

**DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ**

**CONSOLIDATED FINANCIAL STATEMENTS  
AND RELATED DISCLOSURES AT SEPTEMBER 30, 2025  
TOGETHER WITH LIMITED REVIEW REPORT**

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



## AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

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

### *Introduction*

We have reviewed the consolidated balance sheet of Dünya Katılım Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 30 September 2025 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the 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 consolidated financial information does not present fairly in all material respects the financial position of Dünya Katılım Bankası A.Ş. at 30 September 2025 and its consolidated financial performance and its consolidated statement of cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



*Report on other regulatory requirements arising from legislation*

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

*Additional Paragraph for Convenience Translation:*

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 2025. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM  
Independent Auditor

Istanbul, 17 November 2025

**CONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.**  
**AS OF AND FOR THE NINE-MONTH SEPTEMBER 30, 2025**

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

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

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

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

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

The consolidated 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 : 444 3 166

## TABLE OF CONTENTS

### Section One General Information

I.	History of the Parent 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 Parent 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 Parent Bank, if any	2
IV.	Information on the Parent Bank's qualified shareholders	2
V.	Summary on the Parent Bank's service activities and field of operations	2-3
VI.	Brief explanation on the differences between consolidation transactions made according to the communiqué on arrangement of consolidated financial statements of Parent 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 Parent Bank and Its subsidiaries	3

### Section Two The Consolidated Financial Statements

I.	Balance sheet (Statement of financial position)	5-8
II..	Statement of off-balance sheet	9
III.	Statement of profit or loss	10-11
IV.	Statement of profit or loss and other comprehensive income	12
V.	Statement of changes in shareholders' equity	13-14
VI.	Statement of cash flows	15

### Section Three Accounting Policies

I.	Explanations on basis of presentation	16-17
II.	Explanations on strategy of using financial instruments and foreign currency transactions	17
III.	Information on consolidated subsidiaries	17-18
IV.	Explanations on forward, option contracts and derivative instruments	19
V.	Explanations on profit share income and expenses	19
VI.	Explanations on fees, commission income and expenses	19
VII.	Explanations on financial assets	19-23
VIII.	Explanations on offsetting of financial instruments	24
IX.	Explanations on sale and repurchase agreements and lending of securities	24
X.	Explanations on assets held for sale and discontinued operations and liabilities related to these assets	24
XI.	Explanations on goodwill and other intangible assets	24
XII.	Explanations on tangible assets	25
XIII.	Explanations on leasing transactions	25-26
XIV.	Explanations on provisions and contingent liabilities	26
XV.	Explanations on liabilities regarding employee rights	27
XVI.	Explanations on taxation	27-29
XVII.	Additional explanations on borrowings	30
XVIII.	Explanations on issued share certificates	30
XIX.	Explanations on acceptances and availed drafts	30
XX.	Explanations on government grants	30
XXI.	Explanations on other matters	30-31

### Section Four Information On the Group's Financial Structure and Risk Management

I.	Explanations on equity items	32-34
II.	Explanations on credit risk	35
III.	Explanations on currency risk	35-37
IV.	Explanations on position risk of equity securities in banking book	39
V.	Explanations on liquidity risk	38-43
VI.	Explanations on leverage ratio	43
VII.	Explanations on presentation of financial assets and liabilities at fair value	44
VIII.	Explanations regarding the activities carried out on behalf and account of other persons	44
IX.	Explanations on risk management	44-48
X.	Explanations on business segments	48

### Section Five Explanations And Notes on The Consolidated Financial Statements

I.	Explanations and notes related to assets	49-65
II.	Explanations and notes related to liabilities	66-74
III.	Explanations and notes related to off-balance sheet	75-87
IV.	Explanations and notes related to the statement of profit or loss	85-87
V.	Explanations and notes related to the statements of changes in shareholders' equity	88
VI.	Explanations and notes related to the statement of cash flows	88
VII.	Explanations related to the risk group of the Bank	88-89
VIII.	Explanations related to domestic, foreign and offshore branches or investments and foreign representative offices	89
IX.	Explanations related to subsequent events	89

### Section Six Other Explanations

I.	Other explanations regarding the Parent Bank's operations	90
----	---	----

### Section Seven Independent Auditor's Report

I.	Explanations on limited review report	91
II.	Other notes and explanations prepared by the independent auditors	91

### Section Eight Explanations regarding the interim activity report

I.	Explanations regarding the interim activity report	92-97
----	--	-------

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

---

### SECTION ONE

#### GENERAL INFORMATION

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

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

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

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

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

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### GENERAL INFORMATION (Continued)

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

Name and Surname	Administrative Function and Responsibility
<b>Members of the Board of Directors (BOD)</b>	
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
<b>Members of Audit Committee</b>	
Abdul Latif ÖZKAYNAK	Member of BOD and Chairman of Audit Committee
Mustafa ER	Member of BOD and Member of Audit Committee
<b>Assistant General Managers</b>	
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
Rıfat DEREGÖZÜ	Information Technologies

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

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

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

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

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

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. As of June 30, 2025, the Parent Bank operates with 23 branches and 498 personnel. Parent Bank conducts operations and transactions within the limits of the Banking Law and relevant legislation as specified in its Articles of Association, including but not limited to: Acceptance of participation funds, and granting cash, non-cash, and all types of loans; Fundraising and account opening from domestic and foreign sources, borrowing, and accepting advances; Partnership or profit-loss partnership, cooperation, or collaboration domestically or internationally with banks, financial institutions, companies, and establishment or procurement of funds for this purpose; Conducting sales, swaps, donations, exchanges, constructions, operations, and similar transactions related to raw or processed materials, machinery, equipment, aircraft, ships, movable properties, and lands, estates, buildings, and all types of immovable properties, domestically or internationally within the framework of the activities

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**GENERAL INFORMATION (Continued)**

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

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

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

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

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

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



## **SECTION TWO**

### **THE CONSOLIDATED FINANCIAL STATEMENTS**

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025

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

ASSETS	Notes (Section Five-1)	CURRENT PERIOD September 30, 2025		
		TL	FC	Total
<b>I. FINANCIAL ASSETS</b>		<b>6.954.821</b>	<b>18.457.282</b>	<b>25.412.103</b>
<b>1.1 Cash and Cash Equivalents</b>	<b>(1)</b>	<b>3.131.559</b>	<b>17.343.812</b>	<b>20.475.371</b>
1.1.1 Cash and Balances with Central Bank		3.123.144	11.856.593	14.979.737
1.1.2 Banks		8.432	5.487.570	5.496.002
1.1.3 Money Market Placements		-	-	-
1.1.4 Expected Credit Losses (-)		17	351	368
<b>1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)</b>	<b>(2)</b>	<b>1.716.282</b>	<b>-</b>	<b>1.716.282</b>
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		1.716.267	-	1.716.267
<b>1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)</b>	<b>(3)</b>	<b>2.077.517</b>	<b>686.505</b>	<b>2.764.022</b>
1.3.1 Government Securities		2.044.977	686.505	2.731.482
1.3.2 Equity Securities		32.540	-	32.540
1.3.3 Other Financial Assets		-	-	-
<b>1.4 Derivative Financial Assets</b>	<b>(5)</b>	<b>29.463</b>	<b>426.965</b>	<b>456.428</b>
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		29.463	426.965	456.428
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST</b>		<b>25.021.969</b>	<b>16.208.080</b>	<b>41.230.049</b>
<b>2.1 Loans</b>	<b>(6)</b>	<b>23.951.576</b>	<b>15.106.899</b>	<b>39.058.475</b>
<b>2.2 Lease Receivables</b>	<b>(7)</b>	<b>447.476</b>	<b>1.241.859</b>	<b>1.689.335</b>
<b>2.3 Financial Assets Measured at Amortised Cost</b>	<b>(4)</b>	<b>775.088</b>	<b>-</b>	<b>775.088</b>
2.3.1 Government Securities		775.088	-	775.088
2.3.2 Other Financial Assets		-	-	-
<b>2.4 Expected Credit Losses (-)</b>		<b>152.171</b>	<b>140.678</b>	<b>292.849</b>
<b>III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>	<b>-</b>
3.1 Asset Held for Resale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
<b>IV. OWNERSHIP INVESTMENTS</b>	<b>(10)</b>	<b>5.000</b>	<b>-</b>	<b>5.000</b>
<b>4.1 Associates</b>		<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-
4.1.2 Unconsolidated Associates		-	-	-
<b>4.2 Subsidiaries</b>	<b>(10)</b>	<b>5.000</b>	<b>-</b>	<b>5.000</b>
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	5.000	-	5.000
<b>4.3 Joint Ventures</b>		<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-
<b>V. TANGIBLE ASSETS</b>		<b>585.478</b>	<b>-</b>	<b>585.478</b>
<b>VI. INTANGIBLE ASSETS</b>		<b>354.525</b>	<b>-</b>	<b>354.525</b>
6.1 Goodwill		-	-	-
6.2 Others		354.525	-	354.525
<b>VII. INVESTMENT PROPERTY</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>3.251</b>	<b>-</b>	<b>3.251</b>
<b>IX. DEFERRED TAX ASSET</b>	<b>(15)</b>	<b>24.974</b>	<b>-</b>	<b>24.974</b>
<b>X. OTHER ASSETS</b>	<b>(16)</b>	<b>302.867</b>	<b>1.469</b>	<b>304.336</b>
<b>TOTAL ASSETS</b>		<b>33.252.885</b>	<b>34.666.831</b>	<b>67.919.716</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025

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

ASSETS	Notes (Section Five-I)	PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total
<b>I. FINANCIAL ASSETS (Net)</b>		<b>3.206.650</b>	<b>6.994.991</b>	<b>10.201.641</b>
<b>1.1 Cash and Cash Equivalents</b>	<b>(1)</b>	<b>2.235.506</b>	<b>6.846.120</b>	<b>9.081.626</b>
1.1.1 Cash and Balances with Central Bank		610.479	4.033.526	4.644.005
1.1.2 Banks		1.625.027	2.812.594	4.437.621
1.1.3 Money Market Placements		-	-	-
<b>1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)</b>	<b>(2)</b>	<b>962</b>	<b>132.336</b>	<b>133.298</b>
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		947	132.336	133.283
<b>1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)</b>	<b>(3)</b>	<b>964.443</b>	<b>-</b>	<b>964.443</b>
1.3.1 Government Securities		964.443	-	964.443
1.3.2 Equity Securities		-	-	-
1.3.3 Other Financial Assets		-	-	-
<b>1.4 Derivative Financial Assets</b>	<b>(5)</b>	<b>5.739</b>	<b>16.535</b>	<b>22.274</b>
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		5.739	16.535	22.274
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)</b>		<b>16.311.239</b>	<b>7.113.893</b>	<b>23.425.132</b>
<b>2.1 Loans</b>	<b>(6)</b>	<b>15.915.566</b>	<b>7.113.893</b>	<b>23.029.459</b>
<b>2.2 Lease Receivables</b>	<b>(7)</b>	<b>4.363</b>	<b>-</b>	<b>4.363</b>
<b>2.3 Financial Assets Measured at Amortised Cost</b>	<b>(4)</b>	<b>391.310</b>	<b>-</b>	<b>391.310</b>
2.3.1 Government Securities		391.310	-	391.310
2.3.2 Other Financial Assets		-	-	-
<b>2.4 Non-Performing Loans</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>2.5 Specific Provisions (-)</b>		<b>-</b>	<b>-</b>	<b>-</b>
<b>III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>
3.1 Asset Held for Resale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
<b>IV. OWNERSHIP INVESTMENTS (Net)</b>	<b>(10)</b>	<b>1.250</b>	<b>-</b>	<b>1.250</b>
<b>4.1 Associates (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-
4.1.2 Unconsolidated Associates		-	-	-
<b>4.2 Subsidiaries (Net)</b>	<b>(10)</b>	<b>1.250</b>	<b>-</b>	<b>1.250</b>
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1.250	-	1.250
<b>4.3 Joint Ventures (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>		<b>490.907</b>	<b>-</b>	<b>490.907</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>		<b>212.558</b>	<b>-</b>	<b>212.558</b>
6.1 Goodwill		-	-	-
6.2 Others		212.558	-	212.558
<b>VII. INVESTMENT PROPERTY (Net)</b>	<b>(14)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>34</b>	<b>-</b>	<b>34</b>
<b>IX. DEFERRED TAX ASSET</b>	<b>(15)</b>	<b>77.838</b>	<b>-</b>	<b>77.838</b>
<b>X. OTHER ASSETS</b>	<b>(16)</b>	<b>225.797</b>	<b>-</b>	<b>225.797</b>
<b>TOTAL ASSETS</b>		<b>20.526.273</b>	<b>14.108.884</b>	<b>34.635.157</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025

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

LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD September 30, 2025		
		TL	FC	Total
<b>I. FUNDS COLLECTED</b>	<b>(1)</b>	<b>15.112.759</b>	<b>34.718.266</b>	<b>49.831.025</b>
<b>II. FUNDS BORROWED</b>	<b>(2)</b>	<b>774.858</b>	<b>830.430</b>	<b>1.605.288</b>
<b>III. BORROWINGS FROM MONEY MARKETS</b>		-	-	-
<b>IV. SECURITIES ISSUED (Net)</b>		-	-	-
<b>V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS</b>		-	-	-
<b>VI. DERIVATIVE FINANCIAL LIABILITIES</b>	<b>(3)</b>	<b>71.099</b>	<b>126.647</b>	<b>197.746</b>
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		71.099	126.647	197.746
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-
<b>VII. LEASE PAYABLES</b>	<b>(4)</b>	<b>168.377</b>	-	<b>168.377</b>
<b>VIII. PROVISIONS</b>	<b>(6)</b>	<b>152.280</b>	<b>118.227</b>	<b>270.507</b>
8.2 Restructuring Reserves		-	-	-
8.3 Reserve for Employee Benefits		40.102	-	40.102
8.4 Insurance Technical Reserves (Net)		-	-	-
8.5 Other Provisions		112.178	118.227	230.405
<b>IX. CURRENT TAX LIABILITY</b>	<b>(7)</b>	<b>358.041</b>	-	<b>358.041</b>
<b>X. DEFERRED TAX LIABILITY</b>		-	-	-
<b>XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>		-	-	-
11.1 Assets Held for Sale		-	-	-
11.2 Assets of Discontinued Operations		-	-	-
<b>XII. SUBORDINATED LOANS</b>	<b>(9)</b>	-	-	-
12.1 Loans		-	-	-
12.2 Other Debt Instruments		-	-	-
<b>XIII. OTHER LIABILITIES</b>	<b>(10)</b>	<b>346.190</b>	<b>6.209.371</b>	<b>6.555.561</b>
<b>XIV. SHAREHOLDERS' EQUITY</b>	<b>(11)</b>	<b>8.922.961</b>	<b>10.210</b>	<b>8.933.171</b>
14.1 Paid-In Capital		7.272.337	-	7.272.337
14.2 Capital Reserves		-	-	-
14.2.1 Share Premium		-	-	-
14.2.2 Share Cancellation Profits		-	-	-
14.2.3 Other Capital Reserves		-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(6.144)	-	(6.144)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		21.046	10.210	31.256
14.5 Profit Reserves		67.594	-	67.594
14.5.1 Legal Reserves		67.029	-	67.029
14.5.2 Status Reserves		-	-	-
14.5.3 Extraordinary Reserves		565	-	565
14.5.4 Other Profit Reserves		-	-	-
14.6 Profit or Loss		1.568.128	-	1.568.128
14.6.1 Prior Years Profit/(Loss)		29.054	-	29.054
14.6.2 Current Year Profit/(Loss)		1.539.074	-	1.539.074
14.7 Minority Shares		-	-	-
<b>TOTAL LIABILITIES</b>		<b>25.906.565</b>	<b>42.013.151</b>	<b>67.919.716</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF SEPTEMBER 30, 2025

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

LIABILITIES	Notes (Section Five-II)	PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total
<b>I. FUNDS COLLECTED</b>	<b>(1)</b>	<b>13.422.152</b>	<b>10.402.557</b>	<b>23.824.709</b>
<b>II. FUNDS BORROWED</b>	<b>(2)</b>	<b>85.110</b>	<b>1.837.130</b>	<b>1.922.240</b>
<b>III. BORROWINGS FROM MONEY MARKETS</b>		<b>480.631</b>	-	<b>480.631</b>
<b>IV. SECURITIES ISSUED (Net)</b>		-	-	-
<b>V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS</b>		-	-	-
<b>VI. DERIVATIVE FINANCIAL LIABILITIES</b>	<b>(3)</b>	<b>72</b>	<b>26.074</b>	<b>26.146</b>
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		72	26.074	26.146
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-
<b>VII. LEASE PAYABLES</b>	<b>(4)</b>	<b>118.104</b>	-	<b>118.104</b>
<b>VIII. PROVISIONS</b>	<b>(6)</b>	<b>283.059</b>	<b>116.012</b>	<b>399.071</b>
8.1 General loan loss provisions		253.923	116.012	369.935
8.2 Restructuring Reserves		-	-	-
8.3 Reserve for Employee Benefits		29.085	-	29.085
8.4 Insurance Technical Reserves (Net)		-	-	-
8.5 Other Provisions		51	-	51
<b>IX. CURRENT TAX LIABILITY</b>	<b>(7)</b>	<b>299.527</b>	-	<b>299.527</b>
<b>X. DEFERRED TAX LIABILITY</b>		-	-	-
<b>XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>		-	-	-
11.1 Assets Held for Sale		-	-	-
11.2 Assets of Discontinued Operations		-	-	-
<b>XII. SUBORDINATED LOANS</b>	<b>(9)</b>	-	-	-
12.1 Loans		-	-	-
12.2 Other Debt Instruments		-	-	-
<b>XIII. OTHER LIABILITIES</b>	<b>(10)</b>	<b>208.385</b>	<b>14.254</b>	<b>222.639</b>
<b>XIV. SHAREHOLDERS' EQUITY</b>	<b>(11)</b>	<b>7.342.090</b>	-	<b>7.342.090</b>
14.1 Paid-In Capital		5.999.337	-	5.999.337
14.2 Capital Reserves		-	-	-
14.2.1 Share Premium		-	-	-
14.2.2 Share Cancellation Profits		-	-	-
14.2.3 Other Capital Reserves		-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(6.144)	-	(6.144)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		8.303	-	8.303
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		1.340.594	-	1.340.594
14.6.1 Prior Years Profit/(Loss)		(13.048)	-	(13.048)
14.6.2 Current Year Profit/(Loss)		1.353.642	-	1.353.642
14.7 Minority Shares		-	-	-
<b>TOTAL LIABILITIES</b>		<b>22.239.130</b>	<b>12.396.027</b>	<b>34.635.157</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET AS OF SEPTEMBER 30, 2025

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

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET		Notes (Section Five-III)	CURRENT PERIOD September 30, 2025			PREVIOUS PERIOD December 31, 2024		
			TL	FC	Total	TL	FC	Total
<b>A.</b>	<b>OFF BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>37.339.959</b>	<b>299.982.429</b>	<b>337.322.388</b>	<b>11.606.340</b>	<b>23.036.734</b>	<b>34.643.074</b>
<b>I.</b>	<b>GUARANTEES AND SURETIES</b>	<b>(1)</b>	<b>15.228.659</b>	<b>6.786.520</b>	<b>22.015.179</b>	<b>5.279.730</b>	<b>2.055.984</b>	<b>7.335.714</b>
1.1	Letters of Guarantees		15.228.659	6.664.896	21.893.555	5.279.730	2.055.984	7.335.714
1.1.1	Guarantees Subject to State Tender Law		6.526.029	434.436	6.960.465	2.419.186	190.451	2.609.637
1.1.2	Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3	Other Letters of Guarantee		8.702.630	6.230.460	14.933.090	2.860.544	1.865.533	4.726.077
1.2	Bank Loans		-	-	-	-	-	-
1.2.1	Import Letter of Acceptances		-	-	-	-	-	-
1.2.2	Other Bank Acceptances		-	-	-	-	-	-
1.3	Letter of Credits		-	121.624	121.624	-	-	-
1.3.1	Documentary Letter of Credits		-	-	-	-	-	-
1.3.2	Other Letter of Credits		-	121.624	121.624	-	-	-
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		-	-	-	-	-	-
<b>II.</b>	<b>COMMITMENTS</b>	<b>(1)</b>	<b>5.064.267</b>	<b>123.117.482</b>	<b>128.181.749</b>	<b>3.486.632</b>	<b>8.452.651</b>	<b>11.939.283</b>
2.1	Irrevocable Commitments		5.064.267	123.117.482	128.181.749	3.486.632	8.452.651	11.939.283
2.1.1	Asset Purchase and Sale Commitments		5.014.535	123.117.482	128.132.017	3.486.632	8.452.651	11.939.283
2.1.2	Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3	Loan Granting Commitments		-	-	-	-	-	-
2.1.4	Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6	Payment Commitment for Cheques		27.437	-	27.437	-	-	-
2.1.7	Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8	Commitments for Credit Card Expenditure Limits		22.295	-	22.295	-	-	-
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		-	-	-	-	-	-
<b>III.</b>	<b>DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>17.047.033</b>	<b>170.078.427</b>	<b>187.125.460</b>	<b>2.839.978</b>	<b>12.528.099</b>	<b>15.368.077</b>
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		17.047.033	170.078.427	187.125.460	2.839.978	12.528.099	15.368.077
3.2.1	Forward Foreign Currency Buy/Sell Transactions		10.238.276	102.688.193	112.926.469	190.312	4.920.698	5.111.010
3.2.1.1	Forward Foreign Currency Transactions-Buy		217.409	56.196.701	56.414.110	142.480	2.406.393	2.548.873
3.2.1.2	Forward Foreign Currency Transactions-Sell		10.020.867	46.491.492	56.512.359	47.832	2.514.305	2.562.137
3.2.2	Other Forward Buy/Sell Transactions		6.808.757	67.390.234	74.198.991	2.649.666	7.607.401	10.257.067
3.3	Other		-	-	-	-	-	-
<b>B.</b>	<b>CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>813.205.607</b>	<b>314.976.461</b>	<b>1.128.182.068</b>	<b>365.912.543</b>	<b>173.681.823</b>	<b>539.594.366</b>
<b>IV.</b>	<b>ITEMS HELD IN CUSTODY</b>		<b>1.489.422</b>	<b>93.459</b>	<b>1.582.881</b>	<b>733.732</b>	-	<b>733.732</b>
4.1	Assets Under Management		564.973	-	564.973	-	-	-
4.2	Investment Securities Held in Custody		-	-	-	-	-	-
4.3	Cheques Received for Collection		924.449	-	924.449	733.732	-	733.732
4.4	Commercial Notes Received for Collection		-	-	-	-	-	-
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received for Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		-	93.459	93.459	-	-	-
4.8	Custodians		-	-	-	-	-	-
<b>V.</b>	<b>PLEDGED ITEMS</b>		<b>811.716.185</b>	<b>314.883.002</b>	<b>1.126.599.187</b>	<b>365.178.811</b>	<b>173.681.823</b>	<b>538.860.634</b>
5.1	Marketable Securities		-	-	-	-	-	-
5.2	Guarantee Notes		121.581.017	-	121.581.017	48.939.242	-	48.939.242
5.3	Commodity		3.085.109	377.822	3.462.931	1.939.752	323.937	2.263.689
5.4	Warranty		-	-	-	-	-	-
5.5	Properties		42.981.350	-	42.981.350	9.763.000	-	9.763.000
5.6	Other Pledged Items		644.068.679	314.505.180	958.573.859	304.536.787	173.357.886	477.894.673
5.7	Pledged Items-Depository		30	-	30	30	-	30
<b>VI.</b>	<b>ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>			<b>850.545.566</b>	<b>614.958.890</b>	<b>1.465.504.456</b>	<b>377.518.883</b>	<b>196.718.557</b>	<b>574.237.440</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF SEPTEMBER 30, 2025

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- September 30, 2025	CURRENT PERIOD July 1- September 30, 2025
<b>I.</b>	<b>PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>8.249.223</b>	<b>3.413.563</b>
1.1	Profit Share on Loans		7.124.935	2.932.873
1.2	Income Received from Reserve Deposits		404.413	172.794
1.3	Income Received from Banks		60.073	6.202
1.4	Income Received from Money Market Placements		-	-
1.5	Income Received from Marketable Securities Portfolio		520.004	224.157
1.5.1	Financial Assets at Fair Value Through Profit and Loss		5.655	2.248
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		377.747	161.756
1.5.3	Financial Assets Measured at Amortised Cost		136.602	60.153
1.6	Finance Lease Income		138.984	77.537
1.7	Other Profit Share Income		814	-
<b>II.</b>	<b>PROFIT SHARE EXPENSE (-)</b>	<b>(2)</b>	<b>4.893.175</b>	<b>1.948.710</b>
2.1	Expense on Profit Sharing Accounts		4.692.397	1.869.483
2.2	Profit Share Expense on Funds Borrowed		136.372	55.646
2.3	Profit Share Expense on Money Market Borrowings		37.997	13.826
2.4	Profit Share Expense on Securities Issued		-	-
2.5	Finance Lease Expense		26.409	9.755
2.6	Other Profit Share Expense		-	-
<b>III.</b>	<b>NET PROFIT SHARE INCOME (I – II)</b>		<b>3.356.048</b>	<b>1.464.853</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>	<b>(3)</b>	<b>486.062</b>	<b>163.036</b>
4.1	Fees and Commissions Received		569.576	228.838
4.1.1	Non-Cash Loans		83.243	34.340
4.1.2	Other		486.333	194.498
4.2	Fees and Commissions Paid (-)		83.514	65.802
4.2.1	Non-Cash Loans		1.321	212
4.2.2	Other		82.193	65.590
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(4)</b>	<b>87</b>	<b>-</b>
<b>VI.</b>	<b>TRADING INCOME/LOSS(net)</b>	<b>(5)</b>	<b>530.461</b>	<b>200.505</b>
6.1	Capital Market Transaction Income/(Loss)		233.938	<b>88.100</b>
6.2	Profit/(Loss) from Derivative Financial Instruments		136.584	296.869
6.3	Foreign Exchange Income/(Loss)		159.939	(184.464)
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(6)</b>	<b>334.589</b>	<b>214.209</b>
<b>VIII.</b>	<b>TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>4.707.247</b>	<b>2.042.603</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSS (-)</b>	<b>(7)</b>	<b>417.769</b>	<b>30.318</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>		<b>95.695</b>	<b>80.099</b>
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>1.405.765</b>	<b>528.830</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(8)</b>	<b>749.860</b>	<b>274.021</b>
<b>XIII.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>2.038.158</b>	<b>1.129.335</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER</b>		-	-
<b>XV.</b>	<b>PROFIT/(LOSS) ON EQUITY METHOD</b>		-	-
<b>XVI.</b>	<b>PROFIT/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)</b>		<b>2.038.158</b>	<b>1.129.335</b>
<b>XVIII.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(10)</b>	<b>499.084</b>	<b>336.144</b>
18.1	Provision for Current Taxes		456.057	187.899
18.2	Deferred Tax Expense Effect (+)		370.836	303.005
18.3	Deferred Tax Income Effect (-)		327.809	154.760
<b>XIX.</b>	<b>NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)</b>		<b>1.539.074</b>	<b>793.191</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1	Income from Assets Held For Sale		-	-
20.2	Income from Sale Of Associates, Subsidiaries And Jointly Controlled Entities (Joint Vent.)		-	-
20.3	Income from Other Discontinued Operations		-	-
<b>XXI.</b>	<b>LOSS FROM DISCONTINUED OPERATIONS (-)</b>		-	-
21.1	Loss from Assets Held for Sale		-	-
21.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-	-
21.3	Loss from Other Discontinued Operations		-	-
<b>XXII.</b>	<b>PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)</b>		-	-
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-
23.1	Provision for Current Taxes		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)</b>		-	-
<b>XXV.</b>	<b>NET PROFIT/LOSS (XIX+XXIV)</b>		<b>1.539.074</b>	<b>793.191</b>
25.1	Group's Income/Loss		1.539.074	793.191
25.2	Minority Shares Profit/Loss (-)		-	-
	Earnings Per Share		0,21163	0,10907

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF SEPTEMBER 30, 2025

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	January 1-September 30, 2024	July 1-September 30, 2024
<b>I.</b>	<b>PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>1.925.388</b>	<b>998.496</b>
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		-	-
<b>II.</b>	<b>PROFIT SHARE EXPENSE</b>	<b>(2)</b>	<b>939.896</b>	<b>601.533</b>
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		-	-
<b>III.</b>	<b>NET PROFIT SHARE INCOME (I – II)</b>		<b>985.492</b>	<b>396.963</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSES</b>	<b>(3)</b>	<b>62.811</b>	<b>37.344</b>
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
<b>V.</b>	<b>DIVIDEND INCOME</b>	<b>(4)</b>	<b>52</b>	<b>52</b>
<b>VI.</b>	<b>TRADING INCOME/LOSS (net)</b>	<b>(5)</b>	<b>905.487</b>	<b>495.619</b>
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
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(6)</b>	<b>21.840</b>	<b>867</b>
<b>VIII.</b>	<b>TOTAL OPERATING INCOME (III+IV+V+VI+VII)</b>		<b>1.975.682</b>	<b>930.845</b>
<b>IX.</b>	<b>PROVISION FOR LOAN LOSSES (-)</b>		<b>200.983</b>	<b>115.350</b>
<b>X.</b>	<b>PERSONNEL EXPENSES (-)</b>		<b>493.953</b>	<b>229.462</b>
<b>XI.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(7)</b>	<b>258.655</b>	<b>132.810</b>
<b>XII.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		<b>1.022.091</b>	<b>453.223</b>
<b>XIII.</b>	<b>EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER</b>		-	-
<b>XIV.</b>	<b>PROFIT/(LOSS) ON EQUITY METHOD</b>		-	-
<b>XV.</b>	<b>PROFIT/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVI.</b>	<b>PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)</b>		<b>1.022.091</b>	<b>453.223</b>
<b>XVII.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>100.589</b>	<b>12.308</b>
17.1	Provision for Current TaxesD		161.694	33.698
17.2	Deferred Tax Expense Effect (+)		63.373	24.744
17.3	Deferred Tax Income Effect (-)		124.478	46.134
<b>XVIII.</b>	<b>NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVI±XVII)</b>		<b>921.502</b>	<b>440.915</b>
<b>XIX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
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		-	-
<b>XX.</b>	<b>LOSS FROM DISCONTINUED OPERATIONS (-)</b>		-	-
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		-	-
<b>XXI.</b>	<b>PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XIX-XX)</b>		-	-
<b>XXII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-
22.1	Provision for Current Taxes		-	-
22.2	Deferred Tax Expense Effect (+)		-	-
22.3	Deferred Tax Income Effect (-)		-	-
<b>XXIII.</b>	<b>NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		-	-
<b>XXIV.</b>	<b>NET PROFIT/LOSS (XIX+XXIV)</b>		<b>921.502</b>	<b>440.915</b>
	Earnings Per Share		0,12671	0,06063

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

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



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

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

	<b>CURRENT PERIOD</b> January 1- September 30, 2025	<b>PREVIOUS PERIOD</b> January 1- September 30, 2024
<b>CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>		
<b>I. CURRENT PERIOD PROFIT/LOSS</b>	<b>1.539.074</b>	<b>921.502</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>	<b>22.953</b>	<b>7.628</b>
<b>2.1 Other Income/Expense Items not to be Recycled to Profit or Loss</b>	<b>-</b>	<b>673</b>
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)
<b>2.2 Other Income/Expense Items to be Recycled to Profit or Loss</b>	<b>22.953</b>	<b>6.955</b>
2.2.1 Exchange Rate Conversion Differences	-	-
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Financial Assets Measured at Fair Value through Other Comprehensive Income	32.790	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	(9.837)	-
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>1.562.027</b>	<b>929.130</b>

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

# DÜNYA KATILIM BANKASI A.Ş.

## CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED SEPTEMBER 30, 2025

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
CURRENT PERIOD																	
January 1 – September 30, 2025																	
I. Closing balance		5.999.337	-	-	-	-	(6.144)	-	-	8.303	-	-	(13.048)	1.353.642	7.342.090	-	7.342.090
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	29.054	-	29.054	-	29.054
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	29.054	-	29.054	-	29.054
III. Adjusted Balances at Beginning of Period (I+II)		5.999.337	-	-	-	-	(6.144)	-	-	8.303	-	-	16.006	1.353.642	7.371.144	-	7.371.144
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	22.953	-	-	-	1.539.074	1.562.027	-	1.562.027
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		1.273.000	-	-	-	-	-	-	-	-	(1.273.000)	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	-	-	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	-	-	-	-
Balances at end of the period (III+IV...+X+XI)		7.272.337	-	-	-	-	(6.144)	-	-	31.256	-	67.594	29.054	1.539.074	8.933.171	-	8.933.171

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

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.

## CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED SEPTEMBER 30, 2025

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY						Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
PREVIOUS PERIOD																	
January 1 – September 30, 2024																	
I. Closing balance		99.337	-	-	-	-	(2.245)	-	-	-	-	-	(21.140)	8.092	84.044	-	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	-	84.044
IV. Total Comprehensive Income		-	-	-	-	-	673	-	-	6.955	-	-	-	921.502	929.130	-	929.130
V. Capital Increase in Cash		5.900.000	-	-	-	-	-	-	-	-	-	-	-	-	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 - 6.913.174																	

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

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.

## CONSOLIDATED STATEMENT OF CASH FLOWS AS OF SEPTEMBER 30, 2025

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

	Notes (Section Five- VI)	CURRENT PERIOD January 1- September 30, 2025	PREVIOUS PERIOD January 1- September 30, 2024
<b>CONSOLIDATED STATEMENT OF CASH FLOWS</b>			
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1 Operating Profit Before Changes in Assets and Liabilities of Banking Activities</b>		<b>(227.167)</b>	<b>585.827</b>
1.1.1 Profit Share Income Received		7.668.588	946.119
1.1.2 Profit Share Expense Paid		(5.289.807)	(355.373)
1.1.3 Dividend Received		87	52
1.1.4 Fees and Commissions Received		586.606	64.115
1.1.5 Other Income		4.074	1.734
1.1.6 Collections from Previously Written Off Loans		-	-
1.1.7 Payments to Personnel and Service Suppliers		(1.394.748)	(603.625)
1.1.8 Taxes Paid		(741.672)	(121.661)
1.1.9 Others		(1.060.295)	654.466
<b>1.2 Changes in operating assets and liabilities subject to banking operations</b>		<b>4.479.260</b>	<b>(4.094.080)</b>
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(1.350.546)	(3.100.000)
1.2.2 Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(7.212.738)	(681.884)
1.2.3 Net (Increase) Decrease in Loans		(16.729.802)	(12.791.039)
1.2.4 Net (Increase) Decrease in Other Assets		(28.892)	(131.432)
1.2.5 Net Increase (Decrease) in Bank Deposits		-	-
1.2.6 Net Increase (Decrease) in Other Deposits		26.607.515	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		(321.140)	-
1.2.9 Net Increase (Decrease) in Matured Payables		-	-
1.2.10 Net Increase (Decrease) in Other Liabilities		3.514.863	395.249
<b>I. Net Cash Flow from Banking Operations</b>		<b>4.252.093</b>	<b>(3.508.253)</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>			
<b>II. Net cash flow from investing activities</b>		<b>(1.943.448)</b>	<b>(941.364)</b>
2.1 Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(3.750)	(1.250)
2.2 Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
2.3 Purchases of Property and Equipment		(10.717)	(108.922)
2.4 Disposals of Property and Equipment		-	-
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(1.608.469)	(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		(320.512)	(350.000)
2.8 Sale of Financial Assets Measured at Amortised Cost		-	-
2.9 Other		-	-
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net Cash Flow from Financing Activities</b>		<b>(36.762)</b>	<b>6.709.900</b>
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		(36.762)	-
3.6 Other		-	5.900.000
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>		<b>1.630.120</b>	<b>66.460</b>
<b>V. Net (Decrease) Increase in Cash and Cash Equivalents</b>		<b>3.902.003</b>	<b>2.326.743</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the Period</b>		<b>7.038.959</b>	<b>429.773</b>
<b>VII. Cash and Cash Equivalents at the End of the Period</b>		<b>10.940.962</b>	<b>2.756.516</b>

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**SECTION THREE**

**EXPLANATIONS ON THE ACCOUNTING PRINCIPLES**

**I. EXPLANATIONS ON BASIS OF PRESENTATION**

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

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

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

The consolidated financial statements are presented in thousands of Turkish Lira ('TL') unless otherwise stated, except for the financial assets and liabilities measured at fair value, which are carried at historical cost.

According to the TAS 29 Financial Reporting in Hyperinflationary Economies standard, businesses whose functional currency is the currency of a hyperinflationary economy report their financial statements according to the purchasing power of the money at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. At the same time, all businesses reporting in the currency of a hyperinflationary economy according to TAS 29 are required to apply this Standard as of the same date. In its announcement made on November 23, 2023, the POA explained that the financial statements of businesses applying TFRS for the annual reporting period ending on or after December 31, 2023 should be presented by adjusting them according to the inflation effect in accordance with the relevant accounting principles in the TAS 29 standard, and on the other hand, institutions or organizations authorized to regulate and audit in their fields may determine different transition dates for the application of the provisions of TAS 29. With the BRSA decision dated December 12, 2023 and numbered 10744, it was announced that the financial statements of banks and financial leasing, factoring, financing, savings, financing and asset management companies as of December 31, 2023 will not be subject to the inflation adjustment required to be made within the scope of TAS 29, and with the decision dated January 11, 2024 and numbered 10825, it was announced that inflation accounting will be implemented as of January 1, 2025. However, in accordance with the BRSA decision dated December 5, 2024 and numbered 11021, it was decided that banks and financial leasing, factoring, financing, savings, financing and asset management companies will not apply inflation accounting in 2025 either. Based on this, TAS 29 was not applied and inflation adjustment was not made in the financial statements as of June 30, 2025.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)**

**b. Changes in Accounting Policies**

Pursuant to the permission obtained from the BRSA dated 20 September 2024, the Bank had previously calculated its provisions not under the expected credit loss model established in accordance with TFRS 9, but in line with Articles 10, 11, 13 and 15 of the Provisioning Regulation. As of 1 July 2025, in its accompanying unconsolidated financial statements, the Bank has adopted for the first time the TFRS 9 Financial Instruments (TFRS 9) standard issued by the Public Oversight Authority (KGK) in accordance with the “Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set Aside” published in the Official Gazette No. 29750 dated 22 June 2016.

In accordance with the transition requirements of TFRS 9, prior-period financial statements and notes have not been restated. Consequently, the initial application effects of the standard have been reflected in prior-period and current-period profit or loss, and the accompanying financial statements have been presented separately rather than on a comparative basis.

Information regarding the TFRS 9 transition is disclosed in Note XXII of Section Three.

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

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

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

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

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

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

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

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

**III. INFORMATION ON CONSOLIDATED SUBSIDIARIES**

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

#### III. INFORMATION ON CONSOLIDATED SUBSIDIARIES (Continued)

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

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

DK Girişim Sermayesi Yatırım Ortaklığı A.Ş. was established on 04.02.2024 with a capital of TL 200.000, fully paid by the Parent Bank and registered to the trade registry. The Company was established to issue shares in order to operate a portfolio consisting of venture capital investments, capital market instruments and other assets and transactions to be determined by the Capital Markets Board.

DK Portföy Yönetimi A.Ş. was established on 04.02.2024 with a capital of TL 100.000, fully paid by the Parent Bank, and registered with the trade registry. The Company was established to carry out portfolio management activities within the scope of the Communiqué on Principles Regarding Portfolio Management Companies and Their Activities published in the Official Gazette dated 02.07.2013 and numbered 28695.

DK Varlık Kiralama A.Ş. was established on 06.02.2025 in accordance with the permission obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board, with a capital of TL 250 fully paid by the Parent Bank and registered to the trade registry. It was established exclusively for the purpose of issuing sukuk within the framework of the Capital Markets Board's Communiqué on Sukuk (III-61.1) published in the Official Gazette dated 7 June 2013 and numbered 28760.

DK Yatırım Menkul Değerler A.Ş. was established on 19.03.2025 with a capital of TL 350.000, fully paid by the Parent Bank, and registered to the trade registry. The Company was established to operate in accordance with the Communiqué on the Principles of Establishment and Operation of Investment Institutions published in the Official Gazette dated 17.12.2023 and numbered 28854.

#### Consolidation principles for subsidiaries

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**IV. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS**

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

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

**V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSES**

*Profit share income*

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

*Profit share expense*

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

**VI. EXPLANATIONS ON FEES, COMMISSION INCOME AND EXPENSES**

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

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

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

**VII. EXPLANATIONS ON FINANCIAL ASSETS**

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



**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)**

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

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

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

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

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

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

**c. Financial assets measured at amortized cost**

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)**

**d. Loans**

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

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

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

**Disclosures on Expected Credit Loss Provisions**

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)**

**Stage 1**

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

**Stage 2**

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

**Stage 3**

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

**Calculation of Expected Credit Losses**

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

Since the Bank does not have historical data required to develop internal probability of default (PD) models, it adopts a reasonable approach by using the sectoral non-performing loan (NPL) ratios published monthly by the BRSA for calculating 12-month expected credit losses for Stage 1 exposures. These sector-specific NPL realizations are used as the probability of default for customers in relevant sectors. The Bank has developed a model to reflect forward-looking expectations by establishing relationships between NPL ratios and macroeconomic variables, enabling projections under various scenarios to be included in the expected credit loss calculations.

For Stage 2 exposures, lifetime PD parameters are based on the average close-monitoring provisioning rates derived from the quarterly disclosures of participation banks' Stage 2 cash loan balances and related provisions. Forward-looking expectations are incorporated by projecting close-monitoring provisioning rates under macroeconomic scenarios and embedding these into lifetime expected credit loss calculations. For Stage 3 exposures, a PD of 100% is applied.

For the Loss Given Default (LGD) parameter, the Bank reasonably applies a rate of 45% consistent with the Foundation IRB approach under the BRSA's Communiqué on the Calculation of the Credit Risk Amount Based on Internal Ratings-Based Approaches.

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)**

**Probability of Default**

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

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

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

- The exposure is classified as legal follow-up before reaching 91 days past due.

If none of these conditions are met, the customer is considered non-default.

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

**Loss Given Default**

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

**Exposure at Default**

Exposure at Default represents the gross exposure expected to be outstanding if the counterparty defaults. It consists of the expected principal and profit share receivables at the time of default and varies depending on the nature of the asset (cash loans, non-cash loans, etc.) and its classification. Lifetime expected losses are determined by assessing the period during which the Bank is exposed to credit risk.

**Significant Increase in Credit Risk**

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

- I. Receivables with more than 30 days past due at the reporting date,
- II. Receivables under Financial Restructuring processes by banks,
- III. Receivables subject to bankruptcy postponement, bankruptcy filing, or concordat declarations,
- IV. Receivables for which legal proceedings have been initiated by the Bank,
- V. Receivables assessed under restructuring due to financial difficulty,
- VI. Occurrence of at least two of the following:
  - a. More than 7 days past due,
  - b. Existence of an obligation compensated by the Bank,
  - c. The ratio of the Central Bank's follow-up risk to the Bank's on-balance-sheet risk being greater than 1%,
  - d. Existence of an unremedied bounced check,
- VII. Occurrence of at least three of the following:
  - a. More than 15 days past due,
  - b. Existence of an obligation compensated by the Bank,
  - c. Central Bank follow-up risk ratio exceeding 1%,
  - d. Existence of an unremedied bounced check,
  - e. Presence of an e-lien or enforcement record,
  - f. Central Bank accrual risk ratio exceeding 1%,
  - g. Central Bank indemnification risk ratio exceeding 1%,
  - h. Central Bank restructuring risk ratio exceeding 25%.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**VIII. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENTS**

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

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

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

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

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

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

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

**XI. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS**

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

**EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)****XII. EXPLANATIONS ON TANGIBLE ASSETS**

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

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

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

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

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

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

**XIII. EXPLANATIONS ON LEASING TRANSACTIONS**

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

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

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

The Parent 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 Parent 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 Parent Bank's average profit rate. If the ratio cannot be easily determined, the Parent Bank uses its own alternative borrowing rate. The profit share expense on the lease liability and the depreciation charge of the right to use is recorded separately. The lessee re-measures the lease obligation if certain events occur (for example, changes in lease duration, forward lease payments due to changes in a particular index or rate, etc.). In this case, the lessee records the reassignment effect of the lease obligation as a correction on the right to use.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**XIII. EXPLANATIONS ON LEASING TRANSACTIONS**

**Right Of Use Assets**

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

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

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

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

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

**Lease Liabilities:**

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

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

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

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

**XIV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES**

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**XV. EXPLANATIONS ON LIABILITIES REGARDING EMPLOYEE RIGHTS**

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

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

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

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

**XVI. EXPLANATIONS ON TAXATION**

**Corporate Tax**

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

As per Article 21 of Law No. 7456 outlined in Official Gazette No. 32249 dated July 15, 2023, starting from declarations due on October 1, 2023, the corporate tax rate for earnings of institutions in 2023 and beyond has been raised from 25% to 30% for banks and other entities specified in the law. Consequently, as of 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. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

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

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

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



**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**XVII. EXPLANATIONS ON TAXATION (Continued)**

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

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

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**XVII. EXPLANATIONS ON TAXATION (Continued)**

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

**Deferred taxes**

Deferred tax assets or liabilities are determined by calculating the tax effects of temporary differences arising between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases which are used in the computation of taxable profit in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12"). Offset deferred tax assets and liabilities are reported on a net basis in financial statements. Deferred tax liabilities are recognized for all taxable temporary differences whereas deferred tax assets resulting from deductible temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which these differences can be utilized. Deferred tax is calculated at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates that have been enacted or substantively enacted by the balance sheet date and are recognized as an expense or income in profit or loss. However, deferred tax is recognized directly in equity if it relates to items recognized directly in equity in the same or a different period. As of June 30, 2025, the Parent Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

However, with the regulation made by the Law No. 7491 on the Amendment of Certain Laws and Decree Laws, it has been regulated that the profit / loss difference arising from the inflation adjustment to be made by the banks in the 2024 and 2025 accounting periods, including the provisional tax periods, will not be taken into account in the determination of earnings. Within the framework of the Temporary Article 33 of the Tax Procedure Law, the tax effects arising from the inflation adjustment of the financial statements dated June 30, 2025, in accordance with the Tax Procedure Law (TPL), have been included in the deferred tax calculation as of June 30, 2025.

**Transfer Pricing**

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

**Local and Global Minimum Complementary Corporate Income Tax**

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

#### XVIII. ADDITIONAL EXPLANATIONS ON BORROWINGS:

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

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

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

#### XIX. EXPLANATIONS ON ISSUED SHARE CERTIFICATES:

None.

#### XX. EXPLANATIONS ON ACCEPTANCES AND AWAILED DRAFTS:

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

#### XXI. EXPLANATIONS ON GOVERNMENT GRANTS:

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

#### XXII. EXPLANATIONS ON OTHER MATTERS:

##### Transition to TFRS 9 Financial Instruments

The Bank commenced the application of the "TFRS 9 Financial Instruments" standard, published by the Public Oversight, Accounting and Auditing Standards Authority (KGK) in the Official Gazette No. 29953 dated 19 January 2017, relating to the classification and measurement of financial instruments, effective from 1 July 2025.

The classification and adjustment entries related to the implementation of the impairment requirements of TFRS 9 as of 1 July 2025 are presented in the table below.

#### 1. Reconciliation of the Classification and Measurement of Financial Instruments and the Related Financial Position Impacts upon Transition to TFRS 9

Assets	Pre-1 July 2025	TFRS 9 Classification Impact	TFRS 9 Measurement Impact	Post-1 July 2025
Expected Credit Loss Provisions	-	-	148.328	148.328
Liabilities	Pre-1 July 2025	TFRS 9 Classification Impact	TFRS 9 Measurement Impact	Post-1 July 2025
General Provisions	369.935	-	(369.935)	-
Other Provisions	-	-	192.553	192.553
Prior Years' Profit or Loss	-	-	29.054	29.054

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

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

**XXII. EXPLANATIONS ON OTHER MATTERS: (Continued)**

**2. Equity Impact of the Transition to TFRS 9 Impairment Requirements**

Pursuant to Article 7, paragraph 2, subparagraph 15 of TFRS 9 Financial Instruments, published in the Official Gazette No. 29953 dated 19 January 2017, the restatement of prior-period information is not required under TFRS 9. When prior-period information is not restated, the difference between the previous carrying amount and the carrying amount determined at the date of initial application—1 July 2025—must be recognized in the opening balance of equity.

In this context, the difference of TL 29,054, arising from the comparison of the pre-transition impairment allowance and the newly measured expected credit loss provision as of 1 July 2025 under the expected credit loss model of TFRS 9, has been recognized in equity under “Retained Earnings / Accumulated Profit or Loss.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

**SECTION FOUR**

**INFORMATION ON THE GROUP'S FINANCIAL STRUCTURE AND RISK MANAGEMENT**

**I. EXPLANATIONS ON EQUITY ITEMS**

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

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

As of September 30, 2025, the Parent Bank's total capital has been calculated as TL 8.483.293, and the capital adequacy standard ratio is 21.47%. As of December 31, 2024, the equity amount is TL 7.068.728, and the capital adequacy standard ratio is 46.94%. The Parent Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation.

**a. Information on capital:**

	<b>September 30, 2025</b>	<b>December 31, 2024</b>
<b>COMMON EQUITY TIER 1 CAPITAL</b>		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.272.337	5.999.337
Share issue premiums	-	-
Reserves	67.594	-
Gains recognized in equity as per TAS	31.256	8.303
Profit	1.568.128	1.353.642
Current Period Profit	1.539.074	1.353.642
Prior Period Profit	29.054	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Minority Shares	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>8.939.315</b>	<b>7.361.282</b>
<b>Deductions from Common Equity Tier 1 Capital</b>		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	6.144	19.192
Improvement costs for operating leasing	160.859	147.382
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	354.525	212.558
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
<b>Total Deductions from Common Equity Tier 1 Capital</b>	<b>521.528</b>	<b>379.132</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>8.417.787</b>	<b>6.982.150</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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, 2025	December 31, 2024
<b>ADDITIONAL TIER I CAPITAL</b>		
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>	-	-
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	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	-	-
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 (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>8.417.787</b>	<b>6.982.150</b>
<b>TIER II CAPITAL</b>		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Shares of Third Parties in Contribution Capital	-	-
Shares of third parties in the contributed capital (those within the scope of Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	65.506	86.578
<b>Tier II Capital Before Deductions</b>	<b>65.506</b>	<b>86.578</b>
<b>Deductions From Tier II Capital</b>		
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 (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>65.506</b>	<b>86.578</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>8.483.293</b>	<b>7.068.728</b>
<b>The sum of Tier I Capital and Tier II Capital (Total Capital)</b>		
Deductions from Capital Loans granted contrary to the 50 <sup>th</sup> and 51 <sup>th</sup> 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 CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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, 2025	December 31, 2024
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>		
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	-	-
<b>Total Capital (Total Core Capital and Supplementary Capital)</b>	<b>8.483.293</b>	<b>7.068.728</b>
<b>Total risk weighted amounts</b>	<b>39.515.191</b>	<b>15.057.976</b>
<b>Capital Adequacy Ratios</b>		
Core Capital Adequacy Ratio (%)	21,30	46,37
Tier 1 Capital Adequacy Ratio (%)	21,30	46,37
Capital Adequacy Ratio (%)	21,47	46,94
<b>BUFFERS</b>		
The total additional capital requirement ratio (a + b + c)	<b>2,60</b>	<b>2,57</b>
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,10	0,07
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	13,05	38,37
<b>Amounts below the Excess Limits as per the Deduction Principles</b>		
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	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	65.506	86.578
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	65.506	86.578
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)</b>		
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	-	-

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

(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 Group’s possible exposure to the changes in foreign currencies.

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

	<b>USD</b>	<b>EUR</b>
<b>As of September 30, 2025 - Balance sheet evaluation rate</b>	<b>41,5068</b>	<b>48,7512</b>
As of September 23, 2025	41,3375	48,7644
As of September 24, 2025	41,3726	48,6935
As of September 25, 2025	41,3950	48,6070
As of September 26, 2025	41,4179	48,3509
As of September 29, 2025	41,4984	48,6479
As of September 30, 2025	41,5068	48,7512
<b>Simple arithmetical average of the thirty days</b>	<b>41,2434</b>	<b>48,3702</b>



# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

(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 Group:

	EUR	USD	Other FC <sup>(*)</sup>	Total
<b>September 30, 2025</b>				
<b>Assets</b>				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	4.043.425	3.120.366	4.692.752	11.856.543
Banks	460.874	3.843.913	1.182.482	5.487.269
Financial assets at fair value through profit and loss <sup>(****)</sup>	1	426.958	6	426.965
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	686.505	-	686.505
Loans and financial lease receivables	5.165.656	4.856.639	6.185.785	16.208.080
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	107	1.362	-	1.469
<b>Total assets</b>	<b>9.670.063</b>	<b>12.935.743</b>	<b>12.061.025</b>	<b>34.666.831</b>
<b>Liabilities</b>				
Current account and funds collected from banks via participation accounts	-	-	3.684	3.684
Other current and profit sharing accounts <sup>(**)</sup>	10.945.572	5.705.292	18.063.718	34.714.582
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	-	830.430	-	830.430
Marketable securities issued	-	-	-	-
Miscellaneous payables	742	6.208.629	-	6.209.371
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities <sup>(*****)</sup>	44.696	199.202	976	244.874
<b>Total liabilities</b>	<b>10.991.010</b>	<b>12.943.553</b>	<b>18.068.378</b>	<b>42.002.941</b>
<b>Net balance sheet position</b>	<b>(1.320.947)</b>	<b>(7.810)</b>	<b>(6.007.353)</b>	<b>(7.336.110)</b>
<b>Net off balance sheet position</b>	<b>347.126</b>	<b>789.325</b>	<b>5.964.102</b>	<b>7.100.553</b>
Derivative financial instruments assets <sup>(***)</sup>	56.977.433	78.547.511	14.623.287	150.148.231
Derivative financial instruments liabilities <sup>(***)</sup>	56.630.307	77.758.186	8.659.185	143.047.678
Non-cash loans <sup>(****)</sup>	4.007.318	2.568.918	210.284	6.786.520
<b>31 December 2024</b>				
Total assets	6.215.760	6.299.982	1.593.142	14.108.884
Total liabilities	5.131.056	5.618.541	1.646.430	12.396.027
<b>Net balance sheet position</b>	<b>1.084.704</b>	<b>681.441</b>	<b>(53.288)</b>	<b>1.712.857</b>
<b>Net off balance sheet position</b>	<b>(1.085.003)</b>	<b>(900.571)</b>	<b>50.204</b>	<b>(1.935.370)</b>
Derivative financial instruments assets	1.840.484	5.240.477	2.441.729	9.522.690
Derivative financial instruments liabilities	2.925.487	6.141.048	2.391.525	11.458.060
Non-cash loans	991.284	1.064.700	-	2.055.984

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

(\*\*) 18.061.072 TL of the balance shown as other FC in the other special current account and participation accounts line consists of precious metal accounts.

(\*\*\*) As of 30 September 2025, derivative financial instruments include foreign exchange purchase commitments of TL 63.547.200 (31 December 2024: TL 4.634.521), and derivative financial liabilities include foreign exchange sale commitments of TL 59.570.282 (31 December 2024: TL 3.818.130).

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

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

The Parent Bank does not have any equity position.

**V. EXPLANATIONS ON LIQUIDITY RISK**

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

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

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

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

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

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

##### Liquidity Coverage Ratio

		Rate of "Percentage to be taken into account" not Implemented Total Value <sup>(*)</sup>		Rate of "Percentage to be taken into account" Implemented Total Value <sup>(*)</sup>	
	September 30, 2025	TL+FC	FC	TL+FC	FC
	<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>				
1	HIGH QUALITY LIQUID ASSETS			13.335.593	9.535.680
	<b>CASH OUTFLOWS</b>				
2	Retail and Small Business Funds Collected	6.559.411	5.315.570	655.941	531.557
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	6.559.411	5.315.570	655.941	531.557
5	Unsecured Funding other than Retail and Small Business Customers Deposits	28.635.389	17.541.738	16.823.282	11.180.511
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	23.815.932	13.463.344	12.003.825	7.102.117
8	Other Unsecured Funding	4.819.457	4.078.394	4.819.457	4.078.394
9	Secured funding			-	-
10	Other Cash Outflows	5.420.922	901.490	780.623	295.017
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	276.344	232.835	276.344	232.835
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	5.144.578	668.655	504.279	62.182
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	9.386	-	469	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	<b>TOTAL CASH OUTFLOWS</b>			18.260.315	12.007.085
	<b>CASH INFLOWS</b>				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	11.440.662	5.802.331	9.107.202	5.243.754
19	Other contractual cash inflows	325.626	307.895	325.626	307.895
20	<b>TOTAL CASH INFLOWS</b>	11.766.288	6.110.226	9.432.828	5.551.649
				<b>Values Subject to Upper Limits</b>	
21	<b>TOTAL HQLA</b>			13.335.593	9.535.680
22	<b>TOTAL NET CASH OUTFLOWS</b>			8.827.487	6.455.436
23	<b>Liquidity Coverage Ratio (%)</b>			151,07	147,72

(\*) 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, 2025	
	TL+FC	FC
Lowest	108,91	95,64
Date	September 28, 2025	September 24, 2025
Highest	273,33	373,17
Date	September 8, 2025	August 19, 2025
Average	151,07	147,72

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

##### Liquidity Coverage Ratio (Continued):

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

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

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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, 2025	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
<b>Assets</b>								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	5.761.430	9.218.307	-	-	-	-	-	14.979.737
Banks	5.495.634	-	-	-	-	-	-	5.495.634
Financial Assets at Fair Value Through Profit and Loss (**)	1.716.282	456.428	-	-	-	-	-	2.172.710
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	32.540	-	-	530.971	2.200.511	-	-	2.764.022
Loans	-	3.815.849	4.952.485	22.218.211	9.406.072	62.344	-	40.454.961
Financial Assets Measured at Amortised Cost	-	-	-	249.780	525.308	-	-	775.088
Other Assets	-	-	-	-	-	-	1.277.564	1.277.564
<b>Total Assets</b>	<b>13.005.886</b>	<b>13.490.584</b>	<b>4.952.485</b>	<b>22.998.962</b>	<b>12.131.891</b>	<b>62.344</b>	<b>1.277.564</b>	<b>67.919.716</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	3.684	-	-	-	-	-	-	3.684
Other current and profit sharing accounts	10.922.630	25.086.536	12.124.114	1.687.215	6.846	-	-	49.827.341
Funds provided from other financial institutions and subordinated loans	-	1.240.888	-	364.400	-	-	-	1.605.288
Money Market Borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	6.555.561	6.555.561
Other liabilities (*)	-	174.251	3.084	15.973	113.943	33.083	9.587.508	9.927.842
<b>Total Liabilities</b>	<b>10.926.314</b>	<b>26.501.675</b>	<b>12.127.198</b>	<b>2.067.588</b>	<b>120.789</b>	<b>33.083</b>	<b>16.143.069</b>	<b>67.919.716</b>
<b>Net Liquidity Gap</b>	<b>2.079.572</b>	<b>(13.011.091)</b>	<b>(7.174.713)</b>	<b>20.931.374</b>	<b>12.011.102</b>	<b>29.261</b>	<b>(14.865.505)</b>	<b>-</b>
<b>Net Off-balance sheet</b>								
<b>Position</b>	<b>-</b>	<b>128.924</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>128.924</b>
Financial Derivative Assets	-	93.627.192	-	-	-	-	-	93.627.192
Financial Derivative Liabilities	-	93.498.268	-	-	-	-	-	93.498.268
<b>Non-cash Loans</b>	<b>5.940.840</b>	<b>619.613</b>	<b>1.302.459</b>	<b>8.700.453</b>	<b>5.411.848</b>	<b>39.966</b>	<b>-</b>	<b>22.015.179</b>
<b>December 31, 2024</b>								
Total Assets	5.477.387	8.178.969	5.915.902	8.549.637	5.504.878	-	1.008.384	34.635.157
Total Liabilities	2.410.561	14.501.550	7.763.461	1.590.258	75.321	30.680	8.263.326	34.635.157
<b>Net Liquidity Gap</b>	<b>3.066.826</b>	<b>(6.322.581)</b>	<b>(1.847.559)</b>	<b>6.959.379</b>	<b>5.429.557</b>	<b>(30.680)</b>	<b>(7.254.942)</b>	<b>-</b>
<b>Net Off-balance sheet</b>								
<b>Position</b>	<b>-</b>	<b>(7.449)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7.449)</b>
Financial Derivative Assets	-	7.680.314	-	-	-	-	-	7.680.314
Financial Derivative Liabilities	-	7.687.763	-	-	-	-	-	7.687.763
<b>Non-cash Loans</b>	<b>-</b>	<b>45.408</b>	<b>251.719</b>	<b>3.820.710</b>	<b>1.614.136</b>	<b>1.603.741</b>	<b>-</b>	<b>7.335.714</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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 Parent Bank's ability to provide stable funding is effective in reducing the funding risk to which it may be exposed. In this form, the headings constitute the net stable funding ratio by applying consideration rates that vary from the most liquid to the least liquid. The ratio of a bank's available stable funding to the required stable funding must be greater than 100%.

September 30, 2025		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
<b>Available stable funding</b>						
1	Capital Instruments	8.483.293	-	-	-	8.483.293
2	Tier 1 Capital and Tier 2 Capital	8.483.293	-	-	-	8.483.293
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	4.541.883	9.275.945	350.203	-	12.751.228
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	4.541.883	9.275.945	350.203	-	12.751.228
7	Other Obligations	6.151.564	23.685.931	374.779	-	15.106.137
8	Operational deposits	-	-	-	-	-
9	Other Obligations	6.151.564	23.685.931	374.779	-	15.106.137
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	6.593.920	7.403.135	-	152.961	-
12	Derivative liabilities					
13	All other equity not included in the above categories	-	-	-	6.846	6.846
14	<b>Available stable funding</b>					36.347.504
<b>Required stable funding</b>						
15	High Quality Liquid Assets					15.116.996
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	5.385.389	23.739.345	12.079.231	451.875	18.470.705
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	5.382.168	1.550.378	-	-	1.039.882
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	3.221	22.188.967	12.069.931	-	17.131.060
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Residential mortgages	-	-	9.300	451.875	299.763
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	9.300	451.875	299.763
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					8.772.251
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				4.114.582	3.497.394
29	Derivative Assets				572.154	572.154
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	1.086.446	-	764.075	2.768.846	4.702.703
32	Off-balance sheet commitments		5.375.306	6.007.393	10.615.441	1.099.907
33	<b>Total Required stable funding</b>					28.480.122
34	<b>Net Stable Funding Ratio (%)</b>					127,62

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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 2025 is shown in the table below:

September 30, 2025	Ratio
June 30, 2024	113,70
August 31, 2024	116,70
September 30, 2024	127,62
<b>3 Month Average</b>	<b>119,34</b>

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

(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 2024 is shown in the table below.

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

#### VI. EXPLANATIONS ON LEVERAGE RATIO

As of June 30, 2025, leverage ratio of the Parent Bank calculated from the arithmetic average of the last three months is 9,65% (December 31, 2024: 15,68%). Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”. In the current period, the total risk amount increased due to the increase in on-balance sheet and off-balance sheet items. Leverage ratio increased compared to the previous period and maintained its strong course above the legal limit of 3%.

	September 30, 2025 <sup>(*)</sup>	December 31, 2024 <sup>(*)</sup>
<b>Balance sheet assets</b>		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	62.469.338	29.135.001
2 (Assets deducted from Core capital)	(472.265)	(296.084)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	61.997.073	28.838.917
<b>Derivative financial assets and credit derivatives</b>		
4 Cost of replenishment for derivative financial assets and credit derivatives	264.470	128.094
5 Potential credit risk amount of derivative financial assets and credit derivatives	450.190	53.237
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	714.660	181.331
<b>Financing transactions secured by marketable security or commodity</b>		
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)	-	-
<b>Off-balance sheet transactions</b>		
10 Gross notional amount of off-balance sheet transactions	21.032.245	15.091.191
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	21.032.245	15.091.191
<b>Capital and total risk</b>		
13 Core Capital	8.160.935	6.917.686
14 Total risk amount (sum of lines 3, 6, 9 and 12)	83.743.978	44.111.439
<b>Leverage ratio</b>		
15 Leverage ratio (%)	9,65	15,68

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



**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

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

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)**

**Risk Management Department:**

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

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

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

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)**

**Risk Management Department: (Continued)**

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

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

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

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

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

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

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

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

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

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

**INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)**

**IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)**

**Risk Management Department: (Continued)**

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

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

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

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

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

**a. General Explanations on Risk Management and Risk Weighted Amounts**

**Risk weighted amounts overview**

		Risk Weighted Amount		Minimum capital requirement
		September 30, 2025	December 31, 2024	September 30, 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	31.729.885	14.541.780	2.538.391
2	Standardised approach (SA)	31.729.885	14.541.780	2.538.391
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	1.691.357	64.897	135.309
5	Standardised approach for counterparty credit risk (SA-CCR)	1.691.357	64.897	135.309
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models	-	-	-
8	Investments made in collective investment companies – look-through approach	1.716.267	948	137.301
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	2.327.275	378.763	186.182
17	Standardised approach (SA)	2.327.275	378.763	186.182
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	2.050.407	71.588	164.033
20	Basic Indicator Approach	2.050.407	71.588	164.033
21	Standard Approach	-	-	-
22	Advanced measurement approach	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>39.515.191</b>	<b>15.057.976</b>	<b>3.161.216</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

#### IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

##### b. Disclosures on Credit Risk

Not prepared in accordance with the “Communiqué on Public Disclosures Regarding Risk Management by Banks.”

##### c. Disclosures on Securitization

None (31 December 2024: None).

##### d. Disclosures on Market Risk

Not prepared in accordance with the “Communiqué on Public Disclosures Regarding Risk Management by Banks.”

##### e. Disclosures on Operational Risk

Not prepared in accordance with the “Communiqué on Public Disclosures Regarding Risk Management by Banks.”

##### f. Disclosures on Profit Rate Risk in the Banking Book

Not prepared in accordance with the “Communiqué on Public Disclosures Regarding Risk Management by Banks.”

#### X. EXPLANATIONS ON BUSINESS SEGMENTS:

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

September 30, 2025	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	113.161	7.762.350	1.808.425	9.683.936
Operating Expenses	102.416	5.752.764	1.790.598	7.645.778
Operating Income/Expenses	10.745	2.009.586	17.827	2.038.158
Profit/(Loss) Before Tax	10.745	2.009.586	17.827	2.038.158
Tax Expense	2.590	492.198	4.296	499.084
<b>Current Year Profit/(Loss)</b>	<b>8.155</b>	<b>1.517.388</b>	<b>13.531</b>	<b>1.539.074</b>
<b>Total Assets</b>	<b>701.092</b>	<b>39.645.478</b>	<b>27.573.146</b>	<b>67.919.716</b>
<b>Total Liabilities</b>	<b>5.340.868</b>	<b>51.976.206</b>	<b>10.602.642</b>	<b>67.919.716</b>

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2025

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

### SECTION FIVE

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS

##### I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

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

	September 30, 2025	
	TL	FC
Cash/Foreign currency	48.452	2.320.446
CBRT	3.074.692	8.923.434
Other(*)	-	612.713
<b>Total</b>	<b>3.123.144</b>	<b>11.856.593</b>

(\*) Includes precious metals amounting to TL 612.713 as of September 30, 2025.

	December 31, 2024	
	TL	FC
Cash/Foreign currency	56.979	470.569
CBRT	553.500	3.540.927
Other(*)	-	22.030
<b>Total</b>	<b>610.479</b>	<b>4.033.526</b>

##### b. Information related to CBRT:

	September 30, 2025	
	TL	FC
Unrestricted demand deposit	2.768.225	11.594
Unrestricted time deposit	-	-
Restricted time deposit	306.467	8.911.840
<b>Total</b>	<b>3.074.692</b>	<b>8.923.434</b>

	December 31, 2024	
	TL	FC
Unrestricted demand deposit	553.500	1.535.726
Unrestricted time deposit	-	-
Restricted time deposit	-	2.005.201
<b>Total</b>	<b>553.500</b>	<b>3.540.927</b>

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, 2025, the Parent Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, (December 31, 2024: 3% and 33%) depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32% (December 31, 2024: 5% and 30%) depending on the maturity structure of participation funds and other liabilities.

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS

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

##### c.1. Information on Banks:

	September 30, 2025	
	TL	FC
<b>Banks</b>		
Domestic	8.432	502.616
Abroad	-	4.984.954
Foreign head offices and branches	-	-
<b>Total</b>	<b>8.432</b>	<b>5.487.570</b>
	December 31, 2024	
	TL	FC
<b>Banks</b>		
Domestic	1.625.027	1.745.541
Abroad	-	1.067.053
Foreign head offices and branches	-	-
<b>Total</b>	<b>1.625.027</b>	<b>2.812.594</b>

##### c.2. Information on foreign bank accounts:

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

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

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

As of September 30, 2025, the Parent Bank has not any nominal investment amount subject to repurchase agreements (December 31, 2024: None).

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

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

	September 30, 2025	
	TL	FC
Investment fund participation certificates (Net)	1.716.267	-
Sukuk	-	-
Equity Securities	15	-
Other	-	-
<b>Total</b>	<b>1.716.282</b>	<b>-</b>
	December 31, 2024	
	TL	FC
Investment fund participation certificates (Net)	947	-
Sukuk	-	132.336
Equity Securities	15	-
Other	-	-
<b>Total</b>	<b>962</b>	<b>132.336</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 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, 2025, the Parent Bank does not have any nominal investments subject to sale with a repurchase agreement. (31 December 2024: 240,377).

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

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

	September 30, 2025
<b>Debt Securities</b>	<b>2.731.482</b>
Quoted on a stock exchange	2.731.482
Unquoted	-
<b>Share Certificates</b>	<b>39.771</b>
Quoted on a stock exchange	-
Unquoted	39.771
<b>Impairment Provision (-)</b>	<b>7.231</b>
<b>Total</b>	<b>2.764.022</b>

	December 31, 2024
<b>Debt Securities</b>	<b>964.443</b>
Quoted on a stock exchange	964.443
Unquoted	-
<b>Share Certificates</b>	<b>-</b>
Quoted on a stock exchange	-
Unquoted	-
<b>Impairment Provision (-)</b>	<b>-</b>
<b>Total</b>	<b>964.443</b>

##### 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, 2025, the Parent Bank does not have any nominal investments subject to sale with a repurchase agreement. (31 December 2024: TL 194.307).

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

###### b. Information on debt securities measured at amortised cost:

	September 30, 2025
Government Bonds	-
Treasury Bills	-
Other Government Securities (*)	775.088
Other Debt Securities	-
<b>Total</b>	<b>775.088</b>

(\*) Consists of sukuk certificates issued by Ministry of Treasury and Finance of Turkey



# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 4. Information on financial assets measured at amortised cost: (Continued)

December 31, 2024

Government Bonds	-
Treasury Bills	-
Other Government Securities (*)	391.310
Other Debt Securities	-
<b>Total</b>	<b>391.310</b>

(\*) Consists of sukuk certificates issued by Ministry of Treasury and Finance of Turkey

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

September 30, 2025

Debt Securities	775.088
Quoted on a stock exchange	775.088
Unquoted	-
Impairment provision (-)	-
<b>Total</b>	<b>775.088</b>

December 31, 2024

Debt Securities	391.310
Quoted on a stock exchange	391.310
Unquoted	-
Impairment provision (-)	-
<b>Total</b>	<b>391.310</b>

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

September 30, 2025

Balance at beginning of period	391.310
Foreign currency differences on monetary assets	-
Purchases during period	383.778
Disposals through sales and redemptions	-
Impairment provision (-)	-
<b>Closing balance</b>	<b>775.088</b>

December 31, 2024

Balance at beginning of period	-
Foreign currency differences on monetary assets	-
Purchases during period	391.310
Disposals through sales and redemptions	-
Impairment provision (-)	-
<b>Closing balance</b>	<b>391.310</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 5. Information on derivative financial assets

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

	September 30, 2025	
	TL	FC
Forward Transactions	6.032	213.270
Swap Transactions	23.431	213.695
Futures Transactions	-	-
Options	-	-
Others	-	-
<b>Total</b>	<b>29.463</b>	<b>426.965</b>

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

	December 31, 2024	
	TL	FC
Forward Transactions	1.463	13.824
Swap Transactions	4.276	2.711
Futures Transactions	-	-
Options	-	-
Others	-	-
<b>Total</b>	<b>5.739</b>	<b>16.535</b>

##### 6. Information on loans:

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

	Current Period	
	Cash	Non-cash
Direct loans granted to shareholders	-	-
Corporate shareholders	-	-
Real person shareholders	-	-
Indirect loans granted to shareholders	-	-
Loans granted to employees	11.286	-
<b>Total</b>	<b>11.286</b>	<b>-</b>
	Prior Period	
	Cash	Non-cash
Direct loans granted to shareholders	-	-
Corporate shareholders	-	-
Real person shareholders	-	-
Indirect loans granted to shareholders	-	-
Loans granted to employees	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on loans: (Continued)

##### 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, 2025 Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	Refinancing
		Amendments to the Terms of Contracts		
<b>Loans</b>	<b>38.332.752</b>	<b>561.496</b>	-	-
Export loans	364.875	-	-	-
Import loans	-	-	-	-
Business loans	27.339.492	438.644	-	-
Consumer loans	118.178	-	-	-
Credit cards	2.498	-	-	-
Loans given to financial sector	2.192.397	107.253	-	-
Other (*)	8.315.312	15.599	-	-
<b>Other receivables</b>	-	-	-	-
<b>Total</b>	<b>38.332.752</b>	<b>561.496</b>	-	-

(\*) Details of other loans are provided below:

Commercial loans with installments	2.090.698
Precious Metals Loans	6.203.000
Other	37.213

**Total** **8.330.911**

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

(\*) Details of other loans are provided below:

Commercial loans with installments	1.459.905
Precious Metals Loans	702.660
Other	82.899

**Total** **2.245.464**

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on loans: (Continued)

##### b2. Information on Provisions Set Aside for Standard-Qualified and Close-Monitoring Loans, as well as Restructured Close-Monitoring Loans

September 30, 2025	Standard-Qualified Loans	Close-Monitoring Loans
12-Month Expected Credit Loss Allowance	107.353	-
Expected Credit Loss Allowance for Other Financial Assets Measured at Amortized Cost	93	-
Significant Increase in Credit Risk	-	21.228
<b>Total</b>	<b>107.446</b>	<b>21.228</b>

##### 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”.

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

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

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

September 30, 2025	Short-term	Medium and long-term	Total
<b>Consumer loans-TL</b>	<b>9.740</b>	<b>99.312</b>	<b>109.052</b>
Housing loans	-	79.536	79.536
Vehicle loans	4.935	12.372	17.307
Consumer loans	4.805	7.404	12.209
Other	-	-	-
<b>Consumer loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Retail credit cards-TL</b>	<b>338</b>	-	<b>338</b>
With installment	-	-	-
Without installment	338	-	338
<b>Retail credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	<b>5.843</b>	<b>3.283</b>	<b>9.126</b>
Housing loans	-	456	456
Vehicle loans	1.717	646	2.363
Consumer loans	4.126	2.181	6.307
Other	-	-	-
<b>Personnel loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	<b>2.160</b>	-	<b>2.160</b>
With installment	-	-	-
Without installment	2.160	-	2.160
<b>Personnel credit cards-FC</b>	-	-	-
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (Real Person)</b>	-	-	-
<b>Overdraft account-FC (Real Person)</b>	-	-	-
<b>Total</b>	<b>18.081</b>	<b>102.595</b>	<b>120.676</b>

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

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

**EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)****I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****6. Information on loans: (Continued)**

<b>December 31, 2024</b>	<b>Short-term</b>	<b>Medium and long-term</b>	<b>Total</b>
<b>Consumer loans-TL</b>	<b>755</b>	<b>121</b>	<b>876</b>
Housing loans	-	-	-
Vehicle loans	356	-	356
Consumer loans	399	121	520
Other	-	-	-
<b>Consumer loans-FC indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Retail credit cards-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Retail credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Personnel credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (Real Person)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft account-FC (Real Person)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>755</b>	<b>121</b>	<b>876</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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, 2025	Short-term	Medium and long-term	Total
<b>Commercial installment loans-TL</b>	<b>280.999</b>	<b>1.406.100</b>	<b>1.687.099</b>
Business loans	5.572	86.309	91.881
Vehicle loans	275.427	1.319.791	1.595.218
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>83.945</b>	<b>319.654</b>	<b>403.599</b>
Business loans	-	17.090	17.090
Vehicle loans	83.945	302.564	386.509
Consumer loans	-	-	-
Other	-	-	-
<b>Corporate credit cards-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Corporate credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft account-FC (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>364.944</b>	<b>1.725.754</b>	<b>2.090.698</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on loans: (Continued)

December 31, 2024	Short-term	Medium and long-term	Total
<b>Commercial installment loans-TL</b>	<b>119.161</b>	<b>1.050.004</b>	<b>1.169.165</b>
Business loans	5.144	40.012	45.156
Vehicle loans	114.017	1.009.992	1.124.009
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>5.013</b>	<b>285.727</b>	<b>290.740</b>
Business loans	-	14.527	14.527
Vehicle loans	5.013	271.200	276.213
Consumer loans	-	-	-
Other	-	-	-
<b>Corporate credit cards-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Corporate credit cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft account-FC (Legal Entity)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>124.174</b>	<b>1.335.731</b>	<b>1.459.905</b>

##### 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, 2025
Domestic loans	38.894.248
Foreign loans	-
<b>Total</b>	<b>38.894.248</b>
	December 31, 2024
Domestic loans	22.951.448
Foreign loans	78.011
<b>Total</b>	<b>23.029.459</b>



# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on loans: (Continued)

##### e. Loans granted to subsidiaries and associates:

None (December 31, 2024: None).

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

	September 30, 2025
Provisions for Loans with Limited Collectability	164.227
Provisions for Doubtful Loans	-
Provisions for Loss Loans	-
<b>Total</b>	<b>164.227</b>

##### h. Information on Non-Performing Loans (Net):

##### h.1. Information on Restructured Loans Included in Non-Performing Loans:

None (31 December 2024: None).

##### h.2. Movements of total non-performing loans:

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current Period</b>			
Closing balance of prior period	-	-	-
Additions in the current period (+)	164.227	-	-
Transfers from other categories of non-performing loans (+)	-	-	-
Transfers to other categories of non-performing loans (-)	-	-	-
Collections in the current period (-)	-	-	-
Transfers to standard loans and write off(-)(*)	-	-	-
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
<b>Closing balance of the current period</b>	<b>164.227</b>	-	-
Provisions (-)	164.227	-	-
<b>Net balance at the balance sheet</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### h.3. Non-performing loans and other receivables in foreign currencies:

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current period:</b>			
Period end balance	93.930	-	-
Provision (-)	93.930	-	-
<b>Net balance</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior period:</b>			
Period end balance	-	-	-
Provision (-)	-	-	-
<b>Net balance</b>	<b>-</b>	<b>-</b>	<b>-</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on loans: (Continued)

##### h.4. Gross and net amounts of non-performing loans according to user groups

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
<b>Current period (net)</b>	-	-	-
Loans to individuals and corporates (gross)	164.227	-	-
Provision (-)	164.227	-	-
<b>Loans to individuals and corporates (net)</b>	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (net)</b>	-	-	-
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans (net)</b>	-	-	-
<b>Prior period (net)</b>	-	-	-
Loans to individuals and corporates (gross)	-	-	-
Provision (-)	-	-	-
<b>Loans to individuals and corporates (net)</b>	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (net)</b>	-	-	-
Other loans (gross)	-	-	-
Provision (-)	-	-	-
<b>Other loans (net)</b>	-	-	-

##### h.5. Information on accruals, valuation differences and related provisions calculated for non-performing loans for Banks which are providing expected credit loss according to TFRS 9:

None.

##### i. 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”.

##### j. 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, 2025	
	Gross	Net
Less than a year	870.583	823.499
1 to 4 years	664.313	525.352
More than 4 years	437.613	340.484
<b>Total</b>	<b>1.972.509</b>	<b>1.689.335</b>
	December 31, 2024	
	Gross	Net
Less than a year	-	-
1 to 4 years	5.840	4.363
More than 4 years	-	-
<b>Total</b>	<b>5.840</b>	<b>4.363</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 7. Information on lease receivables (net): (Continued)

##### b. Information on net investments through finance lease:

	<u>September 30, 2025</u>
Financial lease receivables (Gross)	1.972.509
Unearned financial lease receivable (-)	283.174
<b>Net receivable from financial leases</b>	<b>1.689.335</b>
	<u>December 31, 2024</u>
Financial lease receivables (Gross)	5.840
Unearned financial lease receivable (-)	1.477
<b>Net receivable from financial leases</b>	<b>4.363</b>

##### c. General explanation on finance lease contracts:

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

Information on leasing receivables:

	<u>Loans Under Close Monitoring</u>			
	<u>Not Under the</u>		<u>Restructured</u>	
	<u>Scope of</u>		<u>Loans with Revised</u>	
	<u>Standard</u>	<u>Restructuring or</u>	<u>Contract Terms</u>	<u>Refinancing</u>
	<u>Loans</u>	<u>Rescheduling</u>		
<b>September 30, 2025</b>				
Financial lease receivables				
(Net)	1.666.554	22.781	-	-
<b>December 31, 2024</b>				
Financial lease receivables				
(Net)	4.363	-	-	-

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

None (December 31, 2024: None).

##### 9. Associates:

None (December 31, 2024: None).

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 10. Information on subsidiaries (net):

##### a. Information on consolidated non financial subsidiaries:

Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TL 5.000 and registered in the Trade Registry Gazette on March 15, 2024

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

Total Assets	Shareholders' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
5.874	5.550	-	306	-	306	244

##### b. Information on subsidiaries within the scope of consolidation:

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

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

Total Assets	Shareholders' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value	Total Assets
1 241.848	233.868	-	49.075	-	33.868	-	-
2 110.502	108.437	-	16.370	-	8.437	-	-
3 196	(171)	-	59	-	(421)	-	-
4 410.435	400.099	-	72.483	-	50.099	-	-

##### d. Movement information on subsidiaries within the scope of consolidation:

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 10. Information on subsidiaries (net): (Continued)

##### e. Sectoral information on subsidiaries within the scope of consolidation:

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

##### 11. Information on investments in joint-ventures:

None (December 31, 2024: None).

##### 12. Information on tangible assets:

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

##### 13. Information on intangible assets:

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

##### 14. Information on investment property:

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

#### September 30, 2025

Opening Balance	-
Additions	-
Sales (-)	-
Transfers (*)	-
Revaluation amount	-
<b>Total</b>	<b>-</b>

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

#### December 31, 2024

Opening Balance	1.486
Additions	-
Sales (-)	-
Transfers (*)	(1.486)
Revaluation amount	-
<b>Total</b>	<b>-</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 15. Information related to deferred tax asset:

As of September 30, 2025, the Group calculated net deferred tax asset of TL 177.935 by netting off deferred tax asset of TL 24.974 and deferred tax liability of TL 152.961 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, 2025
Rediscount On Profit Share and Prepaid Fees and Commission Income Unearned	
Revenues	39.776
Provisions For Retirement Premium and Vacation Pay Liabilities	14.664
Provisions	73.565
TFRS 16 Leasing Profit Share Expenses	7.923
Securities Valuation Difference	20.204
Spot transactions valuation difference	13.223
Other	8.580
<b>Deferred tax asset</b>	<b>177.935</b>
TFRS 16 Amortization of Leases	-
Derivative Financial Liabilities	77.605
Marketable Securities Valuation Difference	13.395
Spot transactions valuation difference	61.873
Other	88
<b>Deferred Tax Liability</b>	<b>152.961</b>
<b>Deferred Tax Asset (Net)</b>	<b>24.974</b>
	December 31, 2024
Rediscount On Profit Share and Prepaid Fees and Commission Income Unearned	23.178
Revenues	11.359
Provisions For Retirement Premium and Vacation Pay Liabilities	89.419
Provisions	4.147
TFRS 16 Leasing Profit Share Expenses	-
Securities Valuation Difference	2.019
Spot transactions valuation difference	1.162
Other	
<b>Deferred tax asset</b>	<b>131.284</b>
TFRS 16 Amortization of Leases	13.108
Derivative Financial Liabilities	26.144
Marketable Securities Valuation Difference	3.558
Spot transactions valuation difference	10.636
Other	-
<b>Deferred Tax Liability</b>	<b>53.446</b>
<b>Deferred Tax Asset (Net)</b>	<b>77.838</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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, 2025	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current Accounts Non-Trade TL</b>	<b>140.381</b>	-	-	-	-	-	-	-	<b>140.381</b>
<b>II. Real Persons Participation Accounts Non-Trade TL</b>	-	<b>672.403</b>	<b>284.762</b>	<b>3.422</b>	-	<b>6.301</b>	<b>37.043</b>	-	<b>1.003.931</b>
<b>III. Current Account other- TL</b>	<b>627.887</b>	-	-	-	-	-	-	-	<b>627.887</b>
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	627.438	-	-	-	-	-	-	-	627.438
Other Institutions	73	-	-	-	-	-	-	-	73
Commercial and Other Institutions	376	-	-	-	-	-	-	-	376
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts- TL</b>	-	<b>4.329.413</b>	<b>3.771.693</b>	<b>5.239.454</b>	-	-	-	-	<b>13.340.560</b>
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	4.217.415	3.251.770	5.239.454	-	-	-	-	12.708.639
Other Institutions	-	111.998	519.923	-	-	-	-	-	631.921
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
<b>V. Real Persons Current Accounts Non- Trade FC</b>	<b>601.660</b>	-	-	-	-	-	-	-	<b>601.660</b>
<b>VI. Real Persons Participation Accounts Non-Trade FC</b>	-	<b>135.319</b>	<b>639.469</b>	<b>588</b>	-	<b>146</b>	<b>42</b>	-	<b>775.564</b>
<b>VII. Other Current Accounts FC</b>	<b>1.664.821</b>	-	-	-	-	-	-	-	<b>1.664.821</b>
Residents in Türkiye- Corporate	1.664.821	-	-	-	-	-	-	-	1.664.821
Residents Abroad-Corporate	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation Accounts other- FC</b>	-	<b>627.315</b>	<b>11.442.977</b>	<b>999.585</b>	-	<b>491.415</b>	<b>53.857</b>	-	<b>13.615.149</b>
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	625.400	10.253.376	999.585	-	491.415	53.857	-	12.423.633
Other institutions	-	1.915	1.189.601	-	-	-	-	-	1.191.516
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious Metals Deposits</b>	<b>7.891.565</b>	<b>1.403.042</b>	<b>6.629.503</b>	<b>1.673.125</b>	-	<b>97.878</b>	<b>365.959</b>	-	<b>18.061.072</b>
<b>X. Participation Accounts Special Fund Pools TL</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts Special Fund Pools – FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+.....+IX+X+XI)</b>	<b>10.926.314</b>	<b>7.167.492</b>	<b>22.768.404</b>	<b>7.916.174</b>	-	<b>595.740</b>	<b>456.901</b>	-	<b>49.831.025</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 1. Information on funds collected: (Continued)

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

December 31, 2024	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current</b>									
Accounts Non-Trade TL	11.138	-	-	-	-	-	-	-	11.138
<b>II. Real Persons</b>									
Participation Accounts									
Non-Trade TL	-	118.901	236.847	18.317	-	16.869	2.762.266	-	3.153.200
<b>III. Current Account</b>									
other-TL	225.273	-	-	-	-	-	-	-	225.273
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	225.140	-	-	-	-	-	-	-	225.140
Other Institutions	84	-	-	-	-	-	-	-	84
Commercial and Other									
Institutions	49	-	-	-	-	-	-	-	49
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of									
Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts-</b>									
<b>TL</b>	-	4.828.611	2.326.280	2.877.650	-	-	-	-	10.032.541
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	-	4.828.611	1.952.257	2.877.650	-	-	-	-	9.658.518
Other Institutions	-	-	374.023	-	-	-	-	-	374.023
Commercial and Other									
Institutions	-	-	-	-	-	-	-	-	-
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
<b>V. Real Persons Current</b>									
Accounts Non- Trade FC	124.081	-	-	-	-	-	-	-	124.081
<b>VI. Real Persons</b>									
Participation Accounts									
Non-Trade FC	-	38.111	175.434	39.077	-	-	-	-	252.622
<b>VII. Other Current</b>									
Accounts FC	1.097.986	-	-	-	-	-	-	-	1.097.986
Residents in Türkiye-									
Corporate	1.097.192	-	-	-	-	-	-	-	1.097.192
Residents abroad-									
Corporate	794	-	-	-	-	-	-	-	794
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of									
Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation</b>									
Accounts other- FC	-	2.298.163	2.997.850	1.169.771	-	125.633	706.416	-	7.297.833
Public Sector	-	-	-	-	-	-	-	-	-
Commercial									
Institutions	-	2.297.437	2.750.908	1.165.613	-	125.633	706.416	-	7.046.007
Other Institutions	-	726	246.942	4.158	-	-	-	-	251.826
Commercial and Other									
Institutions	-	-	-	-	-	-	-	-	-
Banks and									
Participation Banks	-	-	-	-	-	-	-	-	-
<b>IX. Precious Metals</b>									
Deposits	952.083	1.549	354.787	307.405	-	11.783	2.428	-	1.630.035
<b>X. Participation Accounts</b>									
Special Fund Pools TL	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts</b>									
Special Fund Pools -FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+.....+IX+X+XI)</b>	<b>2.410.561</b>	<b>7.285.335</b>	<b>6.091.198</b>	<b>4.412.220</b>	<b>-</b>	<b>154.285</b>	<b>3.471.110</b>	<b>-</b>	<b>23.824.709</b>



**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

**EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

**1. Information on funds collected: (Continued)**

**b. Information on participation fund under the guarantee of insurance:**

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

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
<b>Real persons' current and participation accounts</b>	<b>2.235.046</b>	<b>221.417</b>	<b>11.462.354</b>	<b>4.147.973</b>
Turkish Lira accounts	433.374	110.646	710.937	3.053.689
Foreign currency accounts	1.801.672	110.771	10.751.417	1.094.284
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
<b>Legal Entities' current and participation accounts</b>	<b>422.098</b>	<b>202.577</b>	<b>35.906.883</b>	<b>19.239.577</b>
Turkish Lira accounts	267.162	144.693	13.935.455	10.113.122
Foreign currency accounts	154.936	57.884	21.971.428	9.126.455
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

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

	September 30, 2025	December 31, 2024
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	1.945.455	169.615
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

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

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 2. Information on borrowings:

##### 2.1. Information on banks and other financial institutions:

	September 30, 2025	
	TL	FC
Loans from CBRT	-	-
Loans from domestic banks and institutions	774.858	830.430
Loans from foreign banks, institutions and funds	-	-
<b>Total</b>	<b>774.858</b>	<b>830.430</b>

	December 31, 2024	
	TL	FC
Loans from CBRT	-	-
Loans from domestic banks and institutions	85.110	1.837.130
Loans from foreign banks, institutions and funds	-	-
<b>Total</b>	<b>85.110</b>	<b>1.837.130</b>

##### 2.2. Maturity analysis of funds borrowed:

	September 30, 2025	
	TL	FC
Short-Term	774.858	830.430
Medium and Long-Term	-	-
<b>Total</b>	<b>774.858</b>	<b>830.430</b>

	December 31, 2024	
	TL	FC
Short-Term	85.110	1.837.130
Medium and Long-Term	-	-
<b>Total</b>	<b>85.110</b>	<b>1.837.130</b>

##### 3. Information on derivative financial liabilities:

	September 30, 2025	
	TP	YP
Forward transactions	71.099	56.386
Swap transactions	-	70.261
Futures transactions	-	-
Options	-	-
Other	-	-
<b>Total</b>	<b>71.099</b>	<b>126.647</b>

	December 31, 2024	
	TP	YP
Forward transactions	72	25.797
Swap transactions	-	277
Futures transactions	-	-
Options	-	-
Other	-	-
<b>Total</b>	<b>72</b>	<b>26.074</b>

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 4. Lease payables (Net):

	September 30, 2025	
	TL	FC
Less than a year	1.425	-
1 to 4 years	19.956	-
Over 4 years	146.996	-
<b>Total</b>	<b>168.377</b>	<b>-</b>

	December 31, 2024	
	TL	FC
Less than a year	6.515	-
1 to 4 years	50.423	-
Over 4 years	61.166	-
<b>Total</b>	<b>118.104</b>	<b>-</b>

##### 5. Information on the hedging derivative financial liabilities:

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

##### 6. Information on provisions:

##### a. Information on general provisions

	December 31, 2024	
	TL	FC
Reserves for I. Group Loans and Receivables	214.646	100.615
Reserves for II. Group Loans and Receivables	-	-
Reserved for Non-cash Loans	39.277	15.397
<b>Total</b>	<b>253.923</b>	<b>116.012</b>

##### b. Information on provisions for employee rights:

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

Provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 21.684 (December 31, 2024: TL 15.383) and vacation pay liability amounting to TL 18.418 (December 31, 2024: TL 13.702).

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Information on provisions: (Continued)

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

#### September 30, 2025

Discount rate (%)	29,32
Estimated increase rate of salary ceiling (%)	35,00

#### December 31, 2024

Discount rate (%)	29,32
Estimated increase rate of salary ceiling (%)	35,00

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

#### September 30, 2025

Prior period ending balance	13.702
Allocation the in period	4.716
Reversal of provision	-
Actuarial (gain)/loss	-

**End of Period Balance** **18.418**

#### December 31, 2024

Prior period ending balance	10.731
Allocation the in period	-
Reversal of provision	(3.560)
Actuarial (gain)/loss	6.531

**End of Period Balance** **13.702**

Movement of the reserve for employment termination benefits in the balance sheet is as follows:

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

#### September 30, 2025    December 31, 2024

First and second stage expected loss provisions for non-cash loans	50.778	-
Provisions set aside from the profits to be distributed to the participation account	179.576	-
Other	51	51
<b>Total</b>	<b>230.405</b>	<b>51</b>

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 7. Information on taxes payable:

##### d. Explanations on current tax liability

##### a.1. Information on taxes payable:

##### September 30, 2025

Corporate taxes payable	139.238
Banking insurance transaction tax	69.406
Taxation on securities income	60.797
Value added tax payable	7.598
Taxation on real estate income	893
Foreign exchange transaction tax	8.423
Income tax deducted from wages	38.810
Other	1.574

<b>Total</b>	<b>326.739</b>
--------------	----------------

##### December 31, 2024

Corporate taxes payable	179.467
Banking insurance transaction tax	41.235
Taxation on securities income	26.003
Value added tax payable	9.941
Taxation on real estate income	339
Foreign exchange transaction tax	204
Income tax deducted from wages	23.543
Other	1.277

<b>Total</b>	<b>282.009</b>
--------------	----------------

##### a.2. Information on premiums:

##### September 30, 2025

Social security premiums-employee	12.678
Social security premiums-employer	16.008
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	872
Unemployment insurance-employer	1.744
Other	-

<b>Total</b>	<b>31.302</b>
--------------	---------------

##### December 31, 2024

Social security premiums-employee	7.266
Social security premiums-employer	8.758
Bank pension fund premium-employees	-
Bank pension fund premium-employer	-
Pension fund membership fees and provisions-employees	-
Pension fund membership fees and provisions-employer	-
Unemployment insurance-employee	498
Unemployment insurance-employer	996
Other	-

<b>Total</b>	<b>17.518</b>
--------------	---------------

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

**EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**

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

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

None (December 31, 2024: None).

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

**Information on subordinated loans:**

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

**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 Parent 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, 2025**

Common stock	7.272.337
Preferred stock	-

**December 31, 2024**

Common stock	5.999.337
Preferred stock	-

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

The Parent Bank does not apply the registered share capital system.

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

At the meeting of the Bank’s Board of Directors held on March 11, 2025, it was resolved to increase the Bank’s capital from TRY 6.000.000 to TRY 7.273.000 by an additional TRY 1.273.000, with the entire amount to be funded from internal resources. Pursuant to the approval letter of the Banking Regulation and Supervision Agency (BRSA) dated April 16, 2025, the Bank’s paid-in capital has been increased to TRY 7.273.000.

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

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

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

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

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

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

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

There are no privileges given to stocks representing the capital.

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 11. Information on shareholders' equity: (Continued)

##### h. Information on marketable securities valuation reserve:

	September 30, 2025	
	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-
Valuation difference	21.046	10.210
Foreign exchange difference	-	-
<b>Total</b>	<b>21.046</b>	<b>10.210</b>
	December 31, 2024	
	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-
Valuation difference	8.303	-
Foreign exchange difference	-	-
<b>Total</b>	<b>8.303</b>	<b>-</b>

##### i. Information on other capital reserves:

None

##### 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, 2025
Commitments for credit card limits	22.295
Payment commitments for cheques	27.437
Asset purchase and sale commitments	128.132.017
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	-
<b>Total</b>	<b>128.181.749</b>
	December 31, 2024
Commitments for credit card limits	-
Payment commitments for cheques	-
Asset purchase and sale commitments	11.939.283
Loan granting commitments	-
Tax and funds liabilities arising from export commitments	-
Commitments for promotions related with credit cards and banking activities	-
Other irrevocable commitments	-
Other revocable commitments	-
<b>Total</b>	<b>11.939.283</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 1. Explanations on off balance sheet: (Continued)

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

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

	<u>September 30, 2025</u>
Letters of guarantees	21.893.555
Bank loans	-
Letters of credit	121.624
Other guaranties and sureties	-
<b>Total</b>	<b>22.015.179</b>

	<u>December 31, 2024</u>
Letters of guarantees	7.335.714
Bank loans	-
Letters of credit	-
Other guaranties and sureties	-
<b>Total</b>	<b>7.335.714</b>

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

	<u>September 30, 2025</u>
Letters of guarantees	21.893.555
Long standing letters of guarantees	18.856.152
Temporary letters of guarantees	1.459.694
Advance letters of guarantees	1.577.708
Letters of guarantees given to customs	1
Sureties and similar transactions	-
<b>Total</b>	<b>21.893.555</b>

	<u>December 31, 2024</u>
Letters of guarantees	7.335.714
Long standing letters of guarantees	4.861.004
Temporary letters of guarantees	1.631.122
Advance letters of guarantees	843.587
Letters of guarantees given to customs	1
Sureties and similar transactions	-
<b>Total</b>	<b>7.335.714</b>



# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 1. Explanations on off balance sheet: (Continued)

##### c. Within the Non-cash Loans:

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

	<u>September 30, 2025</u>
Non-cash loans given against cash loans	-
With original maturity of 1 year or less	-
With original maturity of more than 1 year	-
Other non-cash loans	22.015.179
<b>Total</b>	<b>22.015.179</b>

	<u>December 31, 2024</u>
Non-cash loans given against cash loans	-
With original maturity of 1 year or less	-
With original maturity of more than 1 year	-
Other non-cash loans	7.335.714
<b>Total</b>	<b>7.335.714</b>

##### 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”.

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

##### 5. Other

There are letters of guarantee amounting to TL 7.647 issued to former companies of Uzan Group as of September 30, 2025 and there is no collateral for the portion of the letters of guarantee amounting to full TL 7.645. As of September 30, 2025, there is no provision for this matter in the accompanying consolidated 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 Parent 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, 2025	
	TL	FC
<b>Profit share received from loans<sup>(*)</sup></b>		
Short Term Loans	4.932.846	317.933
Medium and Long Term Loans	1.607.740	266.416
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization Support Fund	-	-
<b>Total</b>	<b>6.540.586</b>	<b>584.349</b>

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

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 1. Information on profit share income (Continued):

##### b. Information on profit share income received from banks:

	January 1 - September 30, 2025	
	TL	FC
CBRT	400.266	4.147
Domestic Banks	59.674	-
Foreign Banks	-	399
Head Offices and Branches Abroad	-	-
<b>Total</b>	<b>459.940</b>	<b>4.546</b>

	January 1 - September 30, 2024	
	TL	FC
CBRT	1.384	-
Domestic Banks	345.089	281
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
<b>Total</b>	<b>346.473</b>	<b>281</b>

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

	January 1 - September 30, 2025	
	TL	FC
Financial assets measured at fair value through profit/loss	1.500	4.155
Financial assets measured at fair value through other comprehensive income	354.059	23.688
Financial assets measured at amortised cost	136.602	-
<b>Total</b>	<b>492.161</b>	<b>27.843</b>

	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	19.719	-
Financial assets measured at amortised cost	22.595	-
<b>Total</b>	<b>42.314</b>	<b>-</b>

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

None. (September 30, 2024: None.)

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 2. Explanations on profit share expenses:

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

January 1 – September 30, 2025		Profit sharing accounts						Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	142.709	97.333	2.829	-	3.298	222.021	5	468.195	-
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	872.504	1.364.719	1.422.665	-	-	-	-	3.659.888	-
Other institutions profit sharing accounts	9.542	126.755	50.311	-	-	-	-	186.608	-
Total	1.024.755	1.588.807	1.475.805	-	3.298	222.021	5	4.314.691	-
FC									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	-
Real persons’ non-trading profit sharing accounts	984	9.953	92	-	2	-	-	11.031	-
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	21.534	153.270	59.659	-	16.599	579	-	251.641	-
Other institutions profit sharing accounts	94	36.769	64	-	-	-	-	36.927	-
Precious metals deposits	4.581	48.931	20.610	-	935	3.050	-	78.107	-
Total	27.193	248.923	80.425	-	17.536	3.629	-	377.706	-
Grand total	1.051.948	1.837.730	1.556.230	-	20.834	225.650	5	4.692.397	-

January 1 – June 30, 2024		Profit sharing accounts						Accumulated Profit share account	Total
Account name	Up to 1 month	Up to 3 month	Up to 6 month	Up to 9 month	Up to 1 year	More than 1 year			
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 CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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, 2025	
	TL	FC
Banks	61.608	74.764
CBRT	-	-
Domestic banks	61.608	74.764
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	-	-
<b>Total</b>	<b>61.608</b>	<b>74.764</b>

	January 1 - September 30, 2024	
	TL	FC
Banks	-	936
CBRT	-	-
Domestic banks	-	936
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	86	-
<b>Total</b>	<b>86</b>	<b>936</b>

##### c. Profit share expense paid to associates and subsidiaries:

	January 1 - September 30, 2025	
	TL	FC
Profit share paid to investments in associates and subsidiaries	444	-
<b>Total</b>	<b>444</b>	<b>-</b>

	January 1 - September 30, 2024	
	TL	FC
Profit share paid to investments in associates and subsidiaries	-	-
<b>Total</b>	<b>-</b>	<b>-</b>

##### d. Profit share expenses paid to marketable securities issued:

None.

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

Other Fees and Commissions Received	January 1 – September 30, 2025
Banking Service Package Sales Revenues	372.491
Insurance and Brokerage Commissions	65.719
Other	48.123
<b>Total</b>	<b>486.333</b>

Other Fees and Commissions Received	January 1 – September 30, 2024
Banking Service Package Sales Revenues	61.366
Insurance and Brokerage Commissions	-
Other	2.749
<b>Total</b>	<b>64.115</b>

Other Fees and Commissions Paid	January 1 – September 30, 2025
Credit cards fees and commissions	2.944
Fees and commissions for Swift, EFT and money orders	58.831
Brokerage commission for leasing transactions	4.597
Commissions and fees paid to the clearing house	1.771
Fees and commissions paid to group transfers	14.050
Other	
<b>Total</b>	<b>82.193</b>

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	594
Commissions and fees paid to the clearing house	-
Fees and commissions paid to group transfers	856
Other	
<b>Total</b>	<b>5.994</b>

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 4. Information on dividend income:

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

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

	January 1 – September 30, 2025
<b>Income</b>	<b>431.181.149</b>
Income from capital market transactions	240.148
Income from derivative financial instruments	6.746.457
Foreign exchange income	424.194.544
<b>Loss (-)</b>	<b>430.650.688</b>
Loss on capital market transactions	6.210
Loss on derivative financial instruments	6.609.873
Foreign exchange losses	424.034.605
<b>Trading Income/Loss (net)</b>	<b>530.461</b>
	January 1 – September 30, 2024
<b>Income</b>	<b>8.768.961</b>
Income from capital market transactions	614.097
Income from derivative financial instruments	292.605
Foreign exchange income	7.862.259
<b>Loss (-)</b>	<b>7.863.474</b>
Loss on capital market transactions	-
Loss on derivative financial instruments	254.111
Foreign exchange losses	7.609.363
<b>Trading Income/Loss (net)</b>	<b>905.487</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 6. Explanations related to other operating income:

	January 1 – September 30, 2025
Reversal of provisions	324.062
Operating lease income	83
Expense reflections	628
Other income	9.816
<b>Total</b>	<b>334.589</b>

	January 1 – September 30, 2024
Reversal of provisions	19.542
Operating lease income	883
Expense reflections	-
Other income	1.415
<b>Total</b>	<b>21.840</b>

##### 7. Information on Other Provision Expenses

###### 7.1. Informations on Expected Credit Losses and Other Provision Expenses:

	January 1 – September 30, 2025
Expected Credit Loss	<b>417.769</b>
12 month expected credit loss (stage 1)	227.836
Significant increase in credit risk (stage 2)	25.706
Non-performing loans (stage 3)	164.227
<b>Marketable Securities Impairment Expense</b>	-
Financial Assets at Fair Value through Profit or Loss	-
Financial Assets at Fair Value through Other Comprehensive Income	-
<b>Investments in Associates, Subsidiaries and Held-to-maturity</b>	-
Investments in Associates	-
Subsidiaries	-
Joint Ventures	-
<b>Total</b>	<b>417.769</b>



# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 7. Information on Other Provision Expenses (Continued)

	<b>January 1 – June 30, 2025</b>
Performance bonus expense	17.585
Impairment on financial assets measured at fair value through profit/loss	-
Provisions for cases on trial	-
Free provisions allocated for possible losses	-
Provisions allocated from profit shares to be distributed to profit sharing accounts	78.110
<b>Total</b>	<b>95.695</b>

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

	<b>January 1 – June 30, 2024</b>
<b>Special Provisions Relating to Loans and Other Rec.</b>	-
From III. Group Loans	-
From IV. Group Loans	-
From V. Group Loans	-
<b>General Provisions</b>	<b>200.983</b>
<b>Securities Impairment Provisions</b>	-
Fin. Assets of which Fair Value through P/L	-
Fin. Assets of which Fair Value through Other Comprehensive Income	-
<b>Associates, Subsidiaries Impairment Provisions</b>	-
Subsidiaries	-
Affiliates	-
Joint Ventures	-
<b>Other</b>	-
<b>Total</b>	<b>200.983</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 8. Information on other operating expenses:

	January 1 – September 30, 2025
Provision for retirement pay liability	4.716
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	105.331
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	89.736
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	350.296
Leasing Expenses on TFRS 16 Exceptions	85.124
Maintenance and repair expenses	9.743
Advertisement expenses	43.658
Other expenses <sup>(*)</sup>	211.771
Loss on sale of assets	84
Other <sup>(**)</sup>	199.697
<b>Total</b>	<b>749.860</b>

	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 <sup>(*)</sup>	85.254
Loss on sale of assets	8
Other <sup>(**)</sup>	69.798
<b>Total</b>	<b>258.655</b>

<sup>(\*)</sup> The details of the “Other Expenses” balance under Other Operating Expenses are as follows:

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 8. Information on other operating expenses: (Continued)

	January 1 – September 30, 2025
Dues	1.977
Communication Expenses	20.712
Cleaning expenses	33.701
Heating, lighting and water expenses	7.933
Representation and Hosting expenses	10.925
Vehicle expenses	12.779
Stationery Expenses	2.907
Computer Usage Expenses	57.178
Security service expenses	23.072
Transportation, portorage and small fixture expenses	5.413
Other	2.400
	32.774
<b>Total</b>	<b>211.771</b>

	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	-
Other	2.467
	8.517
<b>Total</b>	<b>85.254</b>

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

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

##### 8. Information on other operating expenses (Continued):

	January 1 – September 30, 2025
Taxes, Duties, Charges and Funds	74.466
Audit and Consultancy Fees	61.430
Institution and Union participation share	9.938
Savings Deposit Insurance Fund	7.654
Other	46.209
<b>Total</b>	<b>199.697</b>

	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
Savings Deposit Insurance Fund	-
Other	2.516
<b>Total</b>	<b>69.798</b>

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

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

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

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

As of September 30, 2025, the Parent Bank has deferred tax income amounts to TL 327.809 (September 30, 2024: TL 124.478) and deferred tax expense amounts to TL 370.836 (September 30, 2024: TL 63.373). Current tax provision amounts to TL 456.057 (September 30, 2024: TL 161.694).

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

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

##### 12. Explanations on net income/loss:

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

None.

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

None.

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

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

#### VII. EXPLANATIONS RELATED TO THE RISK GROUP OF THE BANK:

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

##### a. Information on loans belonging to the risk group in which the Group is included:

September 30, 2025	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Risk Group of the Group		Group		the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
<b>Loans</b>						
Balance at the beginning of the period	-	-	-	-	739.947	-
Balance at the end of the period	-	-	-	-	1.265.104	-
<b>Profit share and commission income received</b>	-	-	-	-	<b>352.073</b>	-
December 31, 2024	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Risk Group of the Group		Group		the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
<b>Loans</b>						
Balance at the beginning of the period	-	-	-	-	-	-
Balance at the end of the period	-	-	-	-	739.947	-
<b>Profit share and commission income received</b>	-	-	-	-	<b>39.866</b>	-

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

Risk Group of the Group	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024	September 30, 2025	December 31, 2024
<b>Current and profit sharing accounts</b>						
Balance at the beginning of period	1.496	-	-	-	1.030.705	-
Balance at the end of period	7.361	1.496	-	-	1.335.976	1.030.705
<b>Profit share expense</b>	<b>444</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27.152</b>	<b>7.156</b>

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

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

For the period January 1 - September 30, 2025 the Group has paid TL 118.901 (January 1 - September 30, 2024: 68.016 TL) to top management.

#### VIII. EXPLANATIONS RELATED TO DOMESTIC, FOREIGN AND OFFSHORE BRANCHES OR INVESTMENTS AND FOREIGN REPRESENTATIVE OFFICES:

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

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

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

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

#### IX. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

None.

**DÜNYA KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**SECTION SIX**

**OTHER EXPLANATIONS**

**I. OTHER EXPLANATIONS REGARDING THE GROUP'S OPERATIONS**

None.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**SECTION SEVEN**

**INDEPENDENT AUDITOR’S REPORT**

**I. EXPLANATIONS ON INDEPENDENT AUDITOR’S REPORT:**

The Group’s consolidated financial statements as of and for the period ended June 30, 2025 have been audited by “PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi” and the audit report dated November 17, 2025 is presented at the beginning of the financial statements and related notes.

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

None.



**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**SECTION EIGHT**

**INTERIM ACTIVITY REPORT**

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

**a) Message from the Chairman of the Board**

As we are approaching the end of the year, we are pleased to proceed in our way consistently and single-mindedly, building upon our performance, just like in previous periods.

The steady growth we have achieved before completing our second year of operation makes us incredibly happy. We continued to increase our profits and active size at the end of this quarter as well. I would like to congratulate all our colleagues contributing to our success, and sincerely believe that our qualified and experienced staff will accomplish much more.

We work patiently and selflessly towards our ideal of becoming the pioneer of gold banking, and make the utmost effort to offer our customers the most competitive gold prices of Turkey. Within this scope, we have been delivering physical golds to our customers' addresses with advantageous prices with our Gift Gold for Gold Campaign, gifting them golds in proportion to their orders, introducing new customers to Dünya Katılım. Due to strong demand from our customers, we have extended this campaign, attracting considerable interest and achieving record sales figures, until the end of the year. We are extending our services not only for gold, but also for precious metal banking, asserting our claim. In this respect, we also started platinum and palladium sales together with gold and silver via our digital channels. We continue to extend our range of services by opening new branches, extending our correspondent bank network and focusing on the activities of our subsidiary companies within this period.

Although we are a new bank, we distinguish from other banks in a positive way by covering a lot of ground within a short period, and push the legal limits of growth. We believe that this progress is positive; not only for ourselves, but also for Turkish participation banking sector, in which we operate. We firmly believe that our economy, gaining a resistant and stable structure, will rally and level up more as a result of gradual relaxation in monetary policy and turning the global dynamics into opportunities, of course acting cautiously in the fight against inflation. For the sake of improving our national economy, we will not be backward in coming forward to put all kinds of efforts and providing important contributions towards the goals anticipated within the scope of Medium-Term Program.

I would like to express my gratitude to all our executives, particularly Board Members; our valuable employees and stakeholders for their contributions and sincere efforts towards the important successes of our Dünya Katılım Bankası.

Best Regards,

Ahmet AHLATCI  
Chairman

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF SEPTEMBER 30, 2025**

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

---

**INTERIM ACTIVITY REPORT (Continued)**

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

**b) General Manager's Message**

Following the successful performance in the first half of the year, we have successfully completed the third quarter of 2025 in line with our goals.

As a bank that has not completed its second year of operation, we are so pleased to see that we keep increasing our profitability and asset size sustainably. As pointed out by the current indicators, I sincerely believe that we will maintain our momentum and have a very successful final picture at the year end.

In line with our plans towards providing an extensive financial service, we make progress in various fields simultaneously. With our new branches in Adana and Sincan, we reached a total of 23 branches across the country, and continued to extend our service network.

One of the developments of strategic importance in this quarter for us was extending our correspondent bank network, and implementing our USD and EUR correspondent accounts at The Bank of New York Mellon (BNY Mellon), which is among the world's leading financial institutions. This way, our Bank will be able to make the incoming and outgoing USD/EUR payments of our customers much more rapidly and effectively.

We consistently voice our ambitions in the field of precious metals. One of our concrete steps in this field was to start platinum and palladium sales together with gold and silver via our digital channels in this quarter. With our campaigns including various gifts and memberships, particularly our Gift Gold for Gold campaign, implemented in line with our gold banking vision, we also increased the number of our private customers through our impactful promotions.

We pay attention to participating in the summits and events, with our senior team, that will allow us to promote our innovative solutions which reflect our bank's level and ideals, and to boost our cooperations. One example to such events is our participation in the 2025 event of Sibos in Germany, which is among the most prestigious finance sector meetings around the world. As Dünya Katılım Bankası, we have also made our presence felt in this top-end meeting, and closely followed the developments in the global finance ecosystem.

While our bank marches towards its goals firmly, our country's economy displays a picture that requires us to be hopeful for the future. While being cautious in the fight against inflation, we are progressing vigilantly towards a new phase where the wheels will be operated more swiftly. We anticipate that this process, carried out in an optimal balance that neither suppresses economic growth and current account surplus targets nor unleashes inflation, will create a much more agile and dynamic Turkish economy by 2026 and 2027.

The fact that the diplomatic channels minimizing the negative impacts of global commercial tensions, especially the ongoing genocide in Gaza, as well as the mutual sanctions, on our country and region, has been a critical advantage changing the game for us. The global economic crisis in 2008, and the subsequent period, showed us that Turkey can read the developments on opportunity basis instead of fear basis in such periods. In this context, we can see that inflation has been reducing since May 2024 on annual basis, Central Bank reserves have reached record levels, and our risk premium has been at the lowest levels since 2020. In addition, the increase in the investments in Turkey signals that the confidence in our economy has increased. In addition to all these, we were very happy to witness a record current surplus in August. We sincerely wish to see a sustainable decrease in current deficit. In this direction, as Dünya Katılım, we will pull our own weight, and even go the extra mile. We are making every effort to elevate participation banking, which is inherently based on ethical principles, and our bank to a higher level, and we will continue to do so.

I would like to congratulate, and sincerely thank all our stakeholders who contributed our success, particularly our Board Members. I hope to reach new eras, in which we make many products and services come to life, together.

Best Regards,

İkram GÖKTAŞ  
General Manager

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INTERIM ACTIVITY REPORT (Continued)

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

##### Capital and Shareholder' Structure

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

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

Former Version:	Amended Version:
<b>Article 5 – Registered Office</b>  The Company's registered office is located in <b>Istanbul</b> .  Its address is <b>Büyükdere Street, Rumeli Han, No:40 Mecidiyeköy, Şişli / Istanbul</b> .  Subject to the principles determined by the <b>Banking Regulation and Supervision Board</b> (hereinafter referred to as the "Board") and notification to the <b>Banking Regulation and Supervision Agency</b> (hereinafter referred to as the "Agency"), the Bank may open and close branches, agencies, representative offices, permanent and mobile offices, liaison offices and correspondent relationships both domestically and abroad.	<b>Article 5 – Registered Office</b>  The Company's registered office is located in <b>Istanbul</b> .  Its address is <b>Yamanevler Mah., Ahmet Tevfik İleri Street, No: 22-26, Interior Door No: 61, Ümraniye / Istanbul</b> .  In case of any change of address, the new address shall be registered with the trade registry and announced in the <b>Turkish Trade Registry Gazette</b> . Notices served to the registered and announced address shall be deemed to have been duly served on the Company. If the Company leaves its registered and announced address without registering a new one within the legal timeframe, this shall constitute a ground for dissolution.
<b>Article 7 – Capital</b>  The Bank's capital amounts to <b>TL 6.000.000.000</b> (Six Billion Turkish Lira), divided into <b>60.000.000.000 (Sixty Billion)</b> registered shares with a nominal value of <b>TL 0.10 (ten kuruş)</b> each. Of this capital, <b>TL 5.999.337.170</b> (Five Billion Nine Hundred Ninety-Nine Million Three Hundred Thirty-Seven Thousand One Hundred Seventy Turkish Lira) has been fully paid in cash.  The Board of Directors is authorized to deprive any defaulting shareholder, who has fallen into arrears due to unpaid capital commitments, of their participation rights and rights arising from partial payments, to replace them with a new shareholder, and to cancel the share certificates previously issued to them. In cases where the subscribed capital has not been paid in accordance with the obligations of the shareholders, the Board of Directors shall act in accordance with Articles 482 and 483 of the Turkish Commercial Code.	<b>Article 7 – Capital</b>  The Bank's capital amounts to <b>TL 7.273.000,000</b> (Seven Billion Two Hundred Seventy-Three Million Turkish Lira), divided into <b>72.730.000.000 (Seventy-Two Billion Seven Hundred Thirty Million)</b> registered shares with a nominal value of <b>TL 0.10 (ten kuruş)</b> each.  Of the previous capital of <b>TL 6.000.000.000 (Six Billion Turkish Lira)</b> , an amount of <b>TL 5.999.337.170</b> (Five Billion Nine Hundred Ninety-Nine Million Three Hundred Thirty-Seven Thousand One Hundred Seventy Turkish Lira) was fully paid in cash. The newly increased capital of <b>TRY 1.273.000.000</b> (One Billion Two Hundred Seventy-Three Million Turkish Lira) has been funded from extraordinary reserves.  The Board of Directors is authorized to deprive any defaulting shareholder, who has fallen into arrears due to unpaid capital commitments, of their participation rights and rights arising from partial payments, to replace them with a new shareholder, and to cancel the share certificates previously issued to them. In cases where the subscribed capital has not been paid in accordance with the obligations of the shareholders, the Board of Directors shall act in accordance with Articles 482 and 483 of the Turkish Commercial Code.

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INTERIM ACTIVITY REPORT (Continued)

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

##### d) Branch and Personnel Information

As of September 30, 2025, the Parent Bank's total number of branches is 23 and the total number of personnel is 498.

##### e) Board of Directors and Top Management

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

## DÜNYA KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

#### INTERIM ACTIVITY REPORT (Continued)

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

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

Assets	September 30, 2025
Cash and Cash Equivalents	20.475.371
Loans and Lease Receivables	40.747.810
Securities	5.255.392
Other Asset Items	1.441.143
<b>Total Assets</b>	<b>67.919.716</b>
Assets	December 31, 2024
Cash and Cash Equivalents	9.081.626
Loans and Lease Receivables	23.033.822
Securities	1.489.051
Other Asset Items	1.030.658
<b>Total Assets</b>	<b>34.635.157</b>
Liabilities	September 30, 2025
Funds Collected	49.831.025
Other Liabilities Items	9.155.520
Shareholders' Equity	8.933.171
<b>Total Liabilities</b>	<b>67.919.716</b>
Liabilities	December 31, 2024
Funds Collected	23.824.709
Other Liabilities Items	3.468.358
Shareholders' Equity	7.342.090
<b>Total Liabilities</b>	<b>34.635.157</b>

# DÜNYA KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF SEPTEMBER 30, 2025

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

### INTERIM ACTIVITY REPORT (Continued)

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

Income/Expense Accounts	January 1 - September 30, 2025
Profit Share Income	8.249.223
Profit Share Expense	4.893.175
<b>Net Profit Share Income</b>	<b>3.356.048</b>
Net Fees and Commissions Income/Expenses	486.062
Personnel Expenses	1.405.765
Trading Income / Loss (net)	87
Trading Profit/Loss	530.461
Other Operating Income	334.589
Provision For Impairment of Loans and Other Receivables	417.769
Other Operating Expenses	95.695
<b>Income / Loss Before Taxes</b>	<b>749.860</b>
Tax Provision	2.038.158
	499.084
<b>Net Profit/Loss</b>	<b>1.539.074</b>

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

Assets	September 30, 2025
Total Loans/Total Assets	57,51%
Total Loans/Collected Funds	78,38%
Capital Adequacy Ratio	26,10%

Assets	December 31, 2024
Total Loans/Total Assets	66,49%
Total Loans/Collected Funds	96,66%
Capital Adequacy Ratio	46,94%

.....