

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

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

**(CONVENIENCE TRANSLATION OF THE LIMITED REVIEW REPORT,
UNCONSOLIDATED FINANCIAL STATEMENTS, RELATED
DISCLOSURES AND FOOTNOTES ORIGINALLY ISSUED IN TURKISH,
SEE SECTION THREE NOTE I.A)**



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

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

Introduction

We have reviewed the unconsolidated balance sheet of Dünya Katılım Bankası A.Ş. ("the Bank") at 30 September 2024 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the nine-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial information does not present fairly in all material respects the financial position of Dünya Katılım Bankası A.Ş. at 30 September 2024 and its unconsolidated financial performance and its unconsolidated statement of cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



Emphasis of Matter

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

Other Matter

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

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 2024. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 11 November 2024

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

Bank's headquarter address : Yamanevler Mah. Ahmet Tevfik İleri Cad. No:1/3 Ümraniye/İstanbul
Bank's phone number : 00 90 212 272 64 20
Bank's facsimile : 00 90 212 272 64 46
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
- 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:

Name-Surname/Title : Ertuğrul YILMAZ / Financial Affairs Manager
Telephone : 00 90 212 272 64 30
Facsimile : 00 90 212 272 64 46

TABLE OF CONTENTS

Section one General information

I.	History of the Bank including its incorporation date, initial legal status and amendments to legal status	1
II.	Shareholding structure, shareholders having direct or indirect, joint or individual control over the management and supervision of the Bank and disclosures on related changes in the current year, if any	1
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	1
IV.	Information on the Bank's qualified shareholders	2
V.	Summary on the Bank's service activities and field of operations	2
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	3
VII.	The existing or potential, actual or legal obstacles on immediate transfer of equity or reimbursement of liabilities between the Bank and Its subsidiaries	3

Section two The unconsolidated financial statements

I.	Balance sheet (Statement of financial position)	5
II.	Statement of off-balance sheet	7
III.	Statement of profit or loss	8
IV.	Statement of profit or loss and other comprehensive income	9
V.	Statement of changes in shareholders' equity	10
VI.	Statement of cash flows	11

Section three Accounting policies

I.	Explanations on basis of presentation	12
II.	Explanations on strategy of using financial instruments and foreign currency transactions	13
III.	Explanations on forward, option contracts and derivative instruments	14
IV.	Explanations on profit share income and expenses	14
V.	Explanations on fees, commission income and expenses	14
VI.	Explanations on financial assets	14
VII.	Explanations on impairment of financial assets	15
VIII.	Explanations on offsetting of financial instruments	15
IX.	Explanations on sale and repurchase agreements and lending of securities	15
X.	Explanations on assets held for sale and discontinued operations and liabilities related to these assets	16
XI.	Explanations on goodwill and other intangible assets	16
XII.	Explanations on tangible assets	17
XIII.	Explanations on leasing transactions	17
XIV.	Explanations on provisions and contingent liabilities	18
XV.	Explanations on liabilities regarding employee rights	18
XVI.	Explanations on taxation	19
XVII.	Additional explanations on borrowings	21
XVIII.	Explanations on issued share certificates	21
XIX.	Explanations on acceptances and availed drafts	21
XX.	Explanations on government grants	21
XXI.	Explanations on other matters	21

Section four Information on financial structure and risk management

I.	Explanations on equity items	22
II.	Explanations on credit risk	25
III.	Explanations on currency risk	25
IV.	Explanations on position risk of equity securities in banking book	27
V.	Explanations on liquidity risk	27
VI.	Explanations on leverage ratio	33
VII.	Explanations on presentation of financial assets and liabilities at fair value	34
VIII.	Explanations regarding the activities carried out on behalf and account of other persons	34
IX.	Explanations on risk management	34
X.	Explanations on business segments	41

Section five Explanations and notes on the unconsolidated financial statements

I.	Explanations and notes related to assets	42
II.	Explanations and notes related to liabilities	51
III.	Explanations and notes related to off-balance sheet	59
IV.	Explanations and notes related to the statement of profit or loss	61
V.	Explanations and notes related to the statements of changes in shareholders' equity	66
VI.	Explanations and notes related to the statement of cash flows	66
VII.	Explanations related to the risk group of the Bank	67
VIII.	Explanations related to subsequent events	67

Section six Limited review Report

I.	Explanations on limited review report	68
II.	Other notes and explanations prepared by the independent auditors	68

Section seven Explanations on the interim activity report

I.	Explanations on the interim activity report	69
----	---	----

DÜNYA KATILIM BANKASI A.Ş.

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

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

SECTION ONE

GENERAL INFORMATION

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

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

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

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

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

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

Name and Surname	Administrative Function and Responsibility
Members of the Board of Directors (BOD)	
Ahmet AHLATCI	Chairman of BOD
Murat UYSAL	Deputy Member of BOD
Ahmet Emin AHLATCI	Member of BOD
Rıza Tuna TURAGAY	Member of BOD
Hüseyin Kadri Samsunlu	Member of BOD
İkram 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

DÜNYA KATILIM BANKASI A.Ş.

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

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

GENERAL INFORMATION (Continued)

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

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

IV. INFORMATION ON THE BANK'S QUALIFIED SHAREHOLDERS:

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

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

The Bank operates in accordance with the principles of interest-free banking as a participation bank. Bank conducts operations and transactions within the limits of the Banking Law and relevant legislation as specified in its Articles of Association, including but not limited to: Acceptance of participation funds, and granting cash, non-cash, and all types of loans; Fundraising and account opening from domestic and foreign sources, borrowing, and accepting advances; Partnership or profit-loss partnership, cooperation, or collaboration domestically or internationally with banks, financial institutions, companies, and establishment or procurement of funds for this purpose; Conducting sales, swaps, donations, exchanges, constructions, operations, and similar transactions related to raw or processed materials, machinery, equipment, aircraft, ships, movable properties, and lands, estates, buildings, and all types of immovable properties, domestically or internationally within the framework of the activities carried out; Issuance of lease certificates, profit and loss sharing certificates, participation certificates, profit-sharing bonds, debt instruments, other securities, and capital market instruments; Conducting cash and book payment and fund transfer transactions, including all kinds of payment and collection operations, including correspondent banking or check account usage; Acquisition of checks and other foreign exchange instruments; Custody services; Issuance of all kinds of payment instruments such as credit cards, bank cards, and the conduct of related activities; Foreign exchange transactions, including cash; Buying and selling money market instruments, trading in precious metals and stones, or accepting them as collateral; Trading and brokerage transactions of financial instruments based on economic and financial indicators, capital market instruments, goods, precious metals, and foreign currencies; trading and brokerage of derivative contracts, option contracts, and financial instruments with simple or complex structures involving multiple derivative instruments; Trading in capital market instruments, repurchase or sale promise transactions; Execution of previously issued capital market instruments for brokerage purposes; Guarantee activities such as assuming collateral, guarantees, and other obligations for the benefit of others; Market making for trading transactions under a contract established with the Undersecretariat of Treasury and/or the Central Bank and related organizations; Interbank foreign exchange trading brokerage; Financial leasing transactions; Insurance agency and individual pension brokerage services; Acquisition, lease, sale, rental, management, development, establishment of any kind of real and personal movable and immovable properties, and the services and transactions related to rights, ownership, and privileges on these properties.

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

GENERAL INFORMATION (Continued)

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

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

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

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

SECTION TWO

THE UNCONSOLIDATED FINANCIAL STATEMENTS

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

ASSETS	Notes (Section Five-I)	September 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		3.793.571	2.505.976	6.299.547	553.333	628	553.961
1.1 Cash and Cash Equivalents	(1)	984.897	2.499.760	3.484.657	441.975	628	442.603
1.1.1 Cash and Balances with Central Bank		119.869	1.366.807	1.486.676	538	628	1.166
1.1.2 Banks		865.028	1.132.953	1.997.981	441.437	-	441.437
1.1.3 Money Market Placements		-	-	-	-	-	-
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	2.237.891	-	2.237.891	111.358	-	111.358
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		15	-	15	15	-	15
1.2.3 Other Financial Assets		2.237.876	-	2.237.876	111.343	-	111.343
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	552.818	-	552.818	-	-	-
1.3.1 Government Securities		552.818	-	552.818	-	-	-
1.3.2 Equity Securities		-	-	-	-	-	-
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets	(5)	17.965	6.216	24.181	-	-	-
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		17.965	6.216	24.181	-	-	-
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		11.294.462	2.825.846	14.120.308	-	-	-
2.1 Loans	(6)	10.880.803	2.825.846	13.706.649	-	-	-
2.2 Lease Receivables	(7)	5.010	-	5.010	-	-	-
2.3 Financial Assets Measured at Amortised Cost	(4)	408.649	-	408.649	-	-	-
2.3.1 Government Securities		408.649	-	408.649	-	-	-
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Non-Performing Loans		-	-	-	-	-	-
2.5 Specific Provisions (-)		-	-	-	-	-	-
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
3.1 Asset Held for Resale		-	-	-	-	-	-
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. OWNERSHIP INVESTMENTS (Net)	(10)	1.250	-	1.250	-	-	-
4.1 Associates (Net)		-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(10)	1.250	-	1.250	-	-	-
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1.250	-	1.250	-	-	-
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		560.830	-	560.830	83.528	-	83.528
VI. INTANGIBLE ASSETS (Net)		108.922	-	108.922	5.575	-	5.575
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		108.922	-	108.922	5.575	-	5.575
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-	1.486	-	1.486
VIII. CURRENT TAX ASSET		46	-	46	-	-	-
IX. DEFERRED TAX ASSET	(15)	58.855	-	58.855	9.275	-	9.275
X. OTHER ASSETS	(16)	39.417	51	39.468	476	-	476
TOTAL ASSETS		15.857.353	5.331.873	21.189.226	653.673	628	654.301

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

LIABILITIES	Notes (Section Five-II)	September 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
I. FUNDS COLLECTED	(1)	9.090.403	3.706.278	12.796.681	29	26	55
II. FUNDS BORROWED	(2)	260.343	573.193	833.536	-	-	-
III. BORROWINGS FROM MONEY MARKETS		-	-	-	-	-	-
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(3)	2.602	6.069	8.671	-	-	-
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		2.602	6.069	8.671	-	-	-
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES	(4)	279.192	-	279.192	5.745	-	5.745
VIII. PROVISIONS	(6)	170.428	42.126	212.554	39.699	-	39.699
8.1 General loan loss provisions		158.857	42.126	200.983	88	-	88
8.2 Restructuring Reserves		-	-	-	-	-	-
8.3 Reserve for Employee Benefits		11.520	-	11.520	30.867	-	30.867
8.4 Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.5 Other Provisions		51	-	51	8.744	-	8.744
IX. CURRENT TAX LIABILITY	(7)	102.209	-	102.209	8.072	-	8.072
X. DEFERRED TAX LIABILITY		-	-	-	-	-	-
XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
11.1 Assets Held for Sale		-	-	-	-	-	-
11.2 Assets of Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED LOANS	(9)	-	-	-	500.000	-	500.000
12.1 Loans		-	-	-	500.000	-	500.000
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(10)	41.825	1.384	43.209	15.968	718	16.686
XIV. SHAREHOLDERS' EQUITY	(11)	6.913.174	-	6.913.174	84.044	-	84.044
14.1 Paid-In Capital		5.999.337	-	5.999.337	99.337	-	99.337
14.2 Capital Reserves		-	-	-	-	-	-
14.2.1 Share Premium		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserves		-	-	-	-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(1.572)	-	(1.572)	(2.245)	-	(2.245)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		6.955	-	6.955	-	-	-
14.5 Profit Reserves		-	-	-	-	-	-
14.5.1 Legal Reserves		-	-	-	-	-	-
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		-	-	-	-	-	-
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Profit or Loss		908.454	-	908.454	(13.048)	-	(13.048)
14.6.1 Prior Years Profit/(Loss)		(13.048)	-	(13.048)	(21.140)	-	(21.140)
14.6.2 Current Year Profit/(Loss)		921.502	-	921.502	8.092	-	8.092
TOTAL LIABILITIES		16.860.176	4.329.050	21.189.226	653.557	744	654.301

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	September 30, 2024			January 1, 2024 (*)		
		TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		7.996.107	17.538.493	25.534.600	109	5.338	5.447
I. GUARANTEES AND SURETIES	(1)	1.636.576	232.254	1.868.830	109	5.338	5.447
1.1. Letters of Guarantees		1.636.576	232.254	1.868.830	109	5.338	5.447
1.1.1. Guarantees Subject to State Tender Law		557.668	67.298	624.966	-	-	-
1.1.2. Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3. Other Letters of Guarantee		1.078.908	164.956	1.243.864	109	5.338	5.447
1.2. Bank Loans		-	-	-	-	-	-
1.2.1. Import Letter of Acceptances		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letter of Credits		-	-	-	-	-	-
1.3.1. Documentary Letter of Credits		-	-	-	-	-	-
1.3.2. Other Letter of Credits		-	-	-	-	-	-
1.4. Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Other Guarantees		-	-	-	-	-	-
1.7. Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	(1)	3.285.808	6.256.448	9.542.256	-	-	-
2.1. Irrevocable Commitments		3.285.808	6.256.448	9.542.256	-	-	-
2.1.1. Asset Purchase and Sale Commitments		3.285.808	6.256.448	9.542.256	-	-	-
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		-	-	-	-	-	-
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6. Payment Commitment for Cheques		-	-	-	-	-	-
2.1.7. Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments for Credit Card Expenditure Limits		-	-	-	-	-	-
2.1.9. Commitments for Promotions Related with Credit Cards and Banking Activities		-	-	-	-	-	-
2.1.10. Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11. Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		3.073.723	11.049.791	14.123.514	-	-	-
3.1. Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1. Fair Value Hedge		-	-	-	-	-	-
3.1.2. Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held for Trading Transactions		3.073.723	11.049.791	14.123.514	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		602.280	2.121.243	2.723.523	-	-	-
3.2.1.1. Forward Foreign Currency Transactions-Buy		-	1.360.883	1.360.883	-	-	-
3.2.1.2. Forward Foreign Currency Transactions-Sell		602.280	760.360	1.362.640	-	-	-
3.2.2. Other Forward Buy/Sell Transactions		2.471.443	8.928.548	11.399.991	-	-	-
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		212.427.349	12.730.446	225.157.795	30	-	30
IV. ITEMS HELD IN CUSTODY		403.201	-	403.201	-	-	-
4.1. Assets Under Management		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Cheques Received for Collection		3.201	-	3.201	-	-	-
4.4. Commercial Notes Received for Collection		-	-	-	-	-	-
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		-	-	-	-	-	-
4.8. Custodians		400.000	-	400.000	-	-	-
V. PLEDGED ITEMS		212.024.148	12.730.446	224.754.594	30	-	30
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		30.128.000	-	30.128.000	-	-	-
5.3. Commodity		1.118.701	37.908	1.156.609	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		5.048.500	-	5.048.500	-	-	-
5.6. Other Pledged Items		175.728.917	12.692.538	188.421.455	-	-	-
5.7. Pledged Items-Depository		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		220.423.456	30.268.939	250.692.395	139	5.338	5.477

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	January 1- September 30, 2024	July 1 - September 30, 2024
I.	PROFIT SHARE INCOME	(1)	1.925.388	998.496
1.1	Profit Share on Loans		1.425.904	893.416
1.2	Income Received from Reserve Deposits		8.931	7.547
1.3	Income Received from Banks		371.072	25.702
1.4	Income Received from Money Market Placements		5.336	-
1.5	Income Received from Marketable Securities Portfolio		113.867	71.553
1.5.1	Financial Assets at Fair Value Through Profit and Loss		-	-
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		55.218	35.499
1.5.3	Financial Assets Measured at Amortised Cost		58.649	36.054
1.6	Finance Lease Income		278	278
1.7	Other Profit Share Income		-	-
II.	PROFIT SHARE EXPENSE	(2)	939.896	601.533
2.1	Expense on Profit Sharing Accounts		883.182	560.461
2.2	Profit Share Expense on Funds Borrowed		26.907	25.885
2.3	Profit Share Expense on Money Market Borrowings		-	-
2.4	Profit Share Expense on Securities Issued		-	-
2.5	Finance Lease Expense		29.807	15.187
2.6	Other Profit Share Expense		-	-
III.	NET PROFIT SHARE INCOME (I – II)		985.492	396.963
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	62.811	37.344
4.1	Fees and Commissions Received		69.159	39.345
4.1.1	Non-Cash Loans		5.044	4.705
4.1.2	Other		64.115	34.640
4.2	Fees and Commissions Paid (-)		6.348	2.001
4.2.1	Non-Cash Loans		354	354
4.2.2	Other		5.994	1.647
V.	DIVIDEND INCOME	(4)	52	52
VI.	TRADING INCOME/LOSS (net)	(5)	905.487	495.619
6.1	Capital Market Transaction Income/(Loss)		614.097	339.405
6.2	Profit/(Loss) from Derivative Financial Instruments		38.494	33.949
6.3	Foreign Exchange Income/(Loss)		252.896	122.265
VII.	OTHER OPERATING INCOME	(6)	21.840	867
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		1.975.682	930.845
IX.	PROVISION FOR LOAN LOSSES (-)		200.983	115.350
X.	PERSONNEL EXPENSES (-)		493.953	229.462
XI.	OTHER OPERATING EXPENSES (-)	(7)	258.655	132.810
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		1.022.091	453.223
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)		1.022.091	453.223
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(9)	100.589	12.308
17.1	Provision for Current Taxes		161.694	33.698
17.2	Deferred Tax Expense Effect (+)		63.373	24.744
17.3	Deferred Tax Income Effect (-)		124.478	46.134
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		921.502	440.915
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)		921.502	440.915
	Earnings Per Share		0,23383	0,06877

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

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED SEPTEMBER 30, 2024

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

		CURRENT PERIOD January 1- September 30, 2024 ^(*)
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I.	CURRENT PERIOD PROFIT/LOSS	921.502
II.	OTHER COMPREHENSIVE INCOME	7.628
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	6.955
2.2.1	Exchange Rate Conversion Differences	-
2.2.2	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Fair Value through Other Comprehensive Income	6.955
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)	929.130

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
						1	2	3	4	5	6				
CURRENT PERIOD															
January 1 – September 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	-	-	6.955	-	-	-	921.502	929.130
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)	-	-	6.955	-	-	(13.048)	921.502	6.913.174

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

STATEMENT OF CASH FLOWS		Notes (Section Five-VI)	CURRENT PERIOD January 1- September 30, 2024 ^(*)
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		585.827
1.1.1	Profit Share Income Received		946.119
1.1.2	Profit Share Expense Paid		(355.373)
1.1.3	Dividend Received		52
1.1.4	Fees and Commissions Received		64.115
1.1.5	Other Income		1.734
1.1.6	Collections from Previously Written Off Loans		-
1.1.7	Payments to Personnel and Service Suppliers		(603.625)
1.1.8	Taxes Paid		(121.661)
1.1.9	Others		654.466
1.2	Changes In Operating Assets and Liabilities		(4.094.080)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(3.100.000)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(681.884)
1.2.3	Net (Increase) Decrease in Loans		(12.791.039)
1.2.4	Net (Increase) Decrease in Other Assets		(131.432)
1.2.5	Net Increase (Decrease) in Bank Deposits		-
1.2.6	Net Increase (Decrease) in Other Deposits		12.215.026
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-
1.2.8	Net Increase (Decrease) in Funds Borrowed		-
1.2.9	Net Increase (Decrease) in Matured Payables		-
1.2.10	Net Increase (Decrease) in Other Liabilities		395.249
I.	Net Cash Flow from Banking Operations		(3.508.253)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net cash flow from investing activities		(941.364)
2.1	Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(1.250)
2.2	Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-
2.3	Purchases of Property and Equipment		(108.922)
2.4	Disposals of Property and Equipment		-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(481.192)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-
2.7	Purchase of Financial Assets Measured at Amortised Cost		(350.000)
2.8	Sale of Financial Assets Measured at Amortised Cost		-
2.9	Other		-
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash Flow from Financing Activities		6.709.900
3.1	Cash Obtained from Funds Borrowed and Securities Issued		1.496.554
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(686.654)
3.3	Issued Capital Instruments		-
3.4	Dividends Paid		-
3.5	Leases Paid		-
3.6	Other ^(**)		5.900.000
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		66.460
V.	Net (Decrease) Increase in Cash and Cash Equivalents		2.326.743
VI.	Cash and Cash Equivalents at the Beginning of the Period		429.773
VII.	Cash and Cash Equivalents at the End of the Period		2.756.516

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

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

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

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

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

SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

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

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

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

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

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

a. Additional paragraph for convenience translation:

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

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

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

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

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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

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.

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.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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 "IFRS 9 Financial Instruments" standard on the classification and measurement of financial instruments, published by the Public Oversight Accounting and Auditing Standards Authority (POA) in the Official Gazette dated January 19, 2017, and numbered 29953.

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

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

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

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

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.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VI. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

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

d. Loans

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

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

VII. EXPLANATIONS ON IMPAIRMENT OF FINANCIAL ASSETS

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

In this context, the provision calculation method is not based on the expected credit loss model according to TFRS 9, but until otherwise decided, it is calculated and accounted in accordance with "the General and specific provisions to be set aside by banks that do not apply TFRS 9" within the scope of Articles 10, 11, 13 and 15 of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be set aside for them.

VIII. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENTS

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

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

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

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."

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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

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

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

XI. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

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

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

XII. EXPLANATIONS ON TANGIBLE ASSETS

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

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

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

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

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

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

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIII. EXPLANATIONS ON LEASING TRANSACTIONS

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

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

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

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

Right Of Use Assets

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

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

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

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

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

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIII. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

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.

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.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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.

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.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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

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

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

On the other hand, within the framework of Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in corporate tax calculations have been met as of the end of the 2021 calendar year.

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

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

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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 September 30, 2024, the Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

However, with the regulation made by the Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been regulated that the profit / loss difference arising from the inflation adjustment to be made by the banks in the 2024 and 2025 accounting periods, including the provisional tax periods, will not be taken into account in the determination of earnings. Moreover, with the issuance of VUK General Communiqué numbered 560, published in the Official Gazette on April 30, 2024, and numbered 32532, it has been announced that omitting the inflation adjustment in the initial provisional tax period of the 2024 accounting period is deemed appropriate. Pursuant to the Provisional Article 33 of the Tax Procedure Law, the tax implications stemming from inflation adjustments in the financial statements as of September 30, 2024, in accordance with the VUK, are incorporated into the deferred tax calculation as of the same date.

Transfer Pricing

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

XVII. ADDITIONAL EXPLANATIONS ON BORROWINGS:

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

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

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

XVIII. EXPLANATIONS ON ISSUED SHARE CERTIFICATES:

None.

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIX. EXPLANATIONS ON ACCEPTANCES AND AVAILED DRAFTS:

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

XX. EXPLANATIONS ON GOVERNMENT GRANTS:

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

XXI. EXPLANATIONS ON OTHER MATTERS:

There are no other matters.

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

(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”.

As of September 30, 2024, the Bank’s total capital has been calculated as TL 6.738.906 and capital adequacy standard ratio is 49,06%. As of January 1, 2024, Bank’s total capital amounted to TL 572.014 and capital adequacy ratio was 263,75%. The Bank’s capital adequacy standard ratio is above the minimum ratio required by the legislation.

a. Information on capital:

	September 30, 2024	January 1, 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	5.999.337	99.337
Share issue premiums	-	-
Reserves	-	-
Gains recognized in equity as per TAS	6.955	-
Profit	921.502	8.092
Current Period Profit	921.502	8.092
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	6.927.794	107.429
Deductions from Common Equity Tier 1 Capital	-	-
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods’ losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	14.620	-
Improvement costs for operating leasing	80.246	23.385
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	108.922	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	5.575
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	6.528
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	15
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	203.788	35.503
Total Common Equity Tier 1 Capital	6.724.006	71.926

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (Continued):

	September 30, 2024	January 1, 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	6.724.006	71.926
TIER II CAPITAL	-	-
Debt instruments and share issue premiums deemed suitable by the BRSA	-	500.000
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	14.900	88
Tier II Capital Before Deductions	14.900	500.088
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	14.900	500.088
Total Capital (The sum of Tier I Capital and Tier II Capital)	6.738.906	572.014
The sum of Tier I Capital and Tier II Capital (Total Capital)	-	-
Deductions from Capital Loans granted contrary to the 50 th and 51 th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	-	-

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (continued):

	September 30, 2024	January 1, 2024
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
Total Capital (Total Core Capital and Supplementary Capital)	6.738.906	572.014
Total risk weighted amounts	13.735.737	216.881
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	48,95	33,16
Tier 1 Capital Adequacy Ratio (%)	48,95	33,16
Capital Adequacy Ratio (%)	49,06	263,75
BUFFERS		
The total additional capital requirement ratio (a + b + c)	2,51	-
a) Capital conservation buffer requirement (%)	2,50	-
b) Bank specific counter-cyclical buffer requirement (%)	0,01	-
c) Systemic significant bank buffer ratio (%)	0,00	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	40,95	-
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)	14.900	88
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	14.900	88
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	-	-
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK

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

III. EXPLANATIONS ON CURRENCY RISK

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

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

	<u>USD</u>	<u>EUR</u>
As of September 30, 2024 - Balance sheet evaluation rate	34,0900	38,0180
As of September 24, 2024	34,0627	37,8615
As of September 25, 2024	34,0815	37,9305
As of September 26, 2024	34,0894	38,1426
As of September 27, 2024	34,0982	38,0092
As of September 30, 2024	34,0900	38,0180
Simple arithmetical average of the thirty days	33,9594	37,7289

DÜNYA KATILIM BANKASI A.Ş.

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

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

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
September 30, 2024				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	760.262	559.387	47.158	1.366.807
Banks	750.793	312.945	69.215	1.132.953
Financial assets at fair value through profit and loss	-	6.216	-	6.216
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans and financial lease receivables	1.154.915	1.659.437	11.494	2.825.846
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	51	-	51
Total assets	2.665.970	2.538.036	127.867	5.331.873
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	2.164	2.164
Other current and profit sharing accounts	1.425.700	2.142.381	136.033	3.704.114
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	573.193	-	-	573.193
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	1.384	-	1.384
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities	17.109	30.914	172	48.195
Total liabilities	2.016.002	2.174.679	138.369	4.329.050
Net balance sheet position	649.968	363.357	(10.502)	1.002.823
Net off balance sheet position	(649.157)	(389.199)	8.073	(1.030.283)
Derivative financial instruments assets	3.106.071	5.023.834	8.073	8.137.978
Derivative financial instruments liabilities	3.755.228	5.413.033	-	9.168.261
Non-cash loans ^(**)	9.575	222.679	-	232.254
January 1, 2024				
Total assets	414	214	-	628
Total liabilities	744	-	-	744
Net balance sheet position	(330)	214	-	(116)
Net off balance sheet position	-	-	-	-
Derivative financial instruments assets	-	-	-	-
Derivative financial instruments liabilities	-	-	-	-
Non-cash loans	-	5.338	-	5.338

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

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

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

(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 associates and subsidiaries traded on Borsa Istanbul.

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

The Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

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

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

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

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

(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 ^(*)	
		TL+FC	FC	TL+FC	FC
	September 30, 2024				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			1.912.941	1.073.368
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	176.592	51.995	17.659	5.199
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	176.592	51.995	17.659	5.199
5	Unsecured Funding other than Retail and Small Business Customers Deposits	4.450.099	2.006.088	2.309.113	1.153.919
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	3.581.067	1.420.281	1.440.081	568.112
8	Other Unsecured Funding	869.032	585.807	869.032	585.807
9	Secured funding			-	-
10	Other Cash Outflows	9.454	3.881	9.454	3.881
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	9.454	3.881	9.454	3.881
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			2.336.226	1.162.999
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	1.630.706	663.475	1.220.409	629.955
19	Other contractual cash inflows	102.683	3.705	102.683	3.705
20	TOTAL CASH INFLOWS	1.733.389	667.180	1.323.092	633.660
				Upper limit applied amounts	
21	TOTAL HQLA			1.912.941	1.073.368
22	TOTAL NET CASH OUTFLOWS			1.013.134	529.339
23	Liquidity Coverage Ratio (%)			188,81	202,78

(*) 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 (%)	September 30, 2024	
	TL+FC	FC
Lowest	85,18	56,43
Date	July 5, 2024	July 5, 2024
Highest	519,94	973,04
Date	July 19, 2024	August 22, 2024
Average	188,81	202,78

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.

DÜNYA KATILIM BANKASI A.Ş.

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

(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 (Continued):

	January 1, 2024	Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
		TL+FC	FC	TL+FC	FC
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			80.764	595
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	-	-	8	8
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	-	-	8	8
5	Unsecured Funding other than Retail and Small Business Customers Deposits	-	-	1.723	-
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	-	-	12	-
8	Other Unsecured Funding	-	-	1.711	-
9	Secured funding			-	-
10	Other Cash Outflows	-	-	-	-
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	-	-	-	-
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			1.731	8
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	-	-	162.441	-
19	Other contractual cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS	-	-	162.441	-
				Upper limit applied amounts	
21	TOTAL HQLA			80.764	595
22	TOTAL NET CASH OUTFLOWS			452	8
23	Liquidity Coverage Ratio (%)			17.858,73	7.234,51

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

As per "Regulation on Liquidity Coverage Ratio Calculation" published in the Official Gazette numbered 28948, dated March 21, 2014, the dates on which the minimum and maximum liquidity coverage ratios have been calculated for the last three months for 2023 are as follows:

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Presentation of assets and liabilities according to their remaining maturities

September 30, 2024	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	804.782	681.894	-	-	-	-	-	1.486.676
Banks	1.131.006	866.975	-	-	-	-	-	1.997.981
Financial Assets at Fair Value Through Profit and Loss	2.237.881	24.191	-	-	-	-	-	2.262.072
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-	552.818	-	-	552.818
Loans	-	1.604.908	2.892.387	7.110.164	2.104.200	-	-	13.711.659
Financial Assets Measured at Amortised Cost	-	-	-	-	408.649	-	-	408.649
Other Assets	-	-	-	-	-	-	769.371	769.371
Total Assets	4.173.669	3.177.968	2.892.387	7.110.164	3.065.667	-	769.371	21.189.226
Liabilities								
Current account and funds collected from banks via participation accounts	2.164	-	-	-	-	-	-	2.164
Other current and profit sharing accounts	905.790	6.581.557	2.380.850	2.926.320	-	-	-	12.794.517
Funds provided from other financial institutions and subordinated loans	-	833.536	-	-	-	-	-	833.536
Money Market Borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	43.209	43.209
Other liabilities (*)	-	-	5.327	28.106	213.029	32.730	7.236.608	7.515.800
Total Liabilities	907.954	7.415.093	2.386.177	2.954.426	213.029	32.730	7.279.817	21.189.226
Net Liquidity Gap	3.265.715	(4.237.125)	506.210	4.155.738	2.852.638	(32.730)	(6.510.446)	-
Net Off-balance sheet Position	-	14.474	-	-	-	-	-	14.474
Financial Derivative Assets	-	7.068.994	-	-	-	-	-	7.068.994
Financial Derivative Liabilities	-	7.054.520	-	-	-	-	-	7.054.520
Non-cash Loans	-	22.050	430	469.498	264.335	1.112.517	-	1.868.830
January 1, 2024								
Total Assets	112.670	441.276	-	-	-	-	100.355	654.301
Total Liabilities	57	24.756	-	-	-	-	629.488	654.301
Net Liquidity Gap	112.613	416.520	-	-	-	-	(529.133)	-
Net Off-balance sheet Position	-	-	-	-	-	-	-	-
Financial Derivative Assets	-	-	-	-	-	-	-	-
Financial Derivative Liabilities	-	-	-	-	-	-	-	-
Non-cash Loans	5.447	-	-	-	-	-	-	5.447

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio

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

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

		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
September 30, 2024						
Available stable funding						
1	Capital Instruments	6.738.906	-	-	-	6.738.906
2	Tier 1 Capital and Tier 2 Capital	6.738.906	-	-	-	6.738.906
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	124.781	2.732.463	582.773	-	3.096.015
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	124.781	2.732.463	582.773	-	3.096.015
7	Other Obligations	780.358	7.153.166	-	-	3.966.762
8	Operational deposits	-	-	-	-	-
9	Other Obligations	780.358	7.153.166	-	-	3.966.762
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	37.830	3.206.666	-	34.953	-
12	Derivative liabilities					
13	All other equity not included in the above categories	-	-	-	-	-
14	Available stable funding					13.801.683
Required stable funding						
15	High Quality Liquid Assets					1.490.451
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	1.137.280	13.280.496	2.411.509	21.158	7.095.206
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	1.137.280	2.672.104	-	-	571.408
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	10.608.392	2.410.878	-	6.509.635
21	<i>Loans with a risk weight of less than or equal to %35</i>	-	-	-	-	-
22	Residential mortgages	-	-	631	21.158	14.163
23	<i>Residential mortgages with a risk weight of less than or equal to %35</i>	-	-	631	21.158	14.163
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					4.352.987
27	Physical traded commodities, including gold	-	-	-	-	-
28	Initial margin posted or given guarantee fund to central counterparty				1.345.837	1.143.962
29	Derivative Assets				24.193	24.193
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	203.788	-	-	2.981.044	3.184.832
32	Off-balance sheet commitments		93.222	376.706	1.398.903	93.442
33	Total Required stable funding					11.589.709
34	Net Stable Funding Ratio (%)					119,09

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (continued):

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

September 30, 2024	Ratio
July 31, 2024	118,00
August 31, 2024	121,00
September 30, 2024	119,09
3 Month Average	119,36

	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
January 01, 2024					
Available stable funding					
1 Capital Instruments	383.249	-	-	-	383.249
2 Tier 1 Capital and Tier 2 Capital	259.205	-	-	-	259.205
3 Other Capital Instruments	124.044	-	-	-	124.044
4 Real-person and Retail Customer Deposits	-	-	-	-	-
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	-	-	-	-	-
7 Other Obligations	-	-	-	-	-
8 Operational deposits	-	-	-	-	-
9 Other Obligations	-	-	-	-	-
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	-	-	-	-	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	-	-	-	-	-
14 Available stable funding					383.249
Required stable funding					
15 High Quality Liquid Assets	-	-	-	-	-
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	-	-	-	-	-
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	1.710.780	-	-	-	4.277
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	-	-	-	-
21 Loans with a risk weight of less than or equal to %35	-	-	-	-	-
22 Residential mortgages	-	-	-	-	-
23 Residential mortgages with a risk weight of less than or equal to %35	-	-	-	-	-
24 Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25 Assets equivalent to interconnected liabilities	-	-	-	-	-
26 Other Assets	1.321.225	-	-	110.911	92.036
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	-	4.051	123.663
29 Derivative Assets	-	-	-	768	768
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	1.321.225	-	-	-	87.985
32 Off-balance sheet commitments	-	-	-	106.860	267
33 Total Required stable funding					96.580
34 Net Stable Funding Ratio (%)					396,92

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (continued):

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

January 1, 2024 Period	Ratio
October 31, 2023	531,25
November 30, 2023	337,11
December 31, 2023	322,40
3 Month Average	396,92

VI. EXPLANATIONS ON LEVERAGE RATIO

As of September 30, 2024, leverage ratio of the Bank calculated from the arithmetic average of the last three months is 22,18% (January 1, 2024: 29,00%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. The reason for the difference in leverage ratio between September 30, 2024 and January 1, 2024 period is that increase in average capital amount is higher than increase in average total risk amount.

	September 30, 2024 (*)	January 1, 2024 (*)
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	17.222.767	313.617
2 (Assets deducted from Core capital)	(162.768)	(15)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	17.059.999	313.602
Derivative financial assets and credit derivatives		
4 Cost of replenishment for derivative financial assets and credit derivatives	11.290	-
5 Potential credit risk amount of derivative financial assets and credit derivatives	17.809	-
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	29.099	-
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	14.981.533	5.343
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	14.981.533	5.343
Capital and total risk		
13 Core Capital	6.603.477	92.483
14 Total risk amount (sum of lines 3, 6, 9 and 12)	32.070.631	318.945
Leverage ratio		
15 Leverage ratio (%)	22,18	29,00

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

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

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

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

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

IX. EXPLANATIONS ON RISK MANAGEMENT

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

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

		Risk Weighted Amount		Minimum capital requirement
		September 30, 2024	January 1, 2024	September 30, 2024
1	Credit risk (excluding counterparty credit risk) (CCR)	11.334.540	198.168	906.763
2	Standardised approach (SA)	11.334.540	198.168	906.763
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	62.708	-	5.017
5	Standardised approach for counterparty credit risk (SA-CCR)	62.708	-	5.017
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	2.237.876	-	179.030
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	29.025	-	2.322
17	Standardised approach (SA)	29.025	-	2.322
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	71.588	18.713	5.727
20	Basic Indicator Approach	71.588	18.713	5.727
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	13.735.737	216.881	1.098.859

IX. EXPLANATIONS ON BUSINESS SEGMENTS:

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

September 30, 2024	Commercial and				Total
	Retail	Corporate	Treasury	Undistributed	
Operating Income	46.407	1.458.247	525.932	891.288	2.921.874
Operating Expenses	38.172	1.046.373	27.606	787.684	1.899.835
Operating Income/Expenses	8.235	411.874	498.326	103.604	1.022.039
Profit/(Loss) Before Tax	8.233	411.874	498.378	103.606	1.022.091
Tax Expense	-	-	-	100.589	100.589
Current Year Profit/(Loss)	8.235	411.874	498.378	3.015	921.502
Total Assets	461	13.743.570	5.904.270	1.540.925	21.189.226
Total Liabilities	268.559	13.421.873	1.096.721	6.402.073	21.189.226

DÜNYA KATILIM BANKASI A.Ş.

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

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

SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

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

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Cash/Foreign currency	12.727	305.104	-	-
CBRT	107.142	996.032	538	628
Other ^(*)	-	65.671	-	-
Total	119.869	1.366.807	538	628

(*) Includes precious metals amounting to TL 44.300 and money in transit amounting to TL 21.371 as of September 30, 2024.

b. Information related to CBRT:

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Unrestricted demand deposit	107.142	314.138	538	628
Unrestricted time deposit	-	-	-	-
Restricted time deposit	-	681.894	-	-
Total	107.142	996.032	538	628

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

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

c.1. Information on Banks:

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Banks				
Domestic	865.028	842.287	441.437	-
Abroad	-	290.666	-	-
Foreign head offices and branches	-	-	-	-
Total	865.028	1.132.953	441.437	-

c.2. Information on foreign bank accounts:

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

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

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

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

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Investment fund participation certificates (Net)	2.237.876	-	111.343	-
Sukuk	-	-	-	-
Equity Securities	15	-	15	-
Other	-	-	-	-
Total	2.237.891	-	111.358	-

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

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

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

As of September 30, 2024, the collateralized /blocked nominal investment amount is TL 50.000 (January 1, 2024: None).

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

	September 30, 2024	January 1, 2024
Debt Securities	552.818	-
Quoted on a stock exchange	552.818	-
Unquoted	-	-
Share Certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	-	-
Total	552.818	-

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

As of September 30, 2024, the collateraled/blocked nominal investment amount is TL 350.000 (January 1, 2024: None).

b. Information on debt securities measured at amortised cost:

	September 30, 2024	January 1, 2024
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	408.649	-
Other Debt Securities	-	-
Total	408.649	-

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

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

	September 30, 2024	January 1, 2024
Debt Securities	408.649	-
Quoted on a stock exchange	408.649	-
Unquoted	-	-
Impairment provision (-)	-	-
Total	408.649	-

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

	September 30, 2024	January 1, 2024
Balance at beginning of period	-	-
Foreign currency differences on monetary assets	-	-
Purchases during period (*)	408.649	-
Disposals through sales and redemptions	-	-
Impairment provision (-)	-	-
Closing balance	408.649	-

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

5. Information on derivative financial assets

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

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Forward Transactions	-	904	-	-
Swap Transactions	17.965	5.312	-	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	17.965	6.216	-	-

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

6. Information on loans:

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

None (January 1, 2024: None).

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

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

September 30, 2024	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Amendments to the Terms of Contracts	Restructured Refinancing
Loans	13.706.649	-	-	-
Export loans	-	-	-	-
Import loans	-	-	-	-
Business loans	12.681.718	-	-	-
Consumer loans	461	-	-	-
Credit cards	-	-	-	-
Loans given to financial sector	-	-	-	-
Other	1.024.470	-	-	-
Other receivables	-	-	-	-
Total	13.706.649	-	-	-

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on loans (Continued)

c. Maturity analysis of cash loans:

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

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

September 30, 2024	Short-term	Medium and long-term	Total
Consumer loans-TL	296	165	461
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	296	165	461
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	296	165	461

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on loans (Continued)

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

September 30, 2024	Short-term	Medium and long-term	Total
Commercial installment loans-TL	56.773	794.461	851.234
Business loans	-	-	-
Vehicle loans	56.773	794.461	851.234
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	-	73.149	73.149
Business loans	-	15.106	15.106
Vehicle loans	-	58.043	58.043
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	56.773	867.610	924.383

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

f. Allocation of loans by customers:

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

g. Breakdown of domestic and foreign loans:

	September 30, 2024	January 1, 2024
Domestic loans	13.618.133	-
Foreign loans	88.516	-
Total	13.706.649	-

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on loans (Continued)

h. Loans granted to subsidiaries and associates:

None (January 1, 2024: None).

i. Specific provisions for loans

None (January 1, 2024: None).

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

None (January 1, 2024: None).

k. Liquidation policy for uncollectible loans:

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

l. Information on write-off policies:

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

7. Information on lease receivables (net):

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

	September 30, 2024		January 1, 2024	
	Gross	Net	Gross	Net
Less than a year	-	-	-	-
1 to 4 years	7.095	5.010	-	-
More than 4 years	-	-	-	-
Total	7.095	5.010	-	-

b. Information on net investments through finance lease:

	September 30, 2024	January 1, 2024
Financial lease receivables (Gross)	7.095	-
Unearned financial lease receivable (-)	2.085	-
Net receivable from financial leases	5.010	-

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.

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on lease receivables (net):

Information on leasing receivables:

	Standard Loans	Loans Under Close Monitoring	
		Not Under the Scope of Restructuring or Rescheduling	Restructured Loans with Revised Contract Terms
September 30, 2024			
Financial lease receivables (Net)	5.010	-	-
January 1, 2024			
Financial lease receivables (Net)	-	-	-

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

None (January 1, 2024: None).

9. Associates:

None (January 1, 2024: None).

10. Information on subsidiaries (net):

a1. Information on unconsolidated non financial subsidiaries:

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

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

a2. Information on subsidiaries:

None (January 1, 2024: None).

11. Information on investments in joint-ventures:

None (January 1, 2024: None).

12. Information on tangible assets:

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

13. Information on intangible assets:

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

14. Information on investment property:

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

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

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

15. Information related to deferred tax asset:

As of September 30, 2024, the Bank calculated net deferred tax asset of TL 58.855 by netting off deferred tax asset of TL 93.807 and deferred tax liability of TL 34.952 on all tax deductible/taxable temporary differences arising between the carrying amounts and the tax base of assets and liabilities in the financial statements that will be considered in the calculation of taxable earnings in the future periods.

	September 30, 2024	January 1, 2024
Rediscount On Profit Share and Prepaid Fees and Commission Income Unearned Revenues	24.836	-
Provisions For Retirement Premium and Vacation Pay Liabilities	4.129	9.160
Provisions	53.764	15
TFRS 16 Leasing Profit Share Expenses	8.942	-
Other	2.136	2.847
Deferred tax asset	93.807	12.022
TFRS 16 Amortization of Leases	15.511	-
Difference Between Carrying Value and Tax Base of Tangible Assets (Amortisation Differences)	2.486	-
Derivative Financial Liabilities	4.653	-
Marketable Securities Valuation Difference	9.452	-
Other	2.850	2.747
Deferred Tax Liability	34.952	2.747
Deferred Tax Asset (Net)	58.855	9.275

16. Information on other assets:

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

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

September 30, 2024	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I. Real Persons Current									
Accounts Non-Trade TL	5.776	-	-	-	-	-	-	-	5.776
II. Real Persons Participation									
Accounts Non-Trade TL	-	65.512	156.047	5.357	-	5.069	2.528.133	-	2.760.118
III. Current Account other-TL	181.951	-	-	-	-	-	-	-	181.951
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	181.939	-	-	-	-	-	-	-	181.939
Other Institutions	1	-	-	-	-	-	-	-	1
Commercial and Other Institutions	11	-	-	-	-	-	-	-	11
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	4.374.810	504.949	1.120.665	-	142.134	-	-	6.142.558
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	4.374.810	503.884	1.120.665	-	142.134	-	-	6.141.493
Other Institutions	-	-	1.065	-	-	-	-	-	1.065
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current									
Accounts Non-Trade FC	47.828	-	-	-	-	-	-	-	47.828
VI. Real Persons Participation									
Accounts Non-Trade FC	-	12.871	12.177	37.630	-	-	-	-	62.678
VII. Other Current Accounts									
FC	552.611	-	-	-	-	-	-	-	552.611
Residents in Türkiye-Corporate	552.611	-	-	-	-	-	-	-	552.611
Residents Abroad-Corporate	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	-	397.207	1.258.644	1.027.693	-	1.705	222.339	-	2.907.588
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	390.323	1.220.626	1.007.680	-	1.705	167.798	-	2.788.132
Other institutions	-	37	38.018	20.013	-	-	54.541	-	112.609
Commercial and Other Institutions	-	6.847	-	-	-	-	-	-	6.847
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	119.788	538	14.523	724	-	-	-	-	135.573
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)	907.954	4.850.938	1.946.340	2.192.069	-	148.908	2.750.472	-	12.796.681

DÜNYA KATILIM BANKASI A.Ş.

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

(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)

January 1, 2024	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I. Real Persons Current Accounts Non-Trade TL	-	-	-	-	-	-	-	-	-
II. Real Persons Participation Accounts Non-Trade TL	-	-	-	-	-	-	-	-	-
III. Current Account other-TL	29	-	-	-	-	-	-	-	29
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	29	-	-	-	-	-	-	-	29
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	-	-	-	-	-	-	-	-
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non- Trade FC	-	-	-	-	-	-	-	-	-
VI. Real Persons Participation Accounts Non-Trade FC	26	-	-	-	-	-	-	-	26
VII. Other Current Accounts FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye- Corporate	-	-	-	-	-	-	-	-	-
Residents abroad- Corporate	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	-	-	-	-	-	-	-	-	-
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	-	-	-	-	-	-	-	-
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	-	-	-	-	-	-	-	-	-
X. Participation Accounts Special Fund Pools TL	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools -FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.....+IX+X+XI)	55	-	-	-	-	-	-	-	55

DÜNYA KATILIM BANKASI A.Ş.

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

(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 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	
	September 30, 2024	January 1, 2024	September 30, 2024	January 1, 2024
Real persons' current and participation accounts	80.921	26	2.882.124	-
Turkish Lira accounts	49.025	-	2.716.869	-
Foreign currency accounts	31.896	26	165.255	-
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	
	September 30, 2024	January 1, 2024	September 30, 2024	January 1, 2024
Legal Entities' current and participation accounts	86.998	29	9.746.154	-
Turkish Lira accounts	60.967	29	6.263.541	-
Foreign currency accounts	26.031	-	3.482.613	-
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

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

	September 30, 2024		January 1, 2024	
	September 30, 2024	January 1, 2024	September 30, 2024	January 1, 2024
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	143.159	-	-	-
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-	-	-

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	260.343	573.193	-	-
Loans from foreign banks, institutions and funds	-	-	-	-
Total	260.343	573.193	-	-

DÜNYA KATILIM BANKASI A.Ş.

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

(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: (Continued)

2.2. Maturity analysis of funds borrowed:

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Short-Term	260.343	573.193	-	-
Medium and Long-Term	-	-	-	-
Total	260.343	573.193	-	-

3. Information on derivative financial liabilities:

	September 30, 2024		January 1, 2024	
	TP	YP	TP	YP
Forward transactions	2.602	-	-	-
Swap transactions	-	6.069	-	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	2.602	6.069	-	-

4. Lease payables (Net):

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Less than a year	17.175	-	1.621	-
1 to 4 years	146.369	-	4.124	-
Over 4 years	115.648	-	-	-
Total	279.192	-	5.745	-

5. Information on the hedging derivative financial liabilities:

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

6. Information on provisions:

a. Information on general provisions

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
Reserves for I. Group Loans and Receivables	146.598	40.384	40	-
Reserves for II. Group Loans and Receivables	-	-	-	-
Reserved for Non-cash Loans	12.259	1.742	48	-
Total	158.857	42.126	88	-

b. Information on provisions for employee rights:

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 10.731 (January 1, 2024: TL 10.731) and vacation pay liability amounting to TL 789 (January 1, 2024: TL 20.136). The Bank has calculated the reserve for employee termination benefits using actuarial valuation methods as indicated in TAS 19. Accordingly, following actuarial assumptions were used in the calculation of the total liability.

c. Other provisions:

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

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

a. Explanations on current tax liability

a.1. Information on taxes payable:

	September 30, 2024	January 1, 2024
Corporate taxes payable	40.033	-
Banking insurance transaction tax	14.332	205
Taxation on securities income	6.869	13
Value added tax payable	4.689	1.192
Taxation on real estate income	246	-
Foreign exchange transaction tax	53	-
Income tax deducted from wages	19.753	4.271
Other	1.106	-
Total	87.081	5.681

a.2. Information on premiums:

	September 30, 2024	January 1, 2024
Social security premiums-employee	6.248	974
Social security premiums-employer	7.600	1.222
Bank pension fund premium-employees	-	-
Bank pension fund premium-employer	-	-
Pension fund membership fees and provisions-employees	-	-
Pension fund membership fees and provisions-employer	-	-
Unemployment insurance-employee	427	65
Unemployment insurance-employer	853	130
Other	-	-
Total	15.128	2.391

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

None (January 1, 2024: None).

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

Information on subordinated loans:

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

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

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

The Bank does not apply the registered share capital system.

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

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

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

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

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

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

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

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

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

There are no privileges given to stocks representing the capital.

h. Information on marketable securities valuation reserve:

	September 30, 2024		January 1, 2024	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference	6.955	-	-	-
Foreign exchange difference	-	-	-	-
Total	6.955	-	-	-

i. Information on other capital reserves:

None.

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

1. Explanations on off balance sheet:

a. Type and amount of irrevocable loan commitments:

	September 30, 2024	January 1, 2024
Commitments for credit card limits	-	-
Payment commitments for cheques	-	-
Asset purchase and sale commitments	9.542.256	-
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	9.542.256	-

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

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

	September 30, 2024	January 1, 2024
Letters of guarantees	1.868.830	5.447
Bank loans	-	-
Letters of credit	-	-
Other guaranties and sureties	-	-
Total	1.868.830	5.447

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

	September 30, 2024	January 1, 2024
Letters of guarantees	1.868.830	5.447
Long standing letters of guarantees	1.135.504	5.447
Temporary letters of guarantees	45.981	-
Advance letters of guarantees	687.344	-
Letters of guarantees given to customs	1	-
Sureties and similar transactions	-	-
Total	1.868.830	5.447

c. Within the Non-cash Loans

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

	September 30, 2024	January 1, 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	1.868.830	5.447
Total	1.868.830	5.447

DÜNYA KATILIM BANKASI A.Ş.

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

(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):

c.2. Sectoral risk concentration of non-cash loans:

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

c.3. Information on the non-cash loans classified in Group I and Group II:

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

2. Explanations on derivative transactions:

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

3. Explanations on contingent assets and liabilities:

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

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

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

5. Other

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

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

1. Information on profit share income:

a. Information on profit share income received from loans:

	January 1 - September 30, 2024	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	1.115.490	30.892
Medium and Long Term Loans	258.375	21.147
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	1.373.865	52.039

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

b. Information on profit share income received from banks:

	January 1 - September 30, 2024	
	TL	FC
CBRT	-	8.931
Domestic Banks	370.791	281
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
Total	370.791	9.212

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

1. Information on profit share income: (Continued)

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

	January 1 - September 30, 2024	
	TL	FC
Financial assets measured at fair value through profit/loss	-	-
Financial assets measured at fair value through other comprehensive income	55.218	-
Financial assets measured at amortised cost	58.649	-
Total	113.867	-

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

None.

2. Explanations on profit share expenses:

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

Account name	Profit sharing accounts							Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year	Accumulated profit sharing account	
TL								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	1.410	15.716	371	-	69	487.633	-	505.199
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	232.354	49.060	59.003	-	15.284	-	-	355.701
Other institutions profit sharing accounts	4	6.260	-	-	-	-	-	6.264
Total	233.768	71.036	59.374	-	15.353	487.633	-	867.164
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	16	25	131	-	-	-	-	172
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	4.674	8.671	1.844	-	5	480	-	15.674
Other institutions profit sharing accounts	-	37	38	-	-	78	-	153
Precious metals deposits	-	18	1	-	-	-	-	19
Total	4.690	8.751	2.014	-	5	558	-	16.018
Grand total	238.458	79.787	61.388	-	15.358	488.191	-	883.182

DÜNYA KATILIM BANKASI A.Ş.

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

(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):

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

	January 1 - September 30, 2024	
	TL	FC
Banks	-	9.299
CBRT	-	-
Domestic banks	-	9.299
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	17.608	-
Total	17.608	9.299

c. Profit share expense paid to associates and subsidiaries:

None.

d. Profit share expenses paid to marketable securities issued:

None.

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

Other Fees and Commissions Received	January 1 - September 30, 2024
Banking Service Package Sales Revenues	61.366
Other	2.749
Total	64.115

Other Fees and Commissions Paid	January 1 - September 30, 2024
Credit cards fees and commissions	3.335
Fees and commissions for Swift, EFT and money orders	1.209
Brokerage commission for leasing transactions	542
Commissions and fees paid to the clearing house	594
Other	314
Total	5.994

DÜNYA KATILIM BANKASI A.Ş.

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

(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):

4. Information on dividend income:

	January 1 - September 30, 2024	
	TP	YP
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	52	-
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	-
Other	-	-
Total	52	-

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

	January 1 - September 30, 2024
Income	8.768.961
Income from capital market transactions	614.097
Income from derivative financial instruments	292.605
Foreign exchange income	7.862.259
Loss (-)	7.863.474
Loss on capital market transactions	-
Loss on derivative financial instruments	254.111
Foreign exchange losses	7.609.363
Trading Income/Loss (net)	905.487

6. Explanations related to other operating income:

	January 1 - September 30, 2024
Reversal of provisions	19.542
Operating lease income	883
Other income	1.415
Total	21.840

DÜNYA KATILIM BANKASI A.Ş.

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

(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)

7. Information on other operating expenses:

January 1 - September 30, 2024

Provision for retirement pay liability	-
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	63.345
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	15.832
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	109.672
Leasing Expenses on TFRS 16 Exceptions	4.978
Maintenance and repair expenses	7.141
Advertisement expenses	12.299
Other expenses ^(*)	85.254
Loss on sale of assets	8
Other ^(**)	69.798
Total	258.655

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

January 1 - September 30, 2024

Dues	21.661
Communication Expenses	5.444
Cleaning expenses	10.255
Heating, lighting and water expenses	3.902
Representation and Hosting expenses	5.411
Vehicle expenses	7.300
Stationery Expenses	2.375
Computer Usage Expenses	14.282
Security service expenses	3.640
Transportation, portorage and small fixture expenses	2.467
Other	8.517
Total	85.254

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

January 1 - September 30, 2024

Taxes, Duties, Charges and Funds	47.839
Audit and Consultancy Fees	13.033
Institution and Union participation share	6.410
Other	2.516
Total	69.798

DÜNYA KATILIM BANKASI A.Ş.

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

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

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

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

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

As of September 30, 2024, the Bank has deferred tax income amounts to TL 124.478 and deferred tax expense amounts to TL 63.373. Current tax provision amounts to TL 161.694.

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

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

11. Explanations on net income/loss:

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

None.

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

None.

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

(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:

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

a. Current period:

September 30, 2024 Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	-	-
Balance at the end of the period	-	-	-	-	370.049	-
Profit share and commission income received	-	-	-	-	39.866	-

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	
	September 30, 2024		September 30, 2024		September 30, 2024	
Current and profit sharing accounts						
Balance at the beginning of period			-	-	-	-
Balance at the end of period			-	-	-	741.844
Profit share expense			-	-	-	7.156

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 - September 30, 2024 the Bank has paid TL 68.016 to top management.

VIII. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

None.

DÜNYA KATILIM BANKASI A.Ş.

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

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

SECTION SIX

LIMITED REVIEW REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT:

The Bank's unconsolidated financial statements as of and for the period ended September 30, 2024 have been reviewed by "PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the reviewed report dated November 11, 2024 is presented at the beginning of the financial statements and related notes.

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

None.

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

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

SECTION SEVEN

INTERIM ACTIVITY REPORT

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

a) Message from the Chairman of the Board

Our bank continues to make remarkable strides in 2024, with the achievements of the third quarter underscoring the momentum we have gained.

In the second quarter, we raised our capital to 6 billion Turkish lira and witnessed the opening of our physical branches in Istanbul. Following these key milestones, we closed yet another valuable three-month period marked by new milestones. During this quarter, we saw branches outside Istanbul begin operations one by one, and with the launch of our mobile branch, we cleared yet another significant threshold.

With each day, as our number of physical branches grows, we are steadily advancing toward our goal of serving every region of Türkiye. Including our branches that have opened in cities like Ankara, Kocaeli, Bursa, Konya, Mersin, Gaziantep, and Antalya, we reached a total of 13 active physical branches by the close of this quarter. God willing, we look forward to seeing this number increase even further in the coming quarter.

The pervasive trend of digitalization is reshaping banking, as it is many other fields. And we remain steadfast in our commitment to progress in this area. After launching our online branch last quarter, we introduced our mobile branch this quarter, providing a convenient way for anyone to become a Dünya Katılım customer anytime, from anywhere, via our mobile app.

As we approach the end of 2024, reflecting on our journey and the overall picture, we see the pieces of the Dünya Katılım puzzle falling into place and taking shape day by day. This progress brings us great satisfaction and fills us with optimism for the future. We see that the Turkish banking sector advancing with resilience despite regional and global risks, and we aim to be a key driver of this forward momentum. With determination and commitment, we continue our efforts on this path.

In line with our vision to lead in expanding the market share of participation finance and becoming an industry leader, we move forward with confidence and sustained enthusiasm. I hope that this successful period will be a blessing for our Bank, and I pray to God that we will achieve many more successes together with each of our stakeholders who work on this path.

Sincerely,

Ahmet AHLATCI
Chairman of the Board

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

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

INTERIM ACTIVITY REPORT (Continued)

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

b) General Manager's Message

The third quarter of this year witnessed valuable developments for Dünya Katılım, and has been a process brimming with important steps towards achieving our end-of-year targets.

We are taking firm steps towards our end-of-year and long-term targets in terms of number of physical branches. As of the half of the year, 4 of our physical branches started their operations. And we increased this number to 13 in the third quarter. Such progress, made within a short period of three months, clearly indicates our agility in the governance structure of our Bank, as well as our spirit of solidarity in terms of division of labor. On the other hand, we are at the last stage on the test works regarding the ATMs that will be used in our physical branches. We aim to commission the debit cards and ATMs of our Bank smoothly in the ongoing process.

We are aware of the importance of being up-to-date, and keeping up with the zeitgeist, and we shape all our actions in line with this reality. In such a period of acceleration in mobilization of financial resources as a result of extended integration of finance sector with technological tools, we naturally do not ignore mobile applications, and the innovative solutions beyond them; pivoting our concept of becoming an inclusive banking platform around our vision. In this respect, we have broadcasted our mobile banking application and the new phase of our website in this quarter. We are dedicated to make our Bank the most user-friendly platform in the participation banking sector, in line with the user stories and feedbacks in the upcoming periods.

I would like to also state that the innovative approach of Dünya Katılım will not be limited to technological applications, it will directly manifest itself on the physical banking products and services within those applications, and that in this direction, we are carrying out extremely valuable works.

The quarter behind will also be engraved in our organizational memory as a period where our vision, mission and principles are clearly set.

We set our vision as becoming a leading platform in participation banking by bringing together the best customer experience with innovative financial solutions; and our mission as contributing to development of participation banking with customer-oriented, next-generation financial solutions. With its principles of reliability, agility, transparency, innovativeness and customer & solution-oriented approach at its core, Dünya Katılım has already started proving that it has the capabilities that will bring participation banking to the next level as the “bank of everyone”.

In recent years, we have experienced many times where the Turkish economy has been tested. However, at this stage, we can see that our economy is rapidly growing, and that we are entering a disinflation and current surplus period lately. It is certainly no surprise for us to see that Turkish banking sector continues to sit tall in the saddle in all periods, regardless of external factors. As Dünya Katılım, we aim to contribute to this positive picture, achieving an active size that provides a significant support to Turkish economy as a leader player of our sector in the future.

I would like to express my heartfelt thanks to our Board of Directors for their valuable support, and all my colleagues for their great and sincere efforts.

Sincerely,

İkram GÖKTAŞ
General Manager

DÜNYA KATILIM BANKASI A.Ş.

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

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

INTERIM ACTIVITY REPORT (Continued)

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

Capital and Shareholder' Structure

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

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

None.

d) Branch and Personnel Information

As of September 30, 2024, the Bank's total number of branches is 13 and the total number of personnel is 379.

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

f) Managers of the Departments within Internal Systems

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

INTERIM ACTIVITY REPORT (Continued)

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

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

CREDIT COMMITTEE

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

CORPORATE GOVERNANCE COMMITTEE

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

AUDIT COMMITTEE

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

REMUNERATION COMMITTEE

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

INFORMATION TECHNOLOGIES COMMITTEE

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

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

Assets	September 30, 2024	January 1, 2024
Cash and Cash Equivalents	3.484.657	442.603
Loans and Lease Receivables	13.711.659	-
Securities	3.199.358	111.358
Other Asset Items	793.552	100.340
Total Assets	21.189.226	654.301
Liabilities	September 30, 2024	January 1, 2024
Funds Collected	12.796.681	55
Other Liabilities Items	1.479.371	570.202
Shareholders' Equity	6.913.174	84.044
Total Liabilities	21.189.226	654.301

DÜNYA KATILIM BANKASI A.Ş.

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

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

INTERIM ACTIVITY REPORT (Continued)

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

Income/Expense Accounts	January 1 - September 30, 2024	
Profit Share Income		1.925.388
Profit Share Expense		939.896
Net Profit Share Income		985.492
Net Fees and Commissions Income/Expenses		62.811
Personnel Expenses		493.953
Dividend Income		52
Trading Income / Loss (net)		905.487
Other Operating Income		21.840
Provision For Impairment of Loans and Other Receivables		200.983
Other Operating Expenses		258.655
Income / Loss Before Taxes		1.022.091
Tax Provision		100.589
Net Profit/Loss		921.502

Assets	September 30, 2024	January 1, 2024
Total Loans/Total Assets	%64,69	-
Total Loans/Collected Funds	%107,11	-
Capital Adequacy Ratio	%49,06	%263,75

.....