

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT JUNE 30, 2025
TOGETHER WITH LIMITED REVIEW REPORT**

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



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

(Convenience translation of the independent auditor's review report originally issued in Turkish,
See Note I 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 2025 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 Financial 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 ("TAS 34") "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "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 conducted in accordance with Standards on Auditing 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 audit opinion.

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information does not present fairly in all material respects the interim unconsolidated financial position of Dünya Katılım Bankası A.Ş. at 30 June 2025 and the results of its unconsolidated financial performance and its unconsolidated cash flows for the six-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



Report on other regulatory requirements arising from legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section Eight, is not consistent with the reviewed 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 2025. 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, 15 August 2025

UNCONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.
AS OF AND FOR THE SIX-MONTH JUNE 30, 2025

Bank's headquarter address : Yamanevler Mah. Ahmet Tevfik İleri Cad. No: 22-26 İç Kapı No: 61 Ümraniye / İstanbul
Bank's phone number : 444 3 166
Bank's facsimile : 00 90 212 272 64 46
Bank's website : www.dunyakatilim.com.tr
Electronic mail contact info : bilgi@dunyakatilim.com.tr

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
- OTHER EXPLANATIONS
- 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, 2025

(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.

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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

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 GÖKTAŞ	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 DOĞUERİ	Operation
Kamil KİBAR	Treasury and International Banking

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 %57,00 of the shares, and Ahmet Emin AHLATCI, a Board Member, indirectly holds %12,09 of the shares.

Pursuant to Article 5 of the Banking Law No. 5411, "In the application of this Law, in determining the indirect shareholding of natural persons, the shares of a natural person together with those of their spouse and children, and the partnerships in which they or these persons participate with unlimited liability, or the shares of partnerships controlled separately or jointly by these persons or partnerships, shall be considered together. In determining the indirect shareholding of legal entities, the shares belonging to them together with the shares of the partnerships they control shall be calculated together." Accordingly, indirect shareholding calculation has been performed.

IV. INFORMATION ON THE BANK'S QUALIFIED SHAREHOLDERS:

Name/Commercial Name	Share Amount	Share Ratio (%)	Paid Shares	Unpaid Shares
AHL Ahlatcı Finansal Yönetim A.Ş.	7.268.971	99,95	7.268.971	-

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

The Bank operates in accordance with the principles of interest-free banking as a participation bank. As of June 30, 2025, the bank operates with 21 branches and 556 personnel. 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;

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

GENERAL INFORMATION (Continued)

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

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.

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. The subsidiaries other than Techdünya Bilişim Teknoloji ve Ticaret A.Ş. are within the scope of full consolidation.

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)
- II. UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET
- III. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
- IV. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- V. UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VI. UNCONSOLIDATED STATEMENT OF CASH FLOWS

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF JUNE 30, 2025

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

ASSETS	Notes (Section Five-I)	CURRENT PERIOD June 30, 2025			PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		4,747.623	11.180.566	15.928.189	3.206.650	6.994.991	10.201.641
1.1 Cash and Cash Equivalents	(1)	2,088.945	10,568.440	12.657.385	2,235.506	6,846.120	9,081.626
1.1.1 Cash and Balances with Central Bank		2,045.987	8.838.764	10.884.751	610.479	4.033.526	4.644.005
1.1.2 Banks		42.958	1.729.676	1.772.634	1.625.027	2.812.594	4.437.621
1.1.3 Money Market Placements		-	-	-	-	-	-
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	1,129.168	149.025	1,278.193	962	132.336	133.298
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		15	-	15	15	-	15
1.2.3 Other Financial Assets		1,129.153	149.025	1,278.178	947	132.336	133.283
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	1,526.681	437.722	1,964.403	964.443	-	964.443
1.3.1 Government Securities		1,526.681	437.722	1,964.403	964.443	-	964.443
1.3.2 Equity Securities		-	-	-	-	-	-
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets	(5)	2,829	25.379	28.208	5,739	16.535	22.274
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		2,829	25.379	28.208	5,739	16.535	22.274
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		23,128.535	12,810.462	35,938.997	16,311.239	7,113.893	23,425.132
2.1 Loans	(6)	22,079.836	12,016.424	34,096.260	15,915.566	7,113.893	23,029.459
2.2 Lease Receivables	(7)	433.765	794.038	1,227.803	4,363	-	4,363
2.3 Financial Assets Measured at Amortised Cost	(4)	614.934	-	614.934	391.310	-	391.310
2.3.1 Government Securities		614.934	-	614.934	391.310	-	391.310
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)	651.500	-	651.500	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)	651.500	-	651.500	1,250	-	1,250
4.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	650.250	-	650.250	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1.250	-	1.250	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)		552.786	-	552.786	490.907	-	490.907
VI. INTANGIBLE ASSETS (Net)		290.944	-	290.944	212.558	-	212.558
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		290.944	-	290.944	212.558	-	212.558
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		1,991	-	1,991	34	-	34
IX. DEFERRED TAX ASSET	(15)	192.180	-	192.180	77.838	-	77.838
X. OTHER ASSETS	(16)	491.121	540	491.661	225.797	-	225.797
TOTAL ASSETS		30,056.680	23,991.568	54,048.248	20,526.273	14,108.884	34,635.157

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, 2025

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

LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD June 30, 2025			PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total	TL	FC	Total
I. FUNDS COLLECTED	(1)	17.667.362	22.368.726	40.036.088	13.422.152	10.402.557	23.824.709
II. FUNDS BORROWED	(2)	390.490	3.581.388	3.971.878	85.110	1.837.130	1.922.240
III. BORROWINGS FROM MONEY MARKETS		509.788	-	509.788	480.631	-	480.631
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(3)	48.138	71.988	120.126	72	26.074	26.146
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		48.138	71.988	120.126	72	26.074	26.146
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES	(4)	158.221	-	158.221	118.104	-	118.104
VIII. PROVISIONS	(6)	472.085	220.030	692.115	283.059	116.012	399.071
8.1 General loan loss provisions		423.422	219.609	643.031	253.923	116.012	369.935
8.2 Restructuring Reserves		-	-	-	-	-	-
8.3 Reserve for Employee Benefits		47.825	-	47.825	29.085	-	29.085
8.4 Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.5 Other Provisions		838	421	1.259	51	-	51
IX. CURRENT TAX LIABILITY	(7)	304.665	-	304.665	299.527	-	299.527
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)	-	-	-	-	-	-
12.1 Loans		-	-	-	-	-	-
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(10)	223.279	9.125	232.404	208.385	14.254	222.639
XIV. SHAREHOLDERS' EQUITY	(11)	8.027.936	(4.973)	8.022.963	7.342.090	-	7.342.090
14.1 Paid-In Capital		7.272.337	-	7.272.337	5.999.337	-	5.999.337
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		(6.144)	-	(6.144)	(6.144)	-	(6.144)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		17.553	(4.973)	12.580	8.303	-	8.303
14.5 Profit Reserves		67.594	-	67.594	-	-	-
14.5.1 Legal Reserves		67.029	-	67.029	-	-	-
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		565	-	565	-	-	-
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Profit or Loss		676.596	-	676.596	1.340.594	-	1.340.594
14.6.1 Prior Years Profit/(Loss)		-	-	-	(13.048)	-	(13.048)
14.6.2 Current Year Profit/(Loss)		676.596	-	676.596	1.353.642	-	1.353.642
TOTAL LIABILITIES		27.801.964	26.246.284	54.048.248	22.239.130	12.396.027	34.635.157

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, 2025

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

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD June 30, 2025			PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		20.486.206	68.679.127	89.165.333	11.606.340	23.036.734	34.643.074
I. GUARANTEES AND SURETIES	(1)	14.132.007	5.366.036	19.498.043	5.279.730	2.055.984	7.335.714
1.1. Letters of Guarantees		14.132.007	5.330.531	19.462.538	5.279.730	2.055.984	7.335.714
1.1.1. Guarantees Subject to State Tender Law		5.895.951	509.926	6.405.877	2.419.186	190.451	2.609.637
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		8.236.056	4.820.605	13.056.661	2.860.544	1.865.533	4.726.077
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letter of Credits		-	35.505	35.505	-	-	-
1.3.1. Documentary Letter of Credits		-	-	-	-	-	-
1.3.2. Other Letter of Credits		-	35.505	35.505	-	-	-
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)	4.302.718	25.459.831	29.762.549	3.486.632	8.452.651	11.939.283
2.1. Irrevocable Commitments		4.302.718	25.459.831	29.762.549	3.486.632	8.452.651	11.939.283
2.1.1. Asset Purchase and Sale Commitments		4.281.940	25.459.831	29.741.771	3.486.632	8.452.651	11.939.283
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		19.469	-	19.469	-	-	-
2.1.7. Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments for Credit Card Expenditure Limits		1.309	-	1.309	-	-	-
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	(2)	2.051.481	37.853.260	39.904.741	2.839.978	12.528.099	15.368.077
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		2.051.481	37.853.260	39.904.741	2.839.978	12.528.099	15.368.077
3.2.1. Forward Foreign Currency Buy/Sell Transactions		1.536.404	12.524.224	14.060.628	190.312	4.920.698	5.111.010
3.2.1.1. Forward Foreign Currency Transactions-Buy		398.300	6.592.230	6.990.530	142.480	2.406.393	2.548.873
3.2.1.2. Forward Foreign Currency Transactions-Sell		1.138.104	5.931.994	7.070.098	47.832	2.514.305	2.562.137
3.2.2. Other Forward Buy/Sell Transactions		515.077	25.329.036	25.844.113	2.649.666	7.607.401	10.257.067
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		653.287.772	258.102.163	911.389.935	365.912.543	173.681.823	539.594.366
IV. ITEMS HELD IN CUSTODY		838.617	3.763	842.380	733.732	-	733.732
4.1. Assets Under Management		1.800	-	1.800	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Cheques Received for Collection		836.817	-	836.817	733.732	-	733.732
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		-	3.763	3.763	-	-	-
4.8. Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		652.449.155	258.098.400	910.547.555	365.178.811	173.681.823	538.860.634
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		93.306.296	-	93.306.296	48.939.242	-	48.939.242
5.3. Commodity		2.581.509	361.207	2.942.716	1.939.752	323.937	2.263.689
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		30.685.350	-	30.685.350	9.763.000	-	9.763.000
5.6. Other Pledged Items		525.875.970	257.737.193	783.613.163	304.536.787	173.357.886	477.894.673
5.7. Pledged Items-Depository		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		673.773.978	326.781.290	1.000.555.268	377.518.883	196.718.557	574.237.440

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF JUNE 30, 2025

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- June 30, 2025	PREVIOUS PERIOD January 1- June 30, 2024	CURRENT PERIOD April 1- June 30, 2025	PREVIOUS PERIOD April 1- June 30, 2024
I.	PROFIT SHARE INCOME	(1)	4.835.660	926.892	2.628.642	615.165
1.1	Profit Share on Loans		4.192.062	532.488	2.302.994	456.610
1.2	Income Received from Reserve Deposits		231.619	1.384	105.585	1.384
1.3	Income Received from Banks		53.871	345.370	8.126	114.014
1.4	Income Received from Money Market Placements		-	5.336	-	843
1.5	Income Received from Marketable Securities Portfolio		295.847	42.314	164.047	42.314
1.5.1	Financial Assets at Fair Value Through Profit and Loss		3.407	-	1.657	-
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		215.991	19.719	123.312	19.719
1.5.3	Financial Assets Measured at Amortised Cost		76.449	22.595	39.078	22.595
1.6	Finance Lease Income		61.447	-	47.886	-
1.7	Other Profit Share Income		814	-	4	-
II.	PROFIT SHARE EXPENSE	(2)	3.043.856	338.363	1.602.217	276.447
2.1	Expense on Profit Sharing Accounts		2.922.305	322.721	1.515.061	261.844
2.2	Profit Share Expense on Funds Borrowed		80.726	1.022	54.415	936
2.3	Profit Share Expense on Money Market Borrowings		24.171	-	23.317	-
2.4	Profit Share Expense on Securities Issued		-	-	-	-
2.5	Finance Lease Expense		16.654	14.620	9.424	13.667
2.6	Other Profit Share Expense		-	-	-	-
III.	NET PROFIT SHARE INCOME (I – II)		1.791.804	588.529	1.026.425	338.718
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	323.026	25.467	178.535	8.156
4.1	Fees and Commissions Received		340.738	29.814	190.952	11.908
4.1.1	Non-Cash Loans		48.903	339	28.905	287
4.1.2	Other		291.835	29.475	162.047	11.621
4.2	Fees and Commissions Paid (-)		17.712	4.347	12.417	3.752
4.2.1	Non-Cash Loans		1.109	-	560	-
4.2.2	Other		16.603	4.347	11.857	3.752
V.	DIVIDEND INCOME	(4)	87	-	87	-
VI.	TRADING INCOME/LOSS (net)	(5)	329.956	409.868	77.723	363.204
6.1	Capital Market Transaction Income/(Loss)		145.838	274.692	79.613	249.281
6.2	Profit/(Loss) from Derivative Financial Instruments		(160.285)	4.545	(143.244)	3.598
6.3	Foreign Exchange Income/(Loss)		344.403	130.631	141.354	110.325
VII.	OTHER OPERATING INCOME	(6)	120.380	20.973	19.464	517
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		2.565.253	1.044.837	1.302.234	710.595
IX.	PROVISION FOR LOAN LOSSES (-)	(7)	387.451	85.633	211.692	52.230
X.	PERSONNEL EXPENSES (-)		876.935	264.491	502.819	136.867
XI.	OTHER OPERATING EXPENSES (-)	(8)	491.047	125.845	250.076	82.852
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		809.820	568.868	337.647	438.646
XIII.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-	-	-	-
XIV.	PROFIT/(LOSS) ON EQUITY METHOD		-	-	-	-
XV.	PROFIT/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVI.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)		809.820	568.868	337.647	438.646
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(10)	133.224	88.281	22.018	59.536
17.1	Provision for Current Taxes		238.442	127.996	124.424	82.617
17.2	Deferred Tax Expense Effect (+)		67.831	38.629	15.222	14.122
17.3	Deferred Tax Income Effect (-)		173.049	78.344	117.628	37.203
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		676.596	480.587	315.629	379.110
XIX.	INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
19.1	Income from Assets Held for Sale		-	-	-	-
19.2	Income from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
19.3	Income from Other Discontinued Operations		-	-	-	-
XX.	LOSS FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
20.1	Loss from Assets Held for Sale		-	-	-	-
20.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-	-	-
20.3	Loss from Other Discontinued Operations		-	-	-	-
XXI.	PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-	-	-	-
XXII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
22.1	Provision for Current Taxes		-	-	-	-
22.2	Deferred Tax Expense Effect (+)		-	-	-	-
22.3	Deferred Tax Income Effect (-)		-	-	-	-
XXIII.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-	-	-
XXIV.	NET PROFIT/LOSS (XIX+XXIV)		676.596	480.587	315.629	379.110
	Earnings Per Share		0,09304	0,06608	0,04340	0,05213

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

DÜNYA KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF JUNE 30, 2025**

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

	CURRENT PERIOD January 1- June 30, 2025	PREVIOUS PERIOD January 1- June 30, 2024
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I. CURRENT PERIOD PROFIT/LOSS	676.596	480.587
II. OTHER COMPREHENSIVE INCOME	4.277	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	4.277	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	4.277	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)	680.873	496.173

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, 2025

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss						
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
CURRENT PERIOD															
January 1 – June 30, 2025															
I. Closing balance		5.999.337	-	-	-	-	(6.144)	-	-	8.303	-	-	(13.048)	1.353.642	7.342.090
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)		5.999.337	-	-	-	-	(6.144)	-	-	8.303	-	-	(13.048)	1.353.642	7.342.090
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	4.277	-	-	-	676.596	680.873
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		1.273.000	-	-	-	-	-	-	-	-	(1.273.000)	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	-
Balances at end of the period (III+IV...+X+XI)		7.272.337	-	-	-	-	(6.144)	-	-	12.580	-	67.594	-	676.596	8.022.963

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

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED JUNE 30, 2025

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss						
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
PREVIOUS 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

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
AS OF JUNE 30, 2025**

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

STATEMENT OF CASH FLOWS		Notes (Section Five- VI)	CURRENT PERIOD January 1- June 30, 2025	PREVIOUS PERIOD January 1- June 30, 2024
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Assets and Liabilities of Banking Activities		743.101	376.659
1.1.1	Profit Share Income Received		4.986.528	529.639
1.1.2	Profit Share Expense Paid		(3.421.150)	(64.687)
1.1.3	Dividend Received		87	-
1.1.4	Fees and Commissions Received		339.834	29.475
1.1.5	Other Income		120.380	867
1.1.6	Collections from Previously Written Off Loans		-	-
1.1.7	Payments to Personnel and Service Suppliers		(858.195)	(318.117)
1.1.8	Taxes Paid		(135.662)	(61.198)
1.1.9	Others		(288.721)	260.680
1.2	Changes in operating assets and liabilities subject to banking operations		(494.412)	(5.227.498)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(1.144.895)	(3.100.000)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(4.703.089)	(54.721)
1.2.3	Net (Increase) Decrease in Loans		(11.271.762)	(5.432.149)
1.2.4	Net (Increase) Decrease in Other Assets		(1.605.603)	(77.323)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		16.613.708	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		2.044.862	-
1.2.9	Net Increase (Decrease) in Matured Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		(427.633)	(608.986)
I.	Net Cash Flow from Banking Operations		248.689	(4.850.839)
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash flow from investing activities		(1.810.323)	(669.257)
2.1	Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(650.250)	(1.250)
2.2	Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		9.422	(68.007)
2.4	Disposals of Property and Equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(952.097)	(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		(217.398)	(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		(24.900)	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		(24.900)	-
3.6	Other (**)		-	5.900.000
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		440.950	13.481
V.	Net (Decrease) Increase in Cash and Cash Equivalents		(1.145.584)	1.070.323
VI.	Cash and Cash Equivalents at the Beginning of the Period		7.038.959	429.773
VII.	Cash and Cash Equivalents at the End of the Period		5.893.375	1.500.096

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

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

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

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

The financial statements have been prepared in TL based on the historical cost principle, except for financial assets, liabilities and revalued real estate, which are shown at their fair values.

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

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

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

c. 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.

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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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.

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

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 MinisTL 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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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.

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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)**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 (%)
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.

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 “TFRS 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.

TFRS 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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIII. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

Right Of Use Assets

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

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

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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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.

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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 the Tax Procedure Law (VUK) Communiqué No. 582 published in the Official Gazette No. 32814 on February 15, 2025, it has been decided not to apply inflation adjustment for the first, second, and third provisional tax periods of the 2025 fiscal year. Within the framework of Article 33 of the Provisional Tax Procedure Law, the tax effects arising from the inflation adjustment applied to the financial statements as of June 30, 2025, in accordance with the VUK, have been included in the calculation of deferred tax as of June 30, 2025.

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, 2025, 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. Within the framework of the Temporary Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements dated June 30, 2025, in accordance with the Tax Procedure Law (TPL), have been included in the deferred tax calculation as of June 30, 2025.

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.

Local and Global Minimum Complementary Corporate Income Tax

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

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

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

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.

XIX. EXPLANATIONS ON ACCEPTANCES AND AWAILED DRAFTS:

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

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.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

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”.

According to the Decision of the Banking Regulation and Supervision Board dated December 12, 2023, and numbered 10747, when calculating the credit risk exposure, the exchange rate of the Central Bank of Turkey as of June 26, 2023, was used for valuing foreign currency amounts. Within the framework of the regulation dated December 12, 2023, and numbered 10747, for the securities held by banks, if the net revaluation difference of those included in the "Financial Assets at Fair Value Through Other Comprehensive Income" portfolio as of January 1, 2024, is negative, it has been allowed not to consider these differences in the equity calculation.

As of June 30, 2025, the Bank's total capital has been calculated as TL 7.721.714, and the capital adequacy standard ratio is 25.40%. As of December 31, 2024, the equity amount is TL 7.068.728, and the capital adequacy standard ratio is 46.94%. The Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation.

a. Information on capital:

	June 30, 2025	December 31, 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.272.337	5.999.337
Share issue premiums	-	-
Reserves	67.594	-
Gains recognized in equity as per TAS	12.580	8.303
Profit	676.596	1.353.642
Current Period Profit	676.596	1.353.642
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	8.029.107	7.361.282
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	6.144	19.192
Improvement costs for operating leasing	142.956	147.382
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	290.944	212.558
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	440.044	379.132
Total Common Equity Tier 1 Capital	7.589.063	6.982.150

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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, 2025	December 31, 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)	7.589.063	6.982.150
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	132.651	86.578
Tier II Capital Before Deductions	132.651	86.578
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	132.651	86.578
Total Capital (The sum of Tier I Capital and Tier II Capital)	7.721.714	7.068.728
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, 2025

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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, 2025	December 31, 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)	7.721.714	7.068.728
Total risk weighted amounts	30.401.324	15.057.976
Capital Adequacy Ratios	-	-
Core Capital Adequacy Ratio (%)	24,96	46,37
Tier 1 Capital Adequacy Ratio (%)	24,96	46,37
Capital Adequacy Ratio (%)	25,40	46,94
BUFFERS	-	-
The total additional capital requirement ratio (a + b + c)	2,56	2,57
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,06	0,07
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	16,96	38,37
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)	132.651	86.578
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	132.651	86.578
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:

	USD	EUR
As of June 30, 2025 - Balance sheet evaluation rate	39,7408	46,6074
As of June 23, 2025	39,6470	45,5260
As of June 24, 2025	39,5502	45,8819
As of June 25, 2025	39,6392	45,9946
As of June 26, 2025	39,6989	46,4941
As of June 27, 2025	39,7424	46,5526
As of June 30, 2025	39,7408	45,5260
Simple arithmetical average of the thirty days	39,3497	45,3051

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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, 2025				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	5.742.647	2.343.375	752.742	8.838.764
Banks	599.213	751.120	379.343	1.729.676
Financial assets at fair value through profit and loss ^(****)	11.536	162.868	-	174.404
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	437.722	-	437.722
Loans and financial lease receivables	4.813.038	4.293.751	3.703.673	12.810.462
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	11	529	-	540
Total assets	11.166.445	7.989.365	4.835.758	23.991.568
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	2.987	2.987
Other current and profit sharing accounts	7.767.278	6.064.822	8.533.639	22.365.739
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	-	3.581.388	-	3.581.388
Marketable securities issued	-	-	-	-
Miscellaneous payables	262	8.863	-	9.125
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities ^(*****)	109.824	125.935	56.259	292.018
Total liabilities	7.877.364	9.781.008	8.592.885	26.251.257
Net balance sheet position	3.289.081	(1.791.643)	(3.757.127)	(2.259.689)
Net off balance sheet position	(3.314.118)	1.597.558	3.763.687	2.047.127
Derivative financial instruments assets ^(**)	2.335.508	16.525.917	13.818.684	32.680.109
Derivative financial instruments liabilities ^(**)	5.649.626	14.928.359	10.054.997	30.632.982
Non-cash loans ^(****)	2.971.811	2.341.244	52.981	5.366.036
31 December 2024				
Total assets	6.215.760	6.299.982	1.593.142	14.108.884
Total liabilities	5.131.056	5.618.541	1.646.430	12.396.027
Net balance sheet position	1.084.704	681.441	(53.288)	1.712.857
Net off balance sheet position	(1.085.003)	(900.571)	50.204	(1.935.370)
Derivative financial instruments assets	1.840.484	5.240.477	2.441.729	9.522.690
Derivative financial instruments liabilities	2.925.487	6.141.048	2.391.525	11.458.060
Non-cash loans	991.284	1.064.700	-	2.055.984

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

^(**) 8.527.273 TL of the balance shown as other FC in the other special current account and participation accounts line consists of precious metal accounts.

^(***) As of 30 June 2025, derivative financial instruments include foreign exchange purchase commitments of TL 13.646.231 (31 December 2024: TL 4.634.521), and derivative financial liabilities include foreign exchange sale commitments of TL 11.813.600 (31 December 2024: TL 3.818.130).

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

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

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 equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

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

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

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

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

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

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

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

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 ^(*)	
	June 30, 2025	TL+FC	FC	TL+FC	FC
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			9.314.385	6.689.813
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	4.159.322	3.035.733	415.932	303.573
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	4.159.322	3.035.733	415.932	303.573
5	Unsecured Funding other than Retail and Small Business Customers Deposits	19.993.920	12.281.397	12.382.484	8.210.789
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	16.025.126	8.740.808	8.413.690	4.670.200
8	Other Unsecured Funding	3.968.794	3.540.589	3.968.794	3.540.589
9	Secured funding			-	-
10	Other Cash Outflows	3.036.510	470.242	403.626	129.644
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	112.655	92.087	112.655	92.087
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	2.923.855	378.155	290.971	37.557
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	186	-	9	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			13.202.051	8.644.006
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	8.747.116	4.349.070	6.439.366	3.580.454
19	Other contractual cash inflows	164.033	150.471	164.033	150.471
20	TOTAL CASH INFLOWS	8.911.149	4.499.541	6.603.399	3.730.925
				Upper Limit Applied Values	
21	TOTAL HQLA			9.314.385	6.689.813
22	TOTAL NET CASH OUTFLOWS			6.598.652	4.913.081
23	Liquidity Coverage Ratio (%)			141,16	136,16

(*) 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, 2025	
	TL+FC	FC
Lowest	102,88	85,66
Date	April 1, 2025	April 3, 2025
Highest	254,29	256,20
Date	April 20, 2025	April 16, 2025
Average	141,16	136,16

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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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio (Continued):

		Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
	December 31, 2024	TL+FC	FC	TL+FC	FC
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			4.301.413	2.631.654
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	920.565	586.825	92.057	58.683
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	920.565	586.825	92.057	58.683
5	Unsecured Funding other than Retail and Small Business Customers Deposits	10.568.062	5.152.822	5.956.242	2.779.449
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	9.499.519	4.565.768	4.887.699	2.192.395
8	Other Unsecured Funding	1.068.543	587.054	1.068.543	587.054
9	Secured funding			-	-
10	Other Cash Outflows	16.793	11.526	12.876	11.108
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	12.441	11.062	12.441	11.062
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	4.352	464	435	46
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			6.061.175	2.849.240
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	4.529.801	2.445.422	3.511.387	2.131.474
19	Other contractual cash inflows	51.413	17.794	51.413	17.794
20	TOTAL CASH INFLOWS	4.581.214	2.463.216	3.562.800	2.149.268
				Upper limit applied amounts	
21	TOTAL HQLA			4.301.413	2.631.654
22	TOTAL NET CASH OUTFLOWS			2.498.375	712.310
23	Liquidity Coverage Ratio (%)			172,17	369,45

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

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

Liquidity Coverage Ratio (%)	December 31, 2024	
	TL+FC	FC
Lowest	54,48	119,09
Date	October 31, 2024	December 31, 2024
Highest	390,15	855,07
Date	October 7, 2024	October 10, 2024
Average	172,17	369,45

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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, 2025	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	4.167.333	6.717.418	-	-	-	-	-	10.884.751
Banks	1.772.634	-	-	-	-	-	-	1.772.634
Financial Assets at Fair Value Through Profit and Loss (**)	1.129.168	28.208	149.025	-	-	-	-	1.306.401
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	249.779	1.714.624	-	-	1.964.403
Loans	-	5.788.674	5.107.009	16.538.954	7.889.426	-	-	35.324.063
Financial Assets Measured at Amortised Cost	-	-	-	249.779	365.155	-	-	614.934
Other Assets	-	-	-	-	-	-	2.181.062	2.181.062
Total Assets	7.069.135	12.534.300	5.256.034	17.038.512	9.969.205	-	2.181.062	54.048.248
Liabilities								
Current account and funds collected from banks via participation accounts	2.987	-	-	-	-	-	-	2.987
Other current and profit sharing accounts	5.136.264	20.285.670	12.798.877	1.812.290	-	-	-	40.033.101
Funds provided from other financial institutions and subordinated loans	-	3.971.878	-	-	-	-	-	3.971.878
Money Market Borrowings	-	509.788	-	-	-	-	-	509.788
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	232.404	232.404
Other liabilities (*)	-	39.599	2.253	18.159	99.724	34.972	9.103.383	9.298.090
Total Liabilities	5.139.251	24.806.935	12.801.130	1.830.449	99.724	34.972	9.335.787	54.048.248
Net Liquidity Gap	1.929.884	(12.272.635)	(7.545.096)	15.208.063	9.869.481	(34.972)	(7.154.725)	-
Net Off-balance sheet Position	-	(42.149)	-	-	-	-	-	(42.149)
Financial Derivative Assets	-	19.931.296	-	-	-	-	-	19.931.296
Financial Derivative Liabilities	-	19.973.445	-	-	-	-	-	19.973.445
Non-cash Loans	5.390.539	113.755	1.263.186	7.619.219	5.072.344	39.000	-	19.498.043
January 1, 2024								
Total Assets	5.477.387	8.178.969	5.915.902	8.549.637	5.504.878	-	1.008.384	34.635.157
Total Liabilities	2.410.561	14.501.550	7.763.461	1.590.258	75.321	30.680	8.263.326	34.635.157
Net Liquidity Gap	3.066.826	(6.322.581)	(1.847.559)	6.959.379	5.429.557	(30.680)	(7.254.942)	-
Net Off-balance sheet Position	-	(7.449)	-	-	-	-	-	(7.449)
Financial Derivative Assets	-	7.680.314	-	-	-	-	-	7.680.314
Financial Derivative Liabilities	-	7.687.763	-	-	-	-	-	7.687.763
Non-cash Loans	-	45.408	251.719	3.820.710	1.614.136	1.603.741	-	7.335.714

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

(**) Derivative financial instruments are included.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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%.

June 30, 2025		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding						
1	Capital Instruments	7.721.714	-	-	-	7.721.714
2	Tier 1 Capital and Tier 2 Capital	7.721.714	-	-	-	7.721.714
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	1.860.096	5.773.969	302.326	-	7.142.752
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	1.860.096	5.773.969	302.326	-	7.142.752
7	Other Obligations	3.223.158	22.997.108	41.807	-	13.131.036
8	Operational deposits	-	-	-	-	-
9	Other Obligations	3.223.158	22.997.108	41.807	-	13.131.036
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	266.475	11.177.635	-	28.746	-
12	Derivative liabilities				-	
13	All other equity not included in the above categories	-	-	-	-	-
14	Available stable funding					27.995.502
Required stable funding						
15	High Quality Liquid Assets					10.918.414
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	1.726.844	25.721.784	11.264.633	1.293.598	17.181.307
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	519.832	-	928.688	72.425
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	1.725.917	4.632.875	-	-	953.819
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	927	20.569.077	11.260.951	-	15.915.478
21	Loans with a risk weight of less than or equal to %35	-	-	-	-	-
22	Residential mortgages	-	-	3.682	364.910	239.585
23	Residential mortgages with a risk weight of less than or equal to %35	-	-	3.682	364.910	239.585
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	-	-	-	-	7.673.419
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				3.776.673	3.210.172
29	Derivative Assets				28.208	28.208
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	440.044	-	539.764	3.455.231	4.435.039
32	Off-balance sheet commitments		3.383.798	6.563.273	9.499.861	972.347
33	Total Required stable funding					25.827.073
34	Net Stable Funding Ratio (%)					108,40

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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 2025 is shown in the table below:

June 30, 2025	Ratio
April 30, 2025	110,58
May 30, 2025	109,68
June 30, 2025	108,40
3 Month Average	109,55

	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
December 31, 2024					
Available stable funding					
1 Capital Instruments	7.068.728	-	-	-	7.068.728
2 Tier 1 Capital and Tier 2 Capital	7.068.728	-	-	-	7.068.728
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	574.728	3.974.677	53.849	-	4.142.928
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	574.728	3.974.677	53.849	-	4.142.928
7 Other Obligations	1.825.401	12.330.831	740.253	-	7.448.242
8 Operational deposits	-	-	-	-	-
9 Other Obligations	1.825.401	12.330.831	740.253	-	7.448.242
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	212.532	7.489.209	-	53.447	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	-	-	-	-	-
14 Available stable funding					18.659.898
Required stable funding					
15 High Quality Liquid Assets	-	-	-	-	4.644.005
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	2.800.048	22.305.619	3.221.304	987.262	10.872.533
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	475.539	-	880.215	67.788
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	2.800.048	6.316.137	-	-	1.367.428
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	15.513.943	3.220.547	-	9.367.245
21 <i>Loans with a risk weight of less than or equal to %35</i>	-	-	-	-	-
22 Residential mortgages	-	-	757	107.047	70.073
23 <i>Residential mortgages with a risk weight of less than or equal to %35</i>	-	-	757	107.047	70.073
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	-	-	-	-	3.408.153
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	-	2.519.205	2.141.324
29 Derivative Assets	-	-	-	22.273	22.273
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	380.008	-	-	864.547	1.244.555
32 Off-balance sheet commitments	-	1.045.860	3.083.441	3.206.413	366.786
33 Total Required stable funding					14.647.472
34 Net Stable Funding Ratio (%)					127,39

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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 2024 is shown in the table below.

December 31, 2024 Period	Ratio
October 31, 2024	110,58
November 30, 2024	109,68
December 31, 2024	127,39
3 Month Average	115,88

VI. EXPLANATIONS ON LEVERAGE RATIO

As of June 30, 2025, leverage ratio of the Bank calculated from the arithmetic average of the last three months is 11,24% (December 31, 2024: 15,68%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. In the current period, the total risk amount increased due to the increase in on-balance sheet and off-balance sheet items. Leverage ratio increased compared to the previous period and maintained its strong course above the legal limit of 3%.

	June 30, 2025 ^(*)	December 31, 2024 ^(*)
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	48.630.056	29.135.001
2 (Assets deducted from Core capital)	(421.732)	(296.084)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	48.208.324	28.838.917
Derivative financial assets and credit derivatives		
4 Cost of replenishment for derivative financial assets and credit derivatives	801.845	128.094
5 Potential credit risk amount of derivative financial assets and credit derivatives	650.988	53.237
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	1.452.833	181.331
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	16.599.425	15.091.191
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	16.599.425	15.091.191
Capital and total risk		
13 Core Capital	7.449.639	6.917.686
14 Total risk amount (sum of lines 3, 6, 9 and 12)	66.260.582	44.111.439
Leverage ratio		
15 Leverage ratio (%)	11,24	15,68

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

Risk Management Department:

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

Risk Management Department: (Continued)

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

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

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

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

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

The committees established within the bank perform the following activities:

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

Risk Management Department: (Continued)

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

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

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

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

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

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

		Risk Weighted Amount		Minimum capital requirement
		June 30, 2025	December 31, 2024	June 30, 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	25.926.713	14.541.780	2.074.137
2	Standardised approach (SA)	25.926.713	14.541.780	2.074.137
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	504.238	64.897	40.339
5	Standardised approach for counterparty credit risk (SA-CCR)	504.238	64.897	40.339
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	1.129.153	948	90.332
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	790.813	378.763	63.265
17	Standardised approach (SA)	790.813	378.763	63.265
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	2.050.407	71.588	164.033
20	Basic Indicator Approach	2.050.407	71.588	164.033
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)	30.401.324	15.057.976	2.432.106

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b. Credit risk:

b.1. General information on credit risk:

b.1.1. General qualitative information on credit risk:

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

b.1.2. Credit quality of assets:

June 30, 2025	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net values
	Defaulted	Non-defaulted		
1 Loans	-	35.570.622	246.559	35.324.063
2 Debt securities	-	2.579.337	-	2.579.337
3 Off-balance sheet exposures	-	19.518.821	296.153	19.222.668
4 Total	-	57.668.780	542.712	57.126.068

December 31, 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	-	23.035.345	1.523	23.033.822
2 Debt securities	-	1.488.089	-	1.488.089
3 Off-balance sheet exposures	-	19.310.449	54.674	19.255.775
4 Total	-	43.833.883	56.197	43.777.686

c.1.3. Changes in stock of default loans and debt securities:

None (December 31, 2024: None).

c.1. Credit risk mitigation

c.1.1 Qualitative disclosure on credit risk mitigation techniques:

On and off balance sheet offsetting agreements are not utilized.

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.1.2 Credit risk mitigation techniques:

		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
June 30, 2025								
1	Loans	31.852.813	3.471.250	839.314	-	-	-	-
2	Debt securities	2.579.337	-	-	-	-	-	-
3	Total	34.432.150	3.471.250	839.314	-	-	-	-
	Of which							
4	defaulted	-	-	-	-	-	-	-

		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
December 31, 2024								
1	Loans	21.785.865	1.247.957	299.577	-	-	-	-
2	Debt securities	1.488.089	-	-	-	-	-	-
3	Total	23.273.954	1.247.957	299.577	-	-	-	-
	Of which							
4	defaulted	-	-	-	-	-	-	-

c.2. Credit risk under standardised approach:

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

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

c.2.2. Credit risk exposure and credit risk mitigation techniques:

June 30, 2025		Exposures before Credit Conversion Rate and Credit Risk Mitigation		Credit Risk Mitigation and Exposures post-Credit Conversion Rate		Risk Weighted Average and Risk Weighted Average Density	
	Risk classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments or central banks	10.272.342	-	10.272.342	-	-	%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	977.411	255.649	977.411	255.648	246.700	%20,01
7	Receivables from corporates	15.001.000	18.325.850	15.001.000	9.384.343	23.394.340	%95,94
8	Retail receivables	-	365	-	-	-	%0,00
9	Receivables secured by mortgages on property	1.000.766	129.135	1.000.766	64.093	306.821	%28,81
10	Receivables secured by mortgages on commercial property	1.341.872	367.858	1.341.872	183.238	926.134	%60,73
11	Past due receivables	-	-	-	-	-	%0,00
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	%0,00
13	Collateralized Securities	-	-	-	-	-	%0,00
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	%0,00
15	Investments similar to collective investment funds	1.129.153	-	1.129.153	-	1.129.153	%100,00
16	Other receivables	2.750.727	-	2.750.727	-	901.397	%32,77
17	Equity share investments	651.515	-	651.515	-	651.515	%100,00
18	Total	33.124.786	19.078.857	33.124.786	9.887.322	27.556.060	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.2.1. Credit risk exposure and credit risk mitigation techniques (continued):

December 31, 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	Risk classes						
1	Receivables from central governments or central banks	4.830.858	-	4.830.858	-	-	%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	5.197.267	6.240.384	5.197.267	24.456	1.044.345	%20,00
7	Receivables from corporates	9.996.831	9.829.758	9.996.831	3.426.710	12.519.585	%93,27
8	Retail receivables	-	-	-	-	-	%0,00
9	Receivables secured by mortgages on property	343.131	12.499	343.131	6.250	122.019	%34,93
10	Receivables secured by mortgages on commercial property	323.818	72.825	323.818	36.412	211.457	%58,70
11	Past due receivables	-	-	-	-	-	%0,00
12	Receivables defined in high risk category by BRSA	27.648	-	27.648	-	138.238	%500,00
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	948	-	948	-	948	%100,00
16	Other receivables	991.124	-	991.124	-	569.330	%57,44
17	Equity share investments	1.265	-	1.265	-	1.265	%100,00
18	Total	21.712.890	16.155.466	21.712.890	3.493.828	14.607.187	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.3.1 Exposures by asset classes and risk weights:

June 30, 2025													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	10.272.342	-	-	-	-	-	-	-	-	-	-	10.272.342
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	-	-	1.232.763	-	-	296	-	-	-	-	-	1.233.059
7	Receivables from corporates	277.739	-	532.699	-	-	574.209	-	23.000.696	-	-	-	24.385.343
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	186.486	-	4.064	-	874.309	-	-	-	-	-	-	1.064.859
10	Receivables secured by mortgages on commercial property	4.698	-	17.639	-	-	1.160.334	-	342.439	-	-	-	1.525.110
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-	-	1.129.153	-	-	-	1.129.153
16	Other receivables	-	-	-	-	-	-	-	651.515	-	-	-	651.515
17	Equity share investments	1.849.324	-	7	-	-	-	-	901.396	-	-	-	2.750.727
18	Total	12.590.589	-	1.787.172	-	874.309	1.734.839	-	26.025.199	-	-	-	43.012.108

(*) 500 % risk weight.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.3.1 Exposures by asset classes and risk weights (continued)

December 31, 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	4.830.858	-	-	-	-	-	-	-	-	-	-	4.830.858
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	-	-	5.221.722	-	-	1	-	-	-	-	-	5.221.723
7	Receivables from corporates	650.620	-	149.741	-	-	267.086	-	12.356.094	-	-	-	13.423.541
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	754	-	-	-	348.627	-	-	-	-	-	-	349.381
10	Receivables secured by mortgages on commercial property	-	-	872	-	-	296.152	-	63.206	-	-	-	360.230
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	27.648	27.648
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-	-	948	-	-	-	948
16	Other receivables	-	-	-	-	-	-	-	1.265	-	-	-	1.265
17	Equity share investments	421.770	-	33	-	-	-	-	569.321	-	-	-	991.124
18	Total	5.904.002	-	5.372.368	-	348.627	563.239	-	12.990.834	-	-	27.648	25.206.718

(*) 500 % risk weight.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

d. Qualitative disclosure on counterparty credit risk:

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

June 30, 2025		Replacement cost	Potential Future exposure	EEPE ^(*)	Alpha used for computing regulatory exposure at default	EAD post-CRM	RWA
1	Standardised Approach - CCR (for derivatives)	57.679	650.988		1,4	708.667	504.238
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					519.832	-
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						504.238

(*) Effective Expected Positive Exposure.

December 31, 2024		Replacement cost	Potential Future exposure	EEPE ^(*)	Alpha used for computing regulatory exposure at default	EAD post-CRM	RWA
1	Standardised Approach - CCR (for derivatives)	31.225	53.237		1,4	84.462	64.898
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					475.539	-
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						64.898

(*) Effective Expected Positive Exposure.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

	June 30, 2025		December 31, 2024	
	EAD post-CRM	RWA	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital obligation	-	-	-	-
1 (i) VaR component (including the 3×multiplier)	-	-	-	-
2 (ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3 All portfolios subject to the Standardised CVA capital obligation	719.819	986	84.462	99
4 Total subject to the CVA capital obligation	719.819	986	84.462	99

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

June 30, 2025												
Risk Weighted												Total credit exposure ^(*)
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	
Receivables from central governments or central banks	519.832	-	-	-	-	-	-	-	-	-	-	519.832
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	255.352	-	-	295	-	-	-	-	-	255.647
Receivables from corporates	-	-	-	-	-	-	-	453.020	-	-	-	453.020
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
Total	519.832	-	255.352	-	-	295	-	453.020	-	-	-	1.228.499

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

December 31, 2024													Total credit exposure ^(*)
Risk Weighted													
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other		
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables from banks and brokerage houses	-	-	24.455	-	-	-	-	-	-	-	-	24.455	
Receivables from corporates	475.539	-	-	-	-	-	-	60.007	-	-	-	535.546	
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-	
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-	
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-	
Securitisation positions	-	-	-	-	-	-	-	-	-	-	-	-	
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-	
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-	
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-	
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	
Total	475.539	-	24.455	-	-	-	-	60.007	-	-	-	560.001	

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

d.4. Collaterals for CCR

June 30, 2025	Collateral for derivative transactions				Collateral for other transactions	
	Collaterals received		Collaterals granted		Collaterals received	Collaterals granted
	Segregated	Unsegregated	Segregated	Unsegregated		
	131.656	-	-	508.680	-	-
Cash-domestic currency	-	-	-	-	-	-
Cash-foreign currency	-	-	-	-	519.832	-
Domestic sovereign debts	-	-	-	-	-	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	131.656	-	-	508.680	519.832	-

December 31, 2024	Collateral for derivative transactions				Collateral for other transactions	
	Collaterals received		Collaterals granted		Collaterals received	Collaterals granted
	Segregated	Unsegregated	Segregated	Unsegregated		
	101.673	-	-	475.539	-	-
Cash-domestic currency	-	-	-	-	-	-
Cash-foreign currency	-	-	-	-	475.539	-
Domestic sovereign debts	-	-	-	-	-	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	101.673	-	-	475.539	475.539	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

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

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

		June 30, 2025		December 31, 2024	
		Post-CRM	RWA	Post-CRM	RWA
1	Exposures to QCCPs (total)		3.058		340
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
3	(i) OTC derivatives	-	-	-	-
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-		-	
8	Non-segregated initial margin	-	-	-	-
9	Pre-funded default fund contributions	20.855	3.058	10.465	340
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs (total)		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-		-	
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Information to be announced to public on Securitization:

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

f. Qualitative disclosure on market risk:

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

Standardised approach:

		June 30, 2025	December 31, 2024
		RWA	RWA
Outright products			
1	Profit rate risk (general and specific)	178.963	135.650
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	230.325	224.988
4	Commodity risk	381.525	18.125
Options			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation	-	-
9	Total	790.813	378.763

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

g. Disclosure to the Public Regarding Operational Risk:

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

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

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

XI. EXPLANATIONS ON BUSINESS SEGMENTS:

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

June 30, 2025	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	53.501	4.422.761	1.150.559	5.626.821
Operating Expenses	44.218	3.757.403	1.015.381	4.817.002
Operating Income/Expenses	9.283	665.358	135.178	809.819
Profit/(Loss) Before Tax	9.283	665.358	135.179	809.820
Tax Expense	-	-	133.224	133.224
Current Year Profit/(Loss)	9.283	665.359	1.954	676.596
			-	
Total Assets	268.391	36.365.126	17.414.731	54.048.248
Total Liabilities	2.748.505	38.877.358	12.422.385	54.048.248

December 31, 2024	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	15.401	556.023	816.123	1.387.547
Operating Expenses	15.026	307.695	495.958	818.679
Operating Income/Expenses	375	248.328	320.165	568.868
Profit/(Loss) Before Tax	375	248.328	320.165	568.868
Tax Expense	-	-	88.281	88.281
Current Year Profit/(Loss)	375	248.328	231.884	480.587
Total Assets	876	20.678.224	13.956.057	34.635.157
Total Liabilities	580.440	22.346.465	11.708.252	34.635.157

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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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, 2025		December 31, 2024	
	TL	FC	TL	FC
Cash/Foreign currency	27.118	1.775.156	56.979	470.569
CBRT	2.018.869	6.325.739	553.500	3.540.927
Other(*)	-	737.869	-	22.030
Total	2.045.987	8.838.764	610.479	4.033.526

(*) Includes precious metals amounting to TL 737.869 as of June 30, 2025.

b. Information related to CBRT:

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Unrestricted demand deposit	1.587.661	39.529	553.500	1.535.726
Unrestricted time deposit	-	-	-	-
Restricted time deposit	431.208	6.286.210	-	2.005.201
Total	2.018.869	6.325.739	553.500	3.540.927

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, 2025, the Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, (December 31, 2024: %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 32% (December 31, 2024: %5 and %30) depending on the maturity structure of participation funds and other liabilities.

c.1. Information on Banks:

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Banks				
Domestic	42.958	634.575	1.625.027	1.745.541
Abroad	-	1.095.101	-	1.067.053
Foreign head offices and branches	-	-	-	-
Total	42.958	1.729.676	1.625.027	2.812.594

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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”.

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, 2025, the Bank has not any nominal investment amount subject to repurchase agreements (December 31, 2024: None).

As of June 30, 2025, the Bank has not any collateralized /blocked nominal investment amount (December 31, 2024: None).

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

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Investment fund participation certificates (Net)	1.129.153	-	947	-
Sukuk	-	149.025	-	132.336
Equity Securities	15	-	15	-
Other	-	-	-	-
Total	1.129.168	149.025	962	132.336

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, 2025, the Bank's nominal investment subject to sale with a repurchase agreement is TL 388.998 (December 31, 2024: TL 240.377).

As of June 30, 2025, the nominal investment amount given as collateral/blocked is TL 259.779 (December 31, 2024: None).

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

	June 30, 2025	December 31, 2024
Debt Securities	1.965.144	964.443
Quoted on a stock exchange	1.965.144	964.443
Unquoted	-	-
Share Certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	741	-
Total	1.964.403	964.443

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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, 2025, the Bank's nominal investment subject to repurchase agreements amounts to TL 81,744.

As of June 30, 2025, the nominal investment amount given as collateral/blocked is TL 388.112 (December 31, 2024: None).

b. Information on debt securities measured at amortised cost:

	June 30, 2025	December 31, 2024
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	614.934	391.310
Other Debt Securities	-	-
Total	614.934	391.310

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

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

	June 30, 2025	December 31, 2024
Debt Securities	614.934	391.310
Quoted on a stock exchange	614.934	391.310
Unquoted	-	-
Impairment provision (-)	-	-
Total	614.934	391.310

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

	June 30, 2025	December 31, 2024
Balance at beginning of period	391.310	-
Foreign currency differences on monetary assets	-	-
Purchases during period (*)	223.624	391.310
Disposals through sales and redemptions	-	-
Impairment provision (-)	-	-
Closing balance	614.934	391.310

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

5. Information on derivative financial assets

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

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Forward Transactions	1.153	3.725	1.463	13.824
Swap Transactions	1.676	21.654	4.276	2.711
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	2.829	25.379	5.739	16.535

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

6. Information on loans:

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

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders	-	-	-	-
Corporate shareholders	-	-	-	-
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders	-	-	-	-
Loans granted to employees	9.470	-	-	-
Total	9.470	-	-	-

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, 2025 Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	
			Amendments to the Terms of Contracts	Refinancing
Loans	33.729.290	366.970	-	-
Export loans	-	-	-	-
Import loans	-	-	-	-
Business loans	23.274.893	246.044	-	-
Consumer loans	80.632	-	-	-
Credit cards	78	-	-	-
Loans given to financial sector	5.157.238	-	-	-
Other (*)	5.216.449	120.926	-	-
Other receivables	-	-	-	-
Total	33.729.290	366.970	-	-

(*) Details of other loans are provided below:

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

6. Information on loans: (Continued)

Commercial loans with installments	1.633.700
Precious Metals Loans	3.703.675
Total	5.337.375

December 31, 2024	Loans Under Close Monitoring			
	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Restructured	
Cash Loans			Amendments to the Terms of Contracts	Refinancing
Loans	23.029.459	-	-	-
Export loans	-	-	-	-
Import loans	-	-	-	-
Business loans	16.721.167	-	-	-
Consumer loans	876	-	-	-
Credit cards	-	-	-	-
Loans given to financial sector	4.061.952	-	-	-
Other	2.245.464	-	-	-
Other receivables	-	-	-	-
Total	23.029.459	-	-	-

(*) Details of other loans are provided below:

Commercial loans with installments	1.459.905
Precious Metals Loans	702.660
Other	82.899
Total	2.245.464

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”.

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AS OF JUNE 30, 2025**

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****6. Information on loans (Continued):****d. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards:**

June 30, 2025	Short-term	Medium and long-term	Total
Consumer loans-TL	11.303	59.936	71.239
Housing loans	-	39.901	39.901
Vehicle loans	4.901	11.108	16.009
Consumer loans	6.402	8.927	15.329
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	1	-	1
With installment	-	-	-
Without installment	1	-	1
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	4.954	4.439	9.393
Housing loans	-	503	503
Vehicle loans	1.834	874	2.708
Consumer loans	3.120	3.062	6.182
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	77	-	77
With installment	-	-	-
Without installment	77	-	77
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	16.335	64.375	80.710

DÜNYA KATILIM BANKASI A.Ş.**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

(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):**

December 31, 2024	Short-term	Medium and long-term	Total
Consumer loans-TL	755	121	876
Housing loans	-	-	-
Vehicle loans	356	-	356
Consumer loans	399	121	520
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	755	121	876

DÜNYA KATILIM BANKASI A.Ş.**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

(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):****6. Information on loans (Continued)****e. Information on commercial loans with installments and corporate credit cards:**

June 30, 2025	Short-term	Medium and long-term	Total
Commercial installment loans-TL	215.726	1.083.369	1.299.095
Business loans	7.486	73.638	81.124
Vehicle loans	208.240	1.009.731	1.217.971
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	2.335	332.270	334.605
Business loans	-	18.289	18.289
Vehicle loans	2.335	313.981	316.316
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	218.061	1.415.639	1.633.700

DÜNYA KATILIM BANKASI A.Ş.**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

(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):**

December 31, 2024	Short-term	Medium and long-term	Total
Commercial installment loans-TL	119.161	1.050.004	1.169.165
Business loans	5.144	40.012	45.156
Vehicle loans	114.017	1.009.992	1.124.009
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	5.013	285.727	290.740
Business loans	-	14.527	14.527
Vehicle loans	5.013	271.200	276.213
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	124.174	1.335.731	1.459.905

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:

	<u>June 30, 2025</u>	<u>December 31, 2024</u>
Domestic loans	34.096.260	22.951.448
Foreign loans	-	78.011
Total	34.096.260	23.029.459

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

6. Information on loans (Continued)

h. Loans granted to subsidiaries and associates:

None (December 31, 2024: None).

i. Specific provisions for loans

None (December 31, 2024: None).

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

None (December 31, 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):

a. Presentation of remaining maturities of funds lent under finance lease method:

	June 30, 2025		December 31, 2024	
	Gross	Net	Gross	Net
Less than a year	800.538	733.493	-	-
1 to 4 years	511.782	383.606	5.840	4.363
More than 4 years	147.546	110.704	-	-
Total	1.459.866	1.227.803	5.840	4.363

b. Information on net investments through finance lease:

	June 30, 2025	December 31, 2024
Financial lease receivables (Gross)	1.459.866	5.840
Unearned financial lease receivable (-)	232.063	1.477
Net receivable from financial leases	1.227.803	4.363

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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. General explanation on finance lease contracts:

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

Information on leasing receivables:

	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured Loans with Revised Contract Terms	Refinancing
June 30, 2025				
Financial lease receivables (Net)	1.218.505	9.298	-	-
December 31, 2024				
Financial lease receivables (Net)	4.363	-	-	-

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

None (December 31, 2024: None).

9. Associates:

None (December 31, 2024: None).

10. Information on subsidiaries (net):

a. 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 RegisTL Gazette on March 15, 2024

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

Total Assets	Shareholde rs' Equity	Total Fixed Assets	Profit Share Income	Securities Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
2.025	1.708	-	324	-	214	244	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

b. Information on subsidiaries:

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

c. Significant financial statement information of subsidiaries in the order listed above:

	Total Assets	Shareholders ' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value	Total Assets
1	235.100	224.416	-	34.971	-	24.416	-	-
2	115.507	110.573	-	15.228	-	10.573	-	-
3	314	199	-	45	-	(51)	-	-
4	399.071	384.350	-	49.147	-	34.350	-	-

d. Movement information on subsidiaries:

	Current Period	Prior Period
Amount at the beginning of the period	-	-
Movements inside the term	650.250	-
Purchases/new incorporations/capital increases/capital decreases (-)	650.250	-
Bonus shares	-	-
Profit received from current year share	-	-
Sales	-	-
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	650.250	-
Capital commitments	-	-
Share of the capital at the end of the period (%)	100	-

e. Sectoral information on subsidiaries:

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	650.250	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

11. Information on investments in joint-ventures:

None (December 31, 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”.

14. Information on investment property:

The Bank has not any investment properties as of June 30, 2025 (December 31, 2024: None).

	June 30, 2025	December 31, 2024
Opening Balance	-	1.486
Additions	-	-
Sales (-)	-	-
Transfers (*)	-	(1.486)
Revaluation amount	-	-
Total	-	-

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

15. Information related to deferred tax asset:

As of June 30, 2025, the Bank recognized a net deferred tax asset of TL 192,180 in its records by netting off a deferred tax asset of TL 220,926 and a deferred tax liability of TL 28,746 calculated on the differences between the carrying amounts and the tax values determined according to the tax legislation for the assets and liabilities in the balance sheet, which will be considered in the calculation of financial profit/loss in future periods.

	June 30, 2025	December 31, 2024
Rediscount On Profit Share and Prepaid Fees and Commission Income		
Unearned Revenues	25.019	23.178
Provisions For Retirement Premium and Vacation Pay Liabilities	16.981	11.359
Provisions	123.829	89.419
TFRS 16 Leasing Profit Share Expenses	4.996	4.147
Securities Valuation Difference	5.566	
Spot transactions valuation difference	12.812	2.019
Derivative Financial Assets	27.576	
Other	4.147	1.162
Deferred tax asset	220.926	131.284
TFRS 16 Amortization of Leases	22.349	13.108
Difference Between Carrying Value and Tax Base of Tangible Assets (Amortisation Differences)	4.994	26.144
Marketable Securities Valuation Difference	-	3.558
Spot transactions valuation difference	1.315	10.636
Other	88	-
Deferred Tax Liability	28.746	53.446
Deferred Tax Asset (Net)	192.180	77.838

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

As of the balance sheet date, the 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, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Information on funds collected:

a. Information on maturity structure of funds collected:

June 30, 2025	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I. Real Persons Current Accounts Non-Trade TL	57.051	-	-	-	-	-	-	-	57.051
II. Real Persons Participation Accounts Non-Trade TL	-	694.952	254.249	6.457	-	5.305	49.917	-	1.010.880
III. Current Account other-TL	379.625	-	-	-	-	-	-	-	379.625
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	379.206	-	-	-	-	-	-	-	379.206
Other Institutions	43	-	-	-	-	-	-	-	43
Commercial and Other Institutions	376	-	-	-	-	-	-	-	376
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	5.831.202	3.849.503	6.539.101	-	-	-	-	16.219.806
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	5.831.081	3.446.319	6.111.163	-	-	-	-	15.388.563
Other Institutions	-	121	403.184	427.938	-	-	-	-	831.243
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non-Trade FC	353.237	-	-	-	-	-	-	-	353.237
VI. Real Persons Participation Accounts Non-Trade FC	-	43.793	614.228	4.825	-	130	-	-	662.976
VII. Other Current Accounts FC	1.391.709	-	-	-	-	-	-	-	1.391.709
Residents in Türkiye-Corporate	1.391.708	-	-	-	-	-	-	-	1.391.708
Residents Abroad-Corporate	1	-	-	-	-	-	-	-	1
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	-	858.580	6.819.308	3.246.184	-	468.093	41.366	-	11.433.531
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	856.870	5.654.684	3.240.835	-	468.093	41.366	-	10.261.848
Other institutions	-	1.710	1.164.624	5.349	-	-	-	-	1.171.683
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	2.957.629	14.685	3.815.875	1.382.503	-	72.659	283.922	-	8.527.273
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)	5.139.251	7.443.212	15.353.163	11.179.070	-	546.187	375.205	-	40.036.088

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on funds collected: (Continued)

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

December 31, 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	11.138	-	-	-	-	-	-	-	11.138
II. Real Persons									
Participation Accounts									
Non-Trade TL	-	118.901	236.847	18.317	-	16.869	2.762.266	-	3.153.200
III. Current Account									
other-TL	225.273	-	-	-	-	-	-	-	225.273
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	225.140	-	-	-	-	-	-	-	225.140
Other Institutions	84	-	-	-	-	-	-	-	84
Commercial and Other									
Institutions	49	-	-	-	-	-	-	-	49
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of									
Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-									
TL	-	4.828.611	2.326.280	2.877.650	-	-	-	-	10.032.541
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	-	4.828.611	1.952.257	2.877.650	-	-	-	-	9.658.518
Other Institutions	-	-	374.023	-	-	-	-	-	374.023
Commercial and Other									
Institutions	-	-	-	-	-	-	-	-	-
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current									
Accounts Non- Trade FC	124.081	-	-	-	-	-	-	-	124.081
VI. Real Persons									
Participation Accounts									
Non-Trade FC	-	38.111	175.434	39.077	-	-	-	-	252.622
VII. Other Current									
Accounts FC	1.097.986	-	-	-	-	-	-	-	1.097.986
Residents in Türkiye-									
Corporate	1.097.192	-	-	-	-	-	-	-	1.097.192
Residents abroad-									
Corporate	794	-	-	-	-	-	-	-	794
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of									
Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation									
Accounts other- FC	-	2.298.163	2.997.850	1.169.771	-	125.633	706.416	-	7.297.833
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	-	2.297.437	2.750.908	1.165.613	-	125.633	706.416	-	7.046.007
Other Institutions	-	726	246.942	4.158	-	-	-	-	251.826
Commercial and Other									
Institutions	-	-	-	-	-	-	-	-	-
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals									
Deposits	952.083	1.549	354.787	307.405	-	11.783	2.428	-	1.630.035
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)	2.410.561	7.285.335	6.091.198	4.412.220	-	154.285	3.471.110	-	23.824.709

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Real persons' current and participation accounts	1.170.691	221.416	6.444.109	4.147.973
Turkish Lira accounts	326.175	110.646	741.757	3.053.689
Foreign currency accounts	844.517	110.771	5.702.352	1.094.284
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, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Legal Entities' current and participation accounts	342.160	202.577	32.063.897	19.239.577
Turkish Lira accounts	219.484	144.693	16.379.945	10.113.122
Foreign currency accounts	122.677	57.884	15.683.952	9.126.455
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, 2025	December 31, 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	30.235	169.615
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

Funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency in domestic branches of Participation Banks, excluding those belonging to official institutions, credit institutions and financial institutions, are under the guarantee of the Savings Deposit Insurance Fund within the scope of the Banking Law No. 5411, provided that the total principal and profit shares of the accounts belonging to a real person or legal entity do not exceed TL 950 (December 31, 2024: 650 TL).

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	390.490	3.581.388	85.110	1.837.130
Loans from foreign banks, institutions and funds	-	-	-	-
Total	390.490	3.581.388	85.110	1.837.130

2.2. Maturity analysis of funds borrowed:

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Short-Term	390.490	3.581.388	85.110	1.837.130
Medium and Long-Term	-	-	-	-
Total	390.490	3.581.388	85.110	1.837.130

3. Information on derivative financial liabilities:

	June 30, 2025		December 31, 2024	
	TP	YP	TP	YP
Forward transactions	48.070	48.023	72	25.797
Swap transactions	68	23.965	-	277
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	48.138	71.988	72	26.074

4. Lease payables (Net):

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Less than a year	13.794	-	6.515	-
1 to 4 years	70.666	-	50.423	-
Over 4 years	73.761	-	61.166	-
Total	158.221	-	118.104	-

5. Information on the hedging derivative financial liabilities:

The Bank has not any derivative financial liabilities for hedging purposes (December 31, 2024: None).

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on provisions:

a. Information on general provisions

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
Reserves for I. Group Loans and Receivables	309.969	177.363	214.646	100.615
Reserves for II. Group Loans and Receivables	8.337	1.898	-	-
Reserved for Non-cash Loans	105.116	40.348	39.277	15.397
Total	423.422	219.609	253.923	116.012

b. Information on provisions for employee rights:

The Bank recognises liability for employment termination benefits and vacation pay liability in accordance with TAS 19 ‘Turkish Accounting Standard for Employee Benefits’ and calculates the net present value of the future obligation arising from employment termination benefits and notice pay liability and reflects it in the financial statements.

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 30.978 (December 31, 2024: TL 15.383) and vacation pay liability amounting to TL 16.847 (December 31, 2024: TL 13.702).

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.

	June 30, 2025	December 31, 2024
Discount rate (%)	29,32	29,32
Estimated increase rate of salary ceiling (%)	35,00	35,00
Movement of the reserve for employment termination benefits in the balance sheet is as follows:		
	June 30, 2025	December 31, 2024
Prior period ending balance	13.702	10.731
Allocation the in period	3.145	-
Reversal of provision	-	(3.560)
Actuarial (gain)/loss	-	6.531
Balance at the end of the period	16.847	13.702

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

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on taxes payable:

d. Explanations on current tax liability

a.1. Information on taxes payable:

	June 30, 2025	December 31, 2024
Corporate taxes payable	134.888	179.467
Banking insurance transaction tax	37.737	41.235
Taxation on securities income	57.756	26.003
Value added tax payable	6.419	9.941
Taxation on real estate income	751	339
Foreign exchange transaction tax	1.409	204
Income tax deducted from wages	34.092	23.543
Other	1.610	1.277
Total	274.662	282.009

a.2. Information on premiums:

	June 30, 2025	December 31, 2024
Social security premiums-employee	12.157	7.266
Social security premiums-employer	15.336	8.758
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	837	498
Unemployment insurance-employer	1.673	996
Other	-	-
Total	30.003	17.518

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

None (December 31, 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:

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, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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, 2025	December 31, 2024
Common stock	7.272.337	5.999.337
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:

At the Board of Directors meeting held on March 11, 2025, it was decided to increase the Bank's capital from TL 6.000.000 to TL 7.273.000 by raising TL 1.273.000, with the entire increase to be funded from internal resources. With the permission letter dated April 16, 2025, from the Banking Regulation and Supervision Agency (BRSA), the Bank's paid-in capital was increased to TL 7.273.000.

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.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

11. Information on shareholders' equity: (Continued)

h. Information on marketable securities valuation reserve:

	June 30, 2025		December 31, 2024	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference	17.553	(4.973)	8.303	-
Foreign exchange difference	-	-	-	-
Total	17.553	(4.973)	8.303	-

i. Information on other capital reserves:

None.

j. Information on the General Assembly and Profit Distribution

At the ordinary general assembly meeting held on April 7, 2025, it was decided that from the Bank's net profit for the fiscal year 2024, which amounts to TL 1.353.642, the previous year's loss of TL 13,048 would be offset, TL 67.030 would be allocated as the first legal reserve, and the distributable net profit for the period of TL 1.273.565 would be transferred to extraordinary reserves. From this amount, TL 1.273.000 would be added to the capital, and no dividends would be distributed.

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

1. Explanations on off balance sheet:

a. Type and amount of irrevocable loan commitments:

	June 30, 2025	December 31, 2024
Commitments for credit card limits	1.309	-
Payment commitments for cheques	19.469	-
Asset purchase and sale commitments	29.741.771	11.939.283
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	29.762.549	11.939.283

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	June 30, 2025	December 31, 2024
Letters of guarantees	19.462.538	7.335.714
Bank loans	-	-
Letters of credit	35.505	-
Other guaranties and sureties	-	-
Total	19.498.043	7.335.714

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

	June 30, 2025	December 31, 2024
Letters of guarantees	19.462.538	7.335.714
Long standing letters of guarantees	16.326.833	4.861.004
Temporary letters of guarantees	1.404.705	1.631.122
Advance letters of guarantees	1.730.999	843.587
Letters of guarantees given to customs	1	1
Sureties and similar transactions	-	-
Total	19.462.538	7.335.714

c. Within the Non-cash Loans

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

	June 30, 2025	December 31, 2024
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	19.498.043	7.335.714
Total	19.498.043	7.335.714

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”.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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 TL 6.967 issued to former companies of Uzan Group as of June 30, 2025 and there is no collateral for the portion of the letters of guarantee amounting to full TL 6.965. As of June 30, 2025, 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, 2025		January 1 – June 30, 2024	
	TL	FC	TL	FC
Profit share received from loans^(*)				
Short Term Loans	2.879.574	206.222	442.158	6.261
Medium and Long Term Loans	942.451	163.815	78.268	5.801
Profit Share on Non-Performing Loans	-	-	-	-
Premiums Received from Resource Utilization Support Fund	-	-	-	-
Total	3.822.025	370.037	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, 2025		January 1 – June 30, 2024	
	TL	FC	TL	FC
CBRT	227.472	4.147	1.384	-
Domestic Banks	53.871	-	345.089	281
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
Total	281.343	4.147	346.473	281

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on profit share income: (Continued)

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

	January 1 – June 30, 2025		January 1 – June 30, 2024	
	TL	FC	TL	FC
Financial assets measured at fair value through profit/loss	-	3.407	-	-
Financial assets measured at fair value through other comprehensive income	203.317	12.674	19.719	-
Financial assets measured at amortised cost	76.449	-	22.595	-
Total	279.766	16.081	42.314	-

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

None. (June 30,2024: None.)

2. Explanations on profit share expenses:

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

January 1 – June 30, 2025		Profit sharing accounts						Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year	Accumulated profit sharing account	
TL								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	80.298	67.698	2.119	-	2.718	214.300	5	367.138
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	618.863	830.968	768.755	-	-	-	-	2.218.586
Other institutions profit sharing accounts	7.018	79.214	28.735	-	-	-	-	114.967
Total	706.179	977.880	799.609	-	2.718	214.300	5	2.700.691
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	542	5.248	83	-	1	-	-	5.874
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	14.404	87.434	37.892	-	10.784	351	-	150.865
Other institutions profit sharing accounts	14	25.784	42	-	-	-	-	25.840
Precious metals deposits	584	24.587	12.492	-	405	967	-	39.035
Total	15.544	143.053	50.509	-	11.190	1.318	-	221.614
Grand total	721.723	1.120.933	850.118	-	13.908	215.618	5	2.922.305

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on profit share expenses: (Continued)

January 1 – June 30, 2024		Profit sharing accounts					Accumulate d	Total
Account name	Up to 1 month	Up to 3 month	Up to 6 month	Up to 9 month	Up to 1 year	More than 1 year	Profit share account	
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

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

	January 1 – June 30, 2025		January 1 – June 30, 2024	
	TL	FC	TL	FC
Banks	23.101	57.625	-	936
CBRT	-	-	-	-
Domestic banks	23.101	57.625	-	936
Foreign banks	-	-	-	-
Head offices and branches abroad	-	-	-	-
Other institutions	-	-	86	-
Total	23.101	57.625	86	936

c. Profit share expense paid to associates and subsidiaries:

	January 1 – June 30, 2025		January 1 – June 30, 2024	
	TL	FC	TL	FC
Profit share paid to investments in associates and subsidiaries	84.760	-	-	-
Total	84.760			

d. Profit share expenses paid to marketable securities issued:

None.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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, 2025	January 1 – June 30, 2024
Banking Service Package Sales Revenues	216.402	29.158
Insurance and Brokerage Commissions	46.618	-
Other	28.815	317
Total	291.835	29.475

Other Fees and Commissions Paid	January 1 – June 30, 2025	January 1 – June 30, 2024
Credit cards fees and commissions	1.544	3.237
Fees and commissions for Swift, EFT and money orders	6.396	622
Brokerage commission for leasing transactions	2.231	-
Commissions and fees paid to the clearing house	1.057	-
Fees and commissions paid to group transfers	5.375	488
Other		
Total	16.603	4.347

4. Information on dividend income:

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

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

	January 1 – June 30, 2025	January 1 – June 30, 2024
Income	291.917.022	7.431.668
Income from capital market transactions	154.183	274.692
Income from derivative financial instruments	2.616.383	4.552
Foreign exchange income	289.146.456	7.152.424
Loss (-)	291.587.066	7.021.800
Loss on capital market transactions	8.345	-
Loss on derivative financial instruments	2.776.668	7
Foreign exchange losses	288.802.053	7.021.793
Trading Income/Loss (net)	329.956	409.868

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Explanations related to other operating income:

	January 1 – June 30, 2025	January 1 – June 30, 2024
Reversal of provisions	114.467	19.613
Operating lease income	83	589
Expense reflections	420	-
Other income	5.410	771
Total	120.380	20.973

7. Provisions for loan losses and other receivables of the bank

	January 1 – June 30, 2025	January 1 – June 30, 2024
Special Provisions Relating to Loans and Other Rec.	-	-
From III. Group Loans	-	-
From IV. Group Loans	-	-
From V. Group Loans	-	-
General Provisions	387.451	85.633
Securities Impairment Provisions	-	-
Fin. Assets of which Fair Value through P/L	-	-
Fin. Assets of which Fair Value through Other	-	-
Comprehensive Income	-	-
Associates, Subsidiaries Impairment Provisions	-	-
Subsidiaries	-	-
Affiliates	-	-
Joint Ventures	-	-
Other	-	-
Total	387.451	85.633

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on other operating expenses:

	January 1 – June 30, 2025	January 1 – June 30, 2024
Provision for retirement pay liability	3.144	-
Deficit provision for pension fund	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	66.978	32.830
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	54.048	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	217.822	53.626
Leasing Expenses on TFRS 16 Exceptions	51.790	3.729
Maintenance and repair expenses	5.984	750
Advertisement expenses	34.069	636
Other expenses ^(*)	125.979	48.511
Loss on sale of assets	47	-
Other ^(**)	149.008	32.464
Total	491.047	125.845

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

	January 1 – June 30, 2025	January 1 – June 30, 2024
Dues	1.353	20.746
Communication Expenses	12.097	2.450
Cleaning expenses	21.120	4.467
Heating, lighting and water expenses	6.030	1.273
Representation and Hosting expenses	7.561	2.785
Vehicle expenses	8.207	3.890
Stationery Expenses	1.846	113
Computer Usage Expenses	30.349	1.317
Security service expenses	14.830	495
Transportation, portorage and small fixture expenses	3.750	4.311
Other	1.355	3.729
	17.481	2.935
Total	125.979	48.511

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on other operating expenses (Continued):

	January 1 – June 30, 2025	January 1 – June 30, 2024
Taxes, Duties, Charges and Funds	45.227	15.615
Audit and Consultancy Fees	48.763	7.782
Institution and Union participation share	6.234	3.671
Savings Deposit Insurance Fund	3.224	-
Other	45.560	5.396
Total	149.008	32.464

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

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

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

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

As of June 30, 2025, the Bank has deferred tax income amounts to TL 173.049 (June 30, 2024: TL 78.344) and deferred tax expense amounts to TL 67.831 (June 30, 2024: TL 38.629). Current tax provision amounts to TL 238.442 (June 30, 2024: TL 127.996).

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

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

12. Explanations on net income/loss:

a. The nature and amount of certain income and expense items from ordinary operations; if the disclosure for nature, amount and repetition rate of such items is required for a complete understanding of the 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.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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".

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. Information on loans belonging to the risk group in which the Bank is included:

June 30, 2025	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	
	Risk Group of the Bank		Bank		the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	739.947	-
Balance at the end of the period	-	-	-	-	1.101.280	-
Profit share and commission income received	-	-	-	-	195.701	-

December 31, 2024	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	
	Risk Group of the Bank		Bank		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	-	-	-	-	739.947	-
Profit share and commission income received	-	-	-	-	21.567	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. EXPLANATIONS RELATED TO THE RISK GROUP OF THE BANK: (Continued)

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:

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, 2025	December 31, 2024	June 30, 2025	December 31, 2024	June 30, 2025	December 31, 2024
Current and profit sharing accounts						
Balance at the beginning of period	1.496	-	-	-	1.030.705	-
Balance at the end of period	636.235	1.496	-	-	1.009.649	1.030.705
Profit share expense	84.760	-	-	-	23.287	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, 2025 the Bank has paid TL 84.832 (January 1 – June 30, 2024: 43.554 TL) to top management.

VIII. Explanations related to domestic, foreign and offshore branches or investments and foreign representative offices:

1. Explanations related to domestic and foreign branches and foreign representative offices

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

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

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

IX. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

As of the balance sheet date, the Bank has allocated impairment provisions in accordance with Articles 10, 11, 13, and 15 of the "Regulation on the Principles and Procedures for the Classification of Loans and the Provisions to be Set Aside for Them." The Bank has completed its preparations for provisioning under IFRS 9 "Financial Instruments Standard" and has started setting aside loan provisions in accordance with the provisions of IFRS 9, effective from the end of July 2025.

DÜNYA KATILIM BANKASI A.Ş.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

SECTION SEVEN

INDEPENDENT AUDITOR’S REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR’S REPORT:

The Bank’s unconsolidated financial statements as of and for the period ended June 30, 2025 have been audited by “PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi” and the audit report dated August 15, 2025 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
AS OF JUNE 30, 2025**

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

SECTION EIGHT

INTERIM ACTIVITY REPORT

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

a) Message from the Chairman of the Board

We have overcome another 3-month period with firm steps towards our targets, and successfully completed the first half of 2025.

Our successful performance in 2024, our first year of operation, was a year possessing important clues regarding the future of Dünya Katılım. And within the first half of this year, we witnessed our bank continuing its determined march. We are happy to see that our bank maintained its consistent growth performance in the second quarter as well.

With our maxim, “Our job is production, our power is export”, as Ahlatcı Holding; we became the leader of Turkish jewelry export, which is USD 377 billion total for 2024, and have been proud of serving our counTL. In this context, we take care to transfer our know-how and experience in precious metals sector, which is one of our main areas of operation, to Dünya Katılım Bankası. As we frequently express, we aim to make our Bank the leader in gold banking. We have already seen many signs that will fulfill this target. We continued to diversify our innovative products and services in this field within this quarter, too. We keep offering the most advantageous exchange rates of banking sector in Turkey to our customers.

We clearly see that our counTL’s economy becomes more resistant, consistent and sustainable day by day. At the same time, we are witnessing Dünya Katılım Bankası exhibiting a steady growth after the process of its establishment. We believe that macro precautionary measures will be gradually mitigated in the upcoming period, which will increasingly refresh the sector, and speed up the growth of our bank. We aim to contribute the growth of both participation finance sector and national economy with our products and services by producing solutions that meet the expectations of our people, while targeting to increase share of participation banking in the banking sector by assuming a pioneering role in the sector with our inclusive and innovative banking approach.

I would like to express my gratitude to all our employees and stakeholders, especially our Board Members, who enabled taking firm steps towards this vision, and wish our bank a continued success.

Best Regards,
Ahmet AHLATCI
Chairman

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF JUNE 30, 2025**

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

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

After successfully overcoming 2024, our first year of activity, we were happy to see our performance in parallel with our targets in the first half of 2025. We maintain our growth at maximum level within the frame of credit growth limits specified by CBRT. Our balance sheet data and the requests from our customers clearly indicate that our successful performance momentum will rapidly increase via upwards revision of this limit in the upcoming period.

As a participation bank younger than two-years-old, Dünya Katılım had an extremely dynamic second quarter of 2025. In line with our customers' feedbacks and our new products & services, we performed a major update on our Mobil Branch app. With this update, we eliminated external dependence in our Mobil Branch, and built a structure that will allow to produce faster solutions for different needs. Our teams will keep on development works in line with the customer feedbacks in the upcoming period. Especially, with our developments on foreign currency and precious metals exchange via our Mobile Branch, and our works on integration of our innovative financing & investment products with our digital channels will gain speed.

We will witness the continued increase in the number of our physical branches in parallel with the developments in digital channels. We saw our existing physical branches reaching a notable customer base and fund allocation amount within a short period. We also plan to expand our SME and commercial customer portfolio further with new and future sectoral collaborations

We attach particular importance to gold banking. As a bank achieving a market share of approximately 8% in precious metals financing within last 8 months and offering the highest profit share for the gold investments with "Gold Participation Account", I can say that we covered a lot of ground within a short period, and have begun to demonstrate our claim. Thanks to our "Easy Physical Access Gold Account (FERAH Account) product, which currently allows application via our physical branches, and for which we will enable application via our digital channels in the future; our customers take the opportunity to quickly access their golds in their gold accounts without high commission fees. This way, we took another important and innovative step that regards customer satisfaction in gold banking. In addition, we also started to meet the important needs for precious metals sector with our products such as Jeweler Package Insurance offered with sectoral collaborations.

In line with our innovative platform banking vision, we aim to extend our product range not only in precious metals, but also in accordance with all the financial needs of our customers. Besides the advantageous rates offered to our private customers via our financing products such as Housing, Vehicle Financing, with our products and applications such as Business Finance, Leasing, Letter of Guarantee and free-of-charge check collection, we show that we stand by our commercial customers. In this context, we continue to rapidly extend our correspondent bank network with new agreements to provide solutions towards our customers' transfer needs.

We can see that in this period, our economy has a structure that gains resistance against shocks. The decreasing volatility in Turkish Lira, regular increase in our Central Bank's reserves and simultaneous decrease in inflation reflect important indications about the course of economy. We are surely happy to see that our bank exhibits a consistent balance in this period. Thanks to the intense efforts of our dynamic and experienced staff, we can see that we demonstrate sustainable financial stability in the second quarter of this year as well. We will continue to work with might and main for a strong and growing participation finance sector, and contribute to our national economy.

I would like to thank our valued Board of Directors, valuable executives and each of our employees sweating for Dünya Katılım Bankası for their efforts and success.

Best Regards,

İkram GÖKTAŞ
General Manager

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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.	7.268.971	99,95	7.268.971	-

c) Changes in the articles of association for the period 1 January 2025 – 30 September 2025

Former Version:	Amended Version:
Article 5 – Registered Office The Company's registered office is located in Istanbul . Its address is Büyükdere Street, Rumeli Han, No:40 Mecidiyeköy, Şişli / Istanbul . Subject to the principles determined by the Banking Regulation and Supervision Board (hereinafter referred to as the "Board") and notification to the Banking Regulation and Supervision Agency (hereinafter referred to as the "Agency"), the Bank may open and close branches, agencies, representative offices, permanent and mobile offices, liaison offices and correspondent relationships both domestically and abroad.	Article 5 – Registered Office The Company's registered office is located in Istanbul . Its address is Yamanevler Mah., Ahmet Tevfik İleri Street, No: 22-26, Interior Door No: 61, Ümraniye / Istanbul . In case of any change of address, the new address shall be registered with the trade regisTL and announced in the Turkish Trade RegisTL Gazette . Notices served to the registered and announced address shall be deemed to have been duly served on the Company. If the Company leaves its registered and announced address without registering a new one within the legal timeframe, this shall constitute a ground for dissolution.
Article 7 – Capital The Bank's capital amounts to TL 6.000.000.000 (Six Billion Turkish Lira), divided into 60.000.000.000 (Sixty Billion) registered shares with a nominal value of TL 0.10 (ten kuruş) each. Of this capital, TL 5.999.337.170 (Five Billion Nine Hundred Ninety-Nine Million Three Hundred Thirty-Seven Thousand One Hundred Seventy Turkish Lira) has been fully paid in cash. The Board of Directors is authorized to deprive any defaulting shareholder, who has fallen into arrears due to unpaid capital commitments, of their participation rights and rights arising from partial payments, to replace them with a new shareholder, and to cancel the share certificates previously issued to them. In cases where the subscribed capital has not been paid in accordance with the obligations of the shareholders, the Board of Directors shall act in accordance with Articles 482 and 483 of the Turkish Commercial Code.	Article 7 – Capital The Bank's capital amounts to TL 7.273.000.000 (Seven Billion Two Hundred Seventy-Three Million Turkish Lira), divided into 72.730.000.000 (Seventy-Two Billion Seven Hundred Thirty Million) registered shares with a nominal value of TL 0.10 (ten kuruş) each. Of the previous capital of TL 6.000.000.000 (Six Billion Turkish Lira) , an amount of TL 5.999.337.170 (Five Billion Nine Hundred Ninety-Nine Million Three Hundred Thirty-Seven Thousand One Hundred Seventy Turkish Lira) was fully paid in cash. The newly increased capital of TL 1.273.000.000 (One Billion Two Hundred Seventy-Three Million Turkish Lira) has been funded from extraordinary reserves. The Board of Directors is authorized to deprive any defaulting shareholder, who has fallen into arrears due to unpaid capital commitments, of their participation rights and rights arising from partial payments, to replace them with a new shareholder, and to cancel the share certificates previously issued to them. In cases where the subscribed capital has not been paid in accordance with the obligations of the shareholders, the Board of Directors shall act in accordance with Articles 482 and 483 of the Turkish Commercial Code.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

d) Branch and Personnel Information

As of June 30, 2025, the Bank's total number of branches is 21 and the total number of personnel is 556.

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
Abdül Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee	Bachelor
Mustafa ER	Member of BOD and Member of Audit Committee	Master
İkram GÖKTAŞ	Member of BOD / General Manager	Bachelor
Members of Audit Committee		
Abdül Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee	Bachelor
Mustafa ER	Member of BOD and Member of Audit Committee	Master
Assistant General Managers		
Ahmet PARLAK	Assistant General Manager Responsible for Sales and Marketing	Master
Alpaslan ÖZEN	Assistant General Manager Responsible for Law and Credits	Bachelor
Dr. Eyyüp YILMAZ	Assistant General Manager Responsible for Internal Systems	Doctorate
Dr. İrfan GÜLTAŞ	Assistant General Manager Responsible for Talent and Culture	Doctorate
Kadir DOĞUERİ	Assistant General Manager Responsible for Operations	Master
Kamil KİBAR	Assistant General Manager Responsible for Treasury and International Banking	Bachelor

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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):

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

Assets	June 30, 2025	December 31, 2024
Cash and Cash Equivalents	12.657.385	9.081.626
Loans and Lease Receivables	35.324.063	23.033.822
Securities	3.857.530	1.489.051
Other Asset Items	2.209.270	1.030.658
Total Assets	54.048.248	34.635.157
Liabilities	June 30, 2025	December 31, 2024
Funds Collected	40.036.088	23.824.709
Other Liabilities Items	5.989.197	3.468.358
Shareholders' Equity	8.022.963	7.342.090
Total Liabilities	54.048.248	34.635.157
Income/Expense Accounts	January 1 – June 30, 2025	January 1 – June 30, 2024
Profit Share Income	4.835.660	926.892
Profit Share Expense	3.043.856	338.363
Net Profit Share Income	1.791.804	588.529
Net Fees and Commissions Income/Expenses	323.026	25.467
Personnel Expenses	876.935	264.491
Trading Income / Loss (net)	87	-
Trading Profit/Loss	329.956	409.868
Other Operating Income	120.380	20.973
Provision For Impairment of Loans and Other Receivables	387.451	85.633
Other Operating Expenses	491.047	125.845
Income / Loss Before Taxes	809.820	568.868
Tax Provision	133.224	88.281
Net Profit/Loss	676.596	480.587
Assets	June 30, 2025	December 31, 2024
Total Loans/Total Assets	%63,08	%66,49
Total Loans/Collected Funds	%85,16	%96,66
Capital Adequacy Ratio	%25,40	%46,94