-	-

As of January 1, 2024, the Bank has not any loans.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

6. Information on loans (Continued)

c. 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”.

d. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards:

June 30, 2024	Short-term	Medium and long-term	Total
Consumer loans-TL	42	-	42
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	42	-	42
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	-	-	-
With installment	-	-	-
Without installment	-	-	-
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
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	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	42	-	42

As of January 1, 2024, the Bank has not any loans.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

6. Information on loans (Continued)

e. Information on commercial loans with installments and corporate credit cards:

June 30, 2024	Short-term	Medium and long-term	Total
Commercial installment loans-TL	36.045	91.297	127.342
Business loans	-	-	-
Vehicle loans	36.045	91.297	127.342
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	-	59.383	59.383
Business loans	-	-	-
Vehicle loans	-	59.383	59.383
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	36.045	150.680	186.725

As of January 1, 2024, the Bank has not any loans.

f. 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”.

g. Breakdown of domestic and foreign loans:

	June 30, 2024	January 1, 2024
Domestic loans	5.806.807	-
Foreign loans	-	-
Total	5.806.807	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

6. Information on loans (Continued)

h. Loans granted to subsidiaries and associates:

None (January 1, 2024: None).

i. Specific provisions for loans

None (January 1, 2024: None).

j. Information on non-performing loans (net):

None (January 1, 2024: None).

k. 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”.

l. 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”.

7. Information on lease receivables (net):

None (January 1, 2024: None).

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

None (January 1, 2024: None).

9. Associates:

None (January 1, 2024: None).

10. Information on subsidiaries (net):

a1. Information on unconsolidated non financial subsidiaries:

Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TL 1.250 and registered in the Trade Registry Gazette on March 15, 2024 (January 1, 2024: None).

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%

a2. Information on subsidiaries:

None (January 1, 2024: None).

11. Information on investments in joint-ventures:

None (January 1, 2024: None).

12. 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”.

13. 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”.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):

14. Information on investment property:

The Bank has not any investment properties as of June 30, 2024 (January 1, 2024: 1.486).

	June 30, 2024	January 1, 2024
Opening Balance	1.486	1.486
Additions	-	-
Sales (-)	-	-
Transfers (*)	(1.486)	-
Revaluation amount	-	-
Total	-	1.486

(*) The Bank's real estates in Istanbul, Izmir and Mersin have been transferred from investment property to tangible assets.

15. Information related to deferred tax asset:

As of June 30, 2024, the Bank calculated net deferred tax asset of TL 46.916 by netting off deferred tax asset of TL 51.055 and deferred tax liability of TL 4.139 on all tax deductible/taxable temporary differences arising between the carrying amounts and the tax base of assets and liabilities in the financial statements that will be considered in the calculation of taxable earnings in the future periods.

	June 30, 2024	January 1, 2024
Rediscount on profit share and prepaid fees and commission income and unearned revenues	18.533	-
Provisions for retirement premium and vacation pay liabilities	4.108	9.160
Difference between carrying value and tax base of tangible assets (amortisation differences)	-	-
Provisions	23.906	15
Leasing profit share expenses	4.508	-
Other	-	2.847
Deferred tax asset	51.055	12.022
Difference between carrying value and tax base of tangible assets (amortisation differences)	1.546	-
Other	2.593	2.747
Deferred tax liability	4.139	2.747
Deferred tax asset (net)	46.916	9.275

16. Information on other assets:

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Information on funds collected:

a. Information on maturity structure of funds collected:

June 30, 2024	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	3.653	-	-	-	-	-	-	-	3.653
II. Real Persons Participation									
Accounts Non-Trade TL	-	384	12.542	745	-	-	2.270.964	-	2.284.635
III. Current Account other-TL	130.278	-	-	-	-	-	-	-	130.278
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	130.278	-	-	-	-	-	-	-	130.278
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	839.347	131.002	117.630	-	127.786	-	-	1.215.765
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	839.347	131.002	117.630	-	127.786	-	-	1.215.765
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts									
Non-Trade FC	8.925	-	-	-	-	-	-	-	8.925
VI. Real Persons Participation									
Accounts Non-Trade FC	-	-	-	-	-	-	-	-	-
VII. Other Current Accounts FC	172.295	-	-	-	-	-	-	-	172.295
Residents in Türkiye-Corporate	172.295	-	-	-	-	-	-	-	172.295
Residents Abroad-Corporate	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	-	430.373	70.248	-	-	-	-	-	500.621
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	430.373	70.248	-	-	-	-	-	500.621
Other institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	2.924	-	-	-	-	-	-	-	2.924
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)	318.075	1.270.104	213.792	118.375	-	127.786	2.270.964	-	4.319.096

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (CONTINUED):

1. Information on funds collected: (Continued)

a. Information on maturity structure of funds collected: (Continued)

January 1, 2024	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	-	-	-	-	-	-	-	-	-
II. Real Persons Participation Accounts Non-Trade TL	-	-	-	-	-	-	-	-	-
III. Current Account other-TL	29	-	-	-	-	-	-	-	29
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	29	-	-	-	-	-	-	-	29
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	-	-	-	-	-	-	-	-
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non-Trade FC	-	-	-	-	-	-	-	-	-
VI. Real Persons Participation Accounts Non-Trade FC	26	-	-	-	-	-	-	-	26
VII. Other Current Accounts FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye-Corporate	-	-	-	-	-	-	-	-	-
Residents abroad-Corporate	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other-FC	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	-	-	-	-	-	-	-	-
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	-	-	-	-	-	-	-	-	-
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)	55	-	-	-	-	-	-	-	55

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (CONTINUED):

1. Information on funds collected: (Continued)

b. 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, 2024	January 1, 2024	June 30, 2024	January 1, 2024
Real persons' current and participation accounts	17.995	26	2.279.650	-
Turkish Lira accounts	16.462	-	2.271.826	-
Foreign currency accounts	1.532	26	7.825	-
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, 2024	January 1, 2024	June 30, 2024	January 1, 2024
Legal Entities' current and participation accounts	32.862	29	1.988.539	-
Turkish Lira accounts	27.369	29	1.318.674	-
Foreign currency accounts	5.493	-	669.865	-
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

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

	June 30, 2024	January 1, 2024
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	109.493	-
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	-	-

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	-	674.959	-	-
Loans from foreign banks, institutions and funds	-	-	-	-
Total	-	674.959	-	-

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (CONTINUED):

2. Information on borrowings: (Continued)

2.2. Maturity analysis of funds borrowed:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Short-Term	-	674.959	-	-
Medium and Long-Term	-	-	-	-
Total	-	674.959	-	-

3. Information on derivative financial liabilities:

None (January 1, 2024: None).

4. Lease payables (Net):

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Less than a year	8.494	-	1.621	-
1 to 4 years	139.068	-	4.124	-
Over 4 years	110.892	-	-	-
Total	258.454	-	5.745	-

5. Information on the hedging derivative financial liabilities:

The Bank has not any derivative financial liabilities for hedging purposes (January 1, 2024: None).

6. Information on provisions:

a. Information on general provisions

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Reserves for I. Group Loans and Receivables	61.804	19.677	40	-
Reserves for II. Group Loans and Receivables	-	-	-	-
Reserved for Non-cash Loans	4.040	111	48	-
Total	65.844	19.788	88	-

b. Information on provisions for employee rights:

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 10.731 (January 1, 2024: TL 10.731) and vacation pay liability amounting to TL 718 (January 1, 2024: TL 20.136). The Bank 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.

c. Other provisions:

Although the Bank's other provisions do not exceed 10% of the total provisions as of June 30, 2024, the amount of provision for 3 ongoing lawsuits filed against the Bank is TL 51 (January 1, 2024: 51). The Bank does not expect any significant impact on the unconsolidated financial statements related to these lawsuits.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):

7. Information on taxes payable:

a. Explanations on current tax liability

a.1. Information on taxes payable:

	June 30, 2024	January 1, 2024
Corporate taxes payable	88.748	-
Banking insurance transaction tax	3.539	205
Taxation on securities income	1.407	13
Value added tax payable	3.741	1.192
Taxation on real estate income	209	-
Foreign exchange transaction tax	10	-
Income tax deducted from wages	11.484	4.271
Other	980	-
Total	110.118	5.681

a.2. Information on premiums:

	June 30, 2024	January 1, 2024
Social security premiums-employee	4.768	974
Social security premiums-employer	3.950	1.222
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	537	65
Unemployment insurance-employer	268	130
Other	-	-
Total	9.523	2.391

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

None (June 1, 2024: None).

9. 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:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Debt instruments to be included in calculation of additional Tier I Capital	-	-	-	-
Subordinated loans	-	-	-	-
Subordinated debt instruments	-	-	-	-
Debt instruments to be included in calculation of Tier II Capital (*)	-	-	500.000	-
Subordinated loans	-	-	500.000	-
Subordinated debt instruments	-	-	-	-
Total	-	-	500.000	-

(*) On November 17, 2023, the Board of Directors resolved that TRY 500,000 deposited in cash to be added to the capital in the first capital increase of the Bank's shareholders shall be taken as contribution capital and monitored in the contribution capital account in accordance with the BRSA's letter numbered E-43890421-101.01.04-102671.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):

10. Breakdown of items in other liabilities, which exceed 10% of the balance sheet total, and breakdown of items, which constitute at least 20% of grand total:

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

11. Information on shareholders' equity:

a. Presentation of paid-in capital:

	June 30, 2024	January 1, 2024
Common stock	5.999.337	99.337
Preferred stock	-	-

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

The Bank does not apply the registered share capital system.

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

The Bank increased its paid-in capital by TL 2.900.000 on 21.02.2024 with the BRSA's letter numbered E-43890421-101.01.04-111292 and by TL 3.000.000 on 15.05.2024 with the BRSA's letter numbered E-43890421-101.01.04-119222 and increased its paid-in capital to TL 5.999.337.

d. 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.

e. 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.

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

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

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

There are no privileges given to stocks representing the capital.

h. Information on marketable securities valuation reserve:

	June 30, 2024		January 1, 2024	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference	14.913	-	-	-
Foreign exchange difference	-	-	-	-
Total	14.913	-	-	-

i. Information on other capital reserves:

None.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET:

1. Explanations on off balance sheet:

a. Type and amount of irrevocable loan commitments:

	<u>June 30, 2024</u>	<u>January 1, 2024</u>
Commitments for credit card limits	-	-
Payment commitments for cheques	-	-
Asset purchase and sale commitments	2.184.173	-
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	2.184.173	-

b. Type and amount of possible losses and commitments arising from off-balance sheet items:

b.1. Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letters of credit:

	<u>June 30, 2024</u>	<u>January 1, 2024</u>
Letters of guarantees	553.352	5.447
Bank loans	-	-
Letters of credit	-	-
Other guaranties and sureties	-	-
Total	553.352	5.447

b.2. Revocable, irrevocable guarantees and other similar commitments and contingencies:

	<u>June 30, 2024</u>	<u>January 1, 2024</u>
Letters of guarantees	553.352	5.447
Long standing letters of guarantees	107.963	5.447
Temporary letters of guarantees	23.782	-
Advance letters of guarantees	421.606	-
Letters of guarantees given to customs	1	-
Sureties and similar transactions	-	-
Total	553.352	5.447

c. Within the Non-cash Loans

c.1. Total amount of non-cash loans:

	<u>June 30, 2024</u>	<u>January 1, 2024</u>
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	553.352	5.447
Total	553.352	5.447

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET (CONTINUED):

c.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”.

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

5. Other

There are letters of guarantee amounting to TRY 6.070 issued to former companies of Uzan Group as of June 30, 2024 and there is no collateral for the portion of the letters of guarantee amounting to full TRY 6.068. As of June 30, 2024, there is no provision for this matter in the accompanying unconsolidated financial statements. The effect of these letters of guarantee on the financial statements will be determined according to the outcome of the related lawsuits and is not expected to have a negative impact on the financial statements of the Bank.

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS:

1. Information on profit share income:

a. Information on profit share income received from loans:

	January 1 - June 30, 2024	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	442.158	6.261
Medium and Long Term Loans	78.268	5.801
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	520.426	12.062

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

b. Information on profit share income received from banks:

	January 1 - June 30, 2024	
	TL	FC
CBRT	1.384	-
Domestic Banks	345.089	281
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
Total	346.473	281

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**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS:

1. Information on profit share income: (Continued)

c. Information on profit share income received from marketable securities:

	January 1 - June 30, 2024	
	TL	FC
Financial assets measured at fair value through profit/loss	-	-
Financial assets measured at fair value through other comprehensive income	19.719	-
Financial assets measured at amortised cost	22.595	-
Total	42.314	-

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

None.

2. Explanations on profit share expenses:

a. Distribution of profit share expense on funds collected based on maturity of funds collected:

Account name	Profit sharing accounts							Accumulated profit sharing account	Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	21	453	39	-	-	264.782	-	265.295	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	42.635	8.884	3.610	-	936	-	-	56.065	
Other institutions profit sharing accounts	-	-	-	-	-	-	-	-	
Total	42.656	9.337	3.649	-	936	264.782	-	321.360	
FC									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	-	-	-	-	-	-	-	-	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	1.337	24	-	-	-	-	-	1.361	
Other institutions profit sharing accounts	-	-	-	-	-	-	-	-	
Precious metals deposits	-	-	-	-	-	-	-	-	
Total	1.337	24	-	-	-	-	-	1.361	
Grand total	43.993	9.361	3.649	-	936	264.782	-	322.721	

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued):

2. Explanations on profit share expenses (Continued):

b. Information on profit share expense paid to funds borrowed:

	January 1 - June 30, 2024	
	TL	FC
Banks	-	936
CBRT	-	-
Domestic banks	-	936
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	86	-
Total	86	936

c. Profit share expense paid to associates and subsidiaries:

None.

d. Profit share expenses paid to marketable securities issued:

None.

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, 2024
Banking Service Package Sales Revenues	29.158
Other	317
Total	29.475

Other Fees and Commissions Paid	January 1 - June 30, 2024
Credit cards fees and commissions	3.237
Fees and commissions for Swift, EFT and money orders	622
Brokerage commission for leasing transactions	362
Other	126
Total	4.347

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (CONTINUED):

4. Information on dividend income:

None.

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

January 1 - June 30, 2024

Income	7.431.668
Income from capital market transactions	274.692
Income from derivative financial instruments	4.552
Foreign exchange income	7.152.424
Loss (-)	7.021.800
Loss on capital market transactions	-
Loss on derivative financial instruments	7
Foreign exchange losses	7.021.793
Trading Income/Loss (net)	409.868

6. Explanations related to other operating income:

January 1 - June 30, 2024

Reversal of provisions	19.613
Operating lease income	589
Other income	771
Total	20.973

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued)

7. Information on other operating expenses:

January 1 - June 30, 2024

Provision for retirement pay liability	-
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	32.830
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	6.925
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	53.626
Leasing Expenses on TFRS 16 Exceptions	3.729
Maintenance and repair expenses	750
Advertisement expenses	636
Other expenses ^(*)	48.511
Loss on sale of assets	-
Other ^(**)	32.464
Total	125.845

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

January 1 - June 30, 2024

Dues	20.746
Communication Expenses	2.450
Cleaning expenses	4.467
Heating, lighting and water expenses	1.273
Representation and Hosting expenses	2.785
Vehicle expenses	3.890
Movables Insurance Expenses	113
Stationery Expenses	1.317
Expense Share for Common Expenses	495
Computer Usage Expenses	4.311
Rental expenses	3.729
Other	2.935
Total	48.511

^(**) Details of "other" balance are provided as below:

January 1 - June 30, 2024

Taxes, Duties, Charges and Funds	15.615
Audit and Consultancy Fees	7.782
Institution and Union participation share	3.671
Amounts Allocated from Profits to be Distributed to Participation Accounts	4.343
Other	1.053
Total	32.464

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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

IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS (Continued):

8. 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”.

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

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

As of June 30, 2024, the Bank has deferred tax income amounts to TL 78.344 and deferred tax expense amounts to TL 38.629. Current tax provision amounts to TL 127.996.

10. 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”.

11. 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 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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**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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VII. Explanations related to the risk group of the Bank:

1. Information on the volume of transactions relating to the Bank's risk group, outstanding loans and funds collected and income and expenses related to the period:

a. Current period:

June 30, 2024 Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		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	-	-	-	-	-	-
Balance at the end of the period	-	-	-	-	351.345	-
Profit share and commission income received	-	-	-	-	21.567	-

b. Information on current and profit sharing accounts of the Bank's risk group:

Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	June 30, 2024		June 30, 2024		June 30, 2024	
	Current and profit sharing accounts					
Balance at the beginning of period	-	-	-	-	-	-
Balance at the end of period	-	-	-	-	586.612	-
Profit share expense	-	-	-	-	-	5.256

c. Information on forward and option agreements and other similar agreements with related parties:

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

For the period January 1 - June 30, 2024 the Bank has paid TL 43.554 to top management.

VIII. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

None.

DÜNYA KATILIM BANKASI A.Ş.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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

SECTION SIX

LIMITED REVIEW REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR’S REPORT:

The Bank’s unconsolidated financial statements as of and for the period ended June 30, 2024 have been reviewed by “PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi” and the reviewed report dated August 14, 2024 is presented at the beginning of the financial statements and related notes.

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

None.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
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(Thousand of Turkish Lira (TL) unless otherwise stated)

SECTION SEVEN

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 BANK FOR THE INTERIM PERIOD:

a) Message from the Chairman of the Board

As Dünya Katılım Bank, we have completed the second quarter of 2024 marked by significant milestones.

In the previous quarter, our Board of Directors resolved to increase our capital from 3 billion Turkish liras to 6 billion Turkish liras. This decision received preliminary approval from the Banking Regulation and Supervision Agency and has now been officially sanctioned, thereby raising our Bank's capital to TRY 6 billion.

Over the past three months, our institution has made substantial progress with the initiation of operations at our physical branches in Istanbul. We are also preparing to launch physical branches in other key cities, including Ankara, Antalya, Mersin, Gaziantep, Bursa, and Konya. We are entering a phase where our branch network will gradually expand nationwide, allowing us to reach a broader customer base, which is a development we anticipate with great enthusiasm.

On the digital banking front, we are poised to benefit from our dedicated efforts. We have launched our Internet Branch. And we are finalizing preparations to soon roll out our Mobile Branch application.

The first half of the year has seen extremely encouraging developments for the future. The resilience of our economy and the Turkish banking sector provides us with a robust foundation, enabling us to excel in the competitive landscape of the sector.

With our increasingly talented team, I firmly believe that we will elevate both Dünya Katılım and the participation finance sector to the distinguished levels they deserve. I extend my congratulations to every member of our team who strives diligently and earns their achievements, and I wish for the continued success of our endeavors.

Sincerely,

Ahmet AHLATCI
Chairman of the Board

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2024**

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

INTERIM ACTIVITY REPORT (Continued)

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

b) General Manager's Message

As we conclude the first half of the year, it is highly gratifying and motivating to witness the rapid realization of our dreams, now standing before us in tangible form. Over the past period, we successfully inaugurated four branches in Istanbul, and we aim to expand to a total of 25 branches nationwide by the end of this year, with a long-term goal of reaching 100 physical branches by the end of 2028.

While it is exciting to see our physical branches established as traditional structures, we are acutely aware of the direction the world is heading and are committed to positioning Dünya Katılım at the forefront of this transformation.

As of March 2024, the number of active digital banking customers in the conventional banking sector has nearly doubled over the past four years, increasing from 56.3 million to 113.6 million. In the participation banking sector, where we operate, this growth has been even more pronounced, with customer numbers more than doubling from 2.6 million to 5.5 million over the same period. Notably, approximately 90% of these customers in both sectors exclusively use mobile banking services.

Therefore, as an institution, we emphasize digital banking, fully aware of the critical importance of mobile banking. As a result, we have launched our Internet Branch, now available to our customers. We are diligently working on our Mobile Branch application and eagerly anticipate its upcoming launch in app stores.

Current economic indicators bolster our confidence that our country's economy will overcome inflation and achieve our growth targets by reducing the current account deficit in the coming periods. Concurrently, Dünya Katılım is making steadfast progress toward its future objectives. Our team is collectively experiencing the exhilarating pace of this journey. The substantial progress we have achieved in the first six months of 2024 marks the initial sprouting phase of our establishment process. We anticipate that this growth will soon yield significant results, allowing us, as Dünya Katılım, to celebrate not only the expansion of our brand but also the growth of the participation finance sector alongside all our stakeholders.

I extend my deepest gratitude to our Board of Directors for their unwavering support and to each of my colleagues for their dedicated efforts.

Sincerely,

İkram GÖKTAŞ
General Manager

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

INTERIM ACTIVITY REPORT (Continued)

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

Capital and Shareholder' Structure

Name/Commercial Name	Share Amount	Share Ratio (%)	Paid Shares	Unpaid Shares
AHL Ahlatcı Finansal Yönetim A.Ş.	5.996.679	99,96	5.996.679	-

c) Changes in the articles of association for the period 1 January 2024 – 30 June 2024

None.

d) Branch and Personnel Information

As of June 30, 2024, the Bank's total number of branches is 8 and the total number of personnel is 261.

e) 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
Murat UYSAL	Deputy Member of BOD	Master
Ahmet Emin AHLATCI	Member of BOD	Bachelor
Rıza Tuna TURAGAY	Member of BOD	Master
Hüseyin Kadri Samsunlu	Member of BOD	Master
Ikram 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 GÜLTAS	Assistant General Manager Responsible for Talent and Culture	Doctorate
Kadir DOGUERI	Assistant General Manager Responsible for Operations	Master
Kamil KIBAR	Assistant General Manager Responsible for Treasury	Bachelor

f) Managers of the Departments within Internal Systems

Name surname	Professional Experience	Seniority in the Field of Responsibility	Education status	Fields of Responsibility
Dr. Mehmet ŞİMŞEK	23 Years	1 Years	Doctorate	Head of Risk Management
Muhittin NAMALIR	13 Years	13 Years	Master	Head of Internal Control and Compliance
Serkan DELİKANLI	21 Years	14 Years	Master	Director of the Inspection Board

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

INTERIM ACTIVITY REPORT (Continued)

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

g) Committee and committee members formed after the distribution of duties among the members of the Board of Directors

CREDIT COMMITTEE

1. Rıza Tuna Turagay (Chairman)
2. Murat Uysal (Member)
3. İkrâm Göktaş (General Manager)
4. Mustafa Er (Reserve Member)
5. Abdül Latif Özkaynak (Reserve Member)

CORPORATE GOVERNANCE COMMITTEE

1. Ahmet Ahlatcı (Chairman)
2. Ahmet Emin Ahlatcı
3. Murat Uysal
4. İkrâm Göktaş
5. Hüseyin Kadri Samsunlu

AUDIT COMMITTEE

1. Abdül Latif Özkaynak (Chairman)
2. Mustafa Er

REMUNERATION COMMITTEE

1. Ahmet Ahlatcı (Chairman)
2. Rıza Tuna Turagay
3. Murat Uysal
4. Hüseyin Kadri Samsunlu

INFORMATION TECHNOLOGIES COMMITTEE

1. Ahmet Emin Ahlatcı
2. Abdül Latif Özkaynak
3. Hüseyin Kadri Samsunlu
4. İkrâm Göktaş

h) Selected financial indicators of Dünya Katılım Bankası A.Ş.

Assets	June 30, 2024	January 1, 2024
Loans and Lease Receivables	5.806.807	-
Securities	3.999.238	111.358
Total Assets	9.806.045	111.358
Liabilities	June 30, 2024	January 1, 2024
Funds Collected	4.319.096	55
Shareholders' Equity	6.480.217	84.044
Total Liabilities	10.799.313	84.099

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2024

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

INTERIM ACTIVITY REPORT (Continued)

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

Income/Expense Accounts	January 1 - June 30, 2024	
Profit Share Income		926.892
Profit Share Expense		338.363
Net Profit Share Income		588.529
Net Fees and Commissions Income/Expenses		25.467
Personnel Expenses		264.491
Trading Income / Loss (net)		409.868
Other Operating Income		20.973
Provision For Impairment of Loans and Other Receivables		85.633
Other Operating Expenses		125.845
Income / Loss Before Taxes		568.868
Tax Provision		88.281
Net Profit/Loss		480.587

Assets	June 30, 2024	January 1, 2024
Total Loans/Total Assets	48,46%	-
Total Loans/Collected Funds	134,44%	-
Capital Adequacy Ratio	79,39%	263,75%

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