

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT MARCH 31, 2026
TOGETHER WITH LIMITED REVIEW REPORT**

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



AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

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

Introduction

We have reviewed the unconsolidated balance sheet of Dünya Katılım Bankası A.Ş. ("the Bank") at 31 March 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the three-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial information does not present fairly in all material respects the financial position of Dünya Katılım Bankası A.Ş. at 31 March 2026 and its unconsolidated financial performance and its unconsolidated statement of cash flows for the three-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.



Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 March 2026. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 15 May 2026

**UNCONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.
AS OF AND FOR THE THREE-MONTH MARCH 31, 2026**

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

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

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

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

Ahmet AHLATCI
Chairman of the Board of
Directors

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

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

İkram GÖKTAŞ
Member of the Board of Directors,
General Manager

İrfan GÜLTAŞ
Assistant General Manager

Ertuğrul YILMAZ
Financial Affairs Director

Contact information of the personnel in charge of the addressing of questions about this financial report:
Name-Surname/Title : Ertuğrul YILMAZ / Financial Affairs Director
Telephone : 444 3 166

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DÜNYA KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF MARCH 31, 2026

(Convenience Translation of Unconsolidated Audit Financial Statements and Related Disclosures and Footnotes
Originally Issued in Turkish)
(Thousand of Turkish Lira (TRY) unless otherwise stated)

SECTION ONE

GENERAL INFORMATION

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

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

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

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

As a result of the cash capital payments made by the shareholders who participated in the capital increases of the bank in 2024, the share of AHL Ahlatcı Finansal Yönetim AŞ in the bank was realized as 99,945%, while the total share of the other shareholders was realized as 0,055%.

DÜNYA KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF MARCH 31, 2026

(Convenience Translation of Unconsolidated Audit Financial Statements and Related Disclosures and Footnotes
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III. EXPLANATION ON THE CHAIRMAN AND MEMBERS OF BOARD OF DIRECTORS, MEMBERS OF AUDIT COMMITTEE, GENERAL MANAGER AND ASSISTANT GENERAL MANAGERS, THEIR AREAS OF RESPONSIBILITY AND THEIR SHARES IN THE BANK, IF ANY

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

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

Pursuant to Article 5 of the Banking Law No. 5411, 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 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	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

AS OF MARCH 31, 2026

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

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

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

The Bank operates in accordance with the principles of interest-free banking as a participation bank. As of March 31, 2026, the bank operates with 25 branches and 540 personnel. Bank conducts operations and transactions within the limits of the Banking Law and relevant legislation as specified in its Articles of Association, including but not limited to: Acceptance of participation funds, and granting cash, non-cash, and all types of loans; Fundraising and account opening from domestic and foreign sources, borrowing, and accepting advances; Partnership or profit-loss partnership, cooperation, or collaboration domestically or internationally with banks, financial institutions, companies, and establishment or procurement of funds for this purpose; Conducting sales, swaps, donations, exchanges, constructions, operations, and similar transactions related to raw or processed materials, machinery, equipment, aircraft, ships, movable properties, and lands, estates, buildings, and all types of immovable properties, domestically or internationally within the framework of the activities carried out; Issuance of lease certificates, profit and loss sharing certificates, participation certificates, profit-sharing bonds, debt instruments, other securities, and capital market instruments; Conducting cash and book payment and fund transfer transactions, including all kinds of payment and collection operations, including correspondent banking or check account usage; Acquisition of checks and other foreign exchange instruments; Custody services; Issuance of all kinds of payment instruments such as credit cards, bank cards, and the conduct of related activities; Foreign exchange transactions, including cash; Buying and selling money market instruments, trading in precious metals and stones, or accepting them as collateral; Trading and brokerage transactions of financial instruments based on economic and financial indicators, capital market instruments, goods, precious metals, and foreign currencies; trading and brokerage of derivative contracts, option contracts, and financial instruments with simple or complex structures involving multiple derivative instruments; Trading in capital market instruments, repurchase or sale promise transactions;

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

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

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

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

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

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

SECTION TWO

THE UNCONSOLIDATED FINANCIAL STATEMENTS

- I. UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
- II. UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET
- III. UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
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DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

AS OF MARCH 31, 2026

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

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

ASSETS	Notes (Section Five- I)	CURRENT PERIOD March 31, 2026			PREVIOUS PERIOD December 31, 2025		
		TRY	FC	Total	TRY	FC	Total
I. FINANCIAL ASSETS (Net)		9,628,470	53,337,882	62,966,352	9,303,170	32,889,477	42,192,647
1.1 Cash and Cash Equivalents	(1)	3,083,644	49,527,411	52,611,055	3,857,968	30,659,953	34,517,921
1.1.1 Cash and Balances with Central Bank		3,065,959	37,403,525	40,469,484	2,074,723	23,932,817	26,007,540
1.1.2 Banks		17,715	12,124,650	12,142,365	1,783,444	6,727,522	8,510,966
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4 Allowance for expected credit losses (-)		30	764	794	199	386	585
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	2,007,495	-	2,007,495	1,339,304	-	1,339,304
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		15	-	15	15	-	15
1.2.3 Other Financial Assets		2,007,480	-	2,007,480	1,339,289	-	1,339,289
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	4,480,653	1,465,638	5,946,291	3,972,560	1,215,297	5,187,857
1.3.1 Government Securities		4,329,206	1,288,141	5,617,347	3,915,053	1,065,256	4,980,309
1.3.2 Equity Securities		-	-	-	-	-	-
1.3.3 Other Financial Assets		151,447	177,497	328,944	57,507	150,041	207,548
1.4 Derivative Financial Assets	(5)	56,678	2,344,833	2,401,511	133,338	1,014,227	1,147,565
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		56,678	2,344,833	2,401,511	133,338	1,014,227	1,147,565
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		34,422,719	22,520,789	56,943,508	33,215,099	21,838,473	55,053,572
2.1 Loans	(6)	32,891,705	19,863,912	52,755,617	32,247,801	20,010,348	52,258,149
2.2 Lease Receivables	(7)	591,232	3,042,329	3,633,561	513,391	2,070,830	2,584,221
2.3 Financial Assets Measured at Amortised Cost	(4)	1,319,332	-	1,319,332	750,636	-	750,636
2.3.1 Government Securities		1,319,332	-	1,319,332	750,636	-	750,636
2.3.2 Other Financial Assets		-	-	-	-	-	-
2.4 Allowance for expected credit losses (-)		379,550	385,452	765,002	296,729	242,705	539,434
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		16,885	-	16,885	-	-	-
3.1 Asset Held for Resale		16,885	-	16,885	-	-	-
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	655,250	-	655,250	655,250	-	655,250
4.1 Associates (Net)		-	-	-	-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(10)	655,250	-	655,250	655,250	-	655,250
4.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	650,250	-	650,250	650,250	-	650,250
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	5,000	-	5,000	5,000	-	5,000
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)	(12)	1,051,900	-	1,051,900	922,074	-	922,074
VI. INTANGIBLE ASSETS (Net)	(13)	603,646	-	603,646	457,990	-	457,990
6.1 Goodwill		-	-	-	-	-	-
6.2 Others		603,646	-	603,646	457,990	-	457,990
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		6,635	-	6,635	7,944	-	7,944
IX. DEFERRED TAX ASSET		-	-	-	-	-	-
X. OTHER ASSETS	(16)	759,540	3,308	762,848	385,437	3,240	388,677
TOTAL ASSETS		47,145,045	75,861,979	123,007,024	44,946,964	54,731,190	99,678,154

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

AS OF MARCH 31, 2026

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

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

LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD March 31, 2026			PREVIOUS PERIOD December 31, 2025		
		TRY	FC	Total	TRY	FC	Total
I. FUNDS COLLECTED	(1)	21,165,823	62,233,898	83,399,721	21,895,080	54,571,694	76,466,774
II. FUNDS BORROWED	(2)	8,250,575	2,585,945	10,836,520	5,185,314	587,753	5,773,067
III. BORROWINGS FROM MONEY MARKETS		-	-	-	-	-	-
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(3)	54,806	1,277,624	1,332,430	49,294	1,001,393	1,050,687
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		54,806	1,277,624	1,332,430	49,294	1,001,393	1,050,687
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES	(4)	244,133	-	244,133	219,968	-	219,968
VIII. PROVISIONS	(6)	318,881	117,086	435,967	444,870	139,063	583,933
8.1 Restructuring Reserves		-	-	-	-	-	-
8.2 Reserve for Employee Benefits		93,011	-	93,011	315,083	-	315,083
8.3 Insurance Technical Reserves (Net)		-	-	-	-	-	-
8.4 Other Provisions		225,870	117,086	342,956	129,787	139,063	268,850
IX. CURRENT TAX LIABILITY	(7)	857,036	-	857,036	402,872	-	402,872
X. DEFERRED TAX LIABILITY	(8)	206,551	-	206,551	79,485	-	79,485
XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
11.1 Assets Held for Sale		-	-	-	-	-	-
11.2 Assets of Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED LOANS		-	-	-	-	-	-
12.1 Loans		-	-	-	-	-	-
12.2 Other Debt Instruments		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(11)	787,413	13,342,571	14,129,984	464,178	5,163,762	5,627,940
XIV. SHAREHOLDERS' EQUITY	(12)	11,484,359	(30,562)	11,453,797	9,455,782	17,646	9,473,428
14.1 Paid-In Capital		7,272,337	-	7,272,337	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		98,964	-	98,964	(5,126)	-	(5,126)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		12,804	(30,562)	(17,758)	43,428	17,646	61,074
14.5 Profit Reserves		67,594	-	67,594	67,594	-	67,594
14.5.1 Legal Reserves		67,030	-	67,030	67,030	-	67,030
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		564	-	564	564	-	564
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Profit or Loss		4,032,660	-	4,032,660	2,077,549	-	2,077,549
14.6.1 Prior Year Profit/Loss		2,080,168	-	2,080,168	20,338	-	20,338
14.6.2 Current Year Profit/Loss		1,952,492	-	1,952,492	2,057,211	-	2,057,211
TOTAL LIABILITIES		43,480,462	79,526,562	123,007,024	38,196,843	61,481,311	99,678,154

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET

AS OF MARCH 31, 2026

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

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

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD March 31, 2026			PREVIOUS PERIOD December 31, 2025		
		TRY	FC	Total	TRY	FC	Total
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		33,961,679	549,749,942	583,711,621	44,100,847	314,960,950	359,061,797
I. GUARANTEES AND SURETIES	(1)	18,386,184	8,365,050	26,751,234	17,474,788	8,205,895	25,680,683
1.1 Letters of Guarantees		18,386,184	7,518,632	25,904,816	17,474,788	7,574,633	25,049,421
1.1.1 Guarantees Subject to State Tender Law		8,239,929	524,804	8,764,733	7,145,473	823,556	7,969,029
1.1.2 Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3 Other Letters of Guarantee		10,146,255	6,993,828	17,140,083	10,329,315	6,751,077	17,080,392
1.2 Bank Loans		-	-	-	-	41,029	41,029
1.2.1 Import Letter of Acceptances		-	-	-	-	41,029	41,029
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letter of Credits		-	846,418	846,418	-	590,233	590,233
1.3.1 Documentary Letter of Credits		-	-	-	-	-	-
1.3.2 Other Letter of Credits		-	846,418	846,418	-	590,233	590,233
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Other Guarantees		-	-	-	-	-	-
1.7 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	(1)	4,107,086	174,523,377	178,630,463	7,444,588	51,693,736	59,138,324
2.1 Irrevocable Commitments		4,107,086	174,523,377	178,630,463	7,444,588	51,693,736	59,138,324
2.1.1 Asset Purchase and Sale Commitments		3,745,553	174,523,377	178,268,930	7,116,658	51,693,736	58,810,394
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		51,826	-	51,826	39,923	-	39,923
2.1.7 Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8 Commitments for Credit Card Expenditure Limits		309,707	-	309,707	288,007	-	288,007
2.1.9 Commitments for Promotions Related with Credit Cards and Banking Activities		-	-	-	-	-	-
2.1.10 Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12 Other Irrevocable Commitments		-	-	-	-	-	-
2.2 Revocable Commitments		-	-	-	-	-	-
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		11,468,409	366,861,515	378,329,924	19,181,471	255,061,319	274,242,790
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		11,468,409	366,861,515	378,329,924	19,181,471	255,061,319	274,242,790
3.2.1 Forward Foreign Currency Buy/Sell Transactions		10,331,534	144,902,373	155,233,907	11,915,771	126,380,608	138,296,379
3.2.1.1 Forward Foreign Currency Transactions-Buy		3,511,301	73,905,989	77,417,290	1,866,348	66,982,294	68,848,642
3.2.1.2 Forward Foreign Currency Transactions-Sell		6,820,233	70,996,384	77,816,617	10,049,423	59,398,314	69,447,737
3.2.2 Other Forward Buy/Sell Transactions		1,136,875	221,959,142	223,096,017	7,265,700	128,680,711	135,946,411
3.3 Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		1,145,224,164	416,506,406	1,561,730,570	988,535,257	378,019,442	1,366,554,699
IV. ITEMS HELD IN CUSTODY		4,624,098	92,253	4,716,351	5,888,035	31,481	5,919,516
4.1 Assets Under Management		3,405,272	-	3,405,272	4,413,845	-	4,413,845
4.2 Investment Securities Held in Custody		-	-	-	-	-	-
4.3 Cheques Received for Collection		1,218,826	-	1,218,826	1,474,190	-	1,474,190
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		-	92,253	92,253	-	31,481	31,481
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		1,140,600,066	416,414,153	1,557,014,219	982,647,222	377,987,961	1,360,635,183
5.1 Marketable Securities		-	-	-	-	-	-
5.2 Guarantee Notes		182,034,648	2,546,470	184,581,118	150,899,347	1,508,577	152,407,924
5.3 Commodity		4,209,568	578,049	4,787,617	4,059,008	389,716	4,448,724
5.4 Warranty		-	-	-	-	-	-
5.5 Properties		87,080,960	-	87,080,960	55,160,800	2,142,285	57,303,085
5.6 Other Pledged Items		867,274,860	413,289,634	1,280,564,494	772,528,037	373,947,383	1,146,475,420
5.7 Pledged Items-Depository		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1,179,185,843	966,256,348	2,145,442,191	1,032,636,104	692,980,392	1,725,616,496

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

DÜNYA KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
AS OF MARCH 31, 2026

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

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- March 31, 2026
I.	PROFIT SHARE INCOME	(1)	4,803,049
1.1	Profit Share on Loans		3,975,925
1.2	Income Received from Reserve Deposits		226,452
1.3	Income Received from Banks		5,295
1.4	Income Received from Money Market Placements		-
1.5	Income Received from Marketable Securities Portfolio		480,834
1.5.1	Financial Assets at Fair Value Through Profit and Loss		-
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		394,592
1.5.3	Financial Assets Measured at Amortised Cost		86,242
1.6	Finance Lease Income		114,386
1.7	Other Profit Share Income		157
II.	PROFIT SHARE EXPENSE	(2)	2,124,839
2.1	Expense on Profit Sharing Accounts		1,557,834
2.2	Profit Share Expense on Funds Borrowed		551,324
2.3	Profit Share Expense on Money Market Borrowings		-
2.4	Profit Share Expense on Securities Issued		-
2.5	Finance Lease Expense		15,681
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		2,678,210
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	200,837
4.1	Fees and Commissions Received		317,159
4.1.1	Non-Cash Loans		57,499
4.1.2	Other		259,660
4.2	Fees and Commissions Paid (-)		116,322
4.2.1	Non-Cash Loans		4,129
4.2.2	Other		112,193
V.	DIVIDEND INCOME		-
VI.	TRADING INCOME/LOSS(net)	(5)	1,320,368
6.1	Capital Market Transaction Income/(Loss)		227,704
6.2	Profit/(Loss) from Derivative Financial Instruments		(5,023,042)
6.3	Foreign Exchange Income/(Loss)		6,115,706
VII.	OTHER OPERATING INCOME	(6)	297,769
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		4,497,184
IX.	EXPECTED CREDIT LOSS (-)	(7)	323,599
X.	OTHER PROVISION EXPENSES (-)		41,055
XI.	PERSONNEL EXPENSES (-)		839,454
XII.	OTHER OPERATING EXPENSES (-)	(8)	598,122
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		2,694,954
XIV.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-
XV.	PROFIT/(LOSS) ON EQUITY METHOD		-
XVI.	PROFIT/(LOSS) ON NET MONETARY POSITION		-
XVII.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+,,+XVI)		2,694,954
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(10)	742,462
18.1	Provision for Current Taxes		622,739
18.2	Deferred Tax Expense Effect (+)		1,761,716
18.3	Deferred Tax Income Effect (-)		1,641,993
XIX.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		1,952,492
XX.	INCOME FROM DISCONTINUED OPERATIONS		-
20.1	Income from Assets Held For Sale		-
20.2	Income from Sale Of Associates, Subsidiaries And Jointly Controlled Entities (Joint Vent,)		-
20.3	Income from Other Discontinued Operations		-
XXI.	LOSS FROM DISCONTINUED OPERATIONS (-)		-
21.1	Loss from Assets Held for Sale		-
21.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent,)		-
21.3	Loss from Other Discontinued Operations		-
XXII.	PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-
23.1	Provision for Current Taxes		-
23.2	Deferred Tax Expense Effect (+)		-
23.3	Deferred Tax Income Effect (-)		-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-
XXV.	NET PROFIT/LOSS (XIX+XXIV)		1,952,492
	Earnings Per Share		0,26848

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.

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

DÜNYA KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS
AS OF MARCH 31, 2026

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

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	PREVIOUS PERIOD January 1- March 31, 2025
I.	PROFIT SHARE INCOME	(1)	2,207,018
1.1	Profit Share on Loans		1,889,068
1.2	Income Received from Reserve Deposits		126,034
1.3	Income Received from Banks		45,745
1.4	Income Received from Money Market Placements		-
1.5	Income Received from Marketable Securities Portfolio		131,800
1.5.1	Financial Assets at Fair Value Through Profit and Loss		1,750
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		92,679
1.5.3	Financial Assets Measured at Amortised Cost		37,371
1.6	Finance Lease Income		13,561
1.7	Other Profit Share Income		810
II.	PROFIT SHARE EXPENSE	(2)	1,441,639
2.1	Expense on Profit Sharing Accounts		1,407,244
2.2	Profit Share Expense on Funds Borrowed		26,311
2.3	Profit Share Expense on Money Market Borrowings		854
2.4	Profit Share Expense on Securities Issued		-
2.5	Finance Lease Expense		7,230
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		765,379
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	144,491
4.1	Fees and Commissions Received		149,786
4.1.1	Non-Cash Loans		19,998
4.1.2	Other		129,788
4.2	Fees and Commissions Paid (-)		5,295
4.2.1	Non-Cash Loans		549
4.2.2	Other		4,746
V.	DIVIDEND INCOME		-
VI.	TRADING INCOME/LOSS (net)	(5)	252,233
6.1	Capital Market Transaction Income/(Loss)		66,225
6.2	Profit/(Loss) from Derivative Financial Instruments		(17,041)
6.3	Foreign Exchange Income/Loss		203,049
VII.	OTHER OPERATING INCOME	(6)	100,916
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		1,263,019
IX.	PROVISION FOR LOAN LOSSES (-)	(7)	175,759
X.	PERSONNEL EXPENSES (-)		374,116
XI.	OTHER OPERATING EXPENSES (-)	(8)	240,971
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		472,173
XIII.	EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-
XIV.	PROFIT/(LOSS) ON EQUITY METHOD		-
XV.	PROFIT/(LOSS) ON NET MONETARY POSITION		-
XVI.	PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+,,,+XVI)		472,173
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(10)	111,206
17.1	Provision for Current Taxes		114,018
17.2	Deferred Tax Expense Effect (+)		52,609
17.3	Deferred Tax Income Effect (-)		55,421
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		360,967
XIX.	INCOME FROM DISCONTINUED OPERATIONS		-
19.1	Income from Assets Held for Sale		-
19.2	Income from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-
19.3	Income from Other Discontinued Operations		-
XX.	LOSS FROM DISCONTINUED OPERATIONS (-)		-
20.1	Loss from Assets Held for Sale		-
20.2	Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Vent.)		-
20.3	Loss from Other Discontinued Operations		-
XXI.	PROFIT/(LOSS) ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-
XXII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-
22.1	Provision for Current Taxes		-
22.2	Deferred Tax Expense Effect (+)		-
22.3	Deferred Tax Income Effect (-)		-
XXIII.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-
XXIV.	NET PROFIT/LOSS (XIX+XXIV)		360,967
	Earnings Per Share		0,06016

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.

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

DÜNYA KATILIM BANKASI A.Ş.**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED MARCH 31, 2026****(Convenience Translation of Unconsolidated Audit Financial Statements and Related Disclosures and Footnotes Originally Issued in Turkish)**

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

	CURRENT PERIOD January 1- March 31, 2026	PREVIOUS PERIOD January 1- March 31, 2025
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I. CURRENT PERIOD PROFIT/LOSS	1,952,492	360,967
II. OTHER COMPREHENSIVE INCOME	25,258	(49,752)
2.1 Other Income/Expense Items not to be Recycled to Profit or Loss	104,090	-
2.1.1 Revaluation Surplus on Tangible Assets	111,315	-
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4 Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
2.1.5 Deferred Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	(7,225)	-
2.2 Other Income/Expense Items to be Recycled to Profit or Loss	(78,832)	(49,752)
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	(112,350)	(71,075)
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	33,518	21,323
III. TOTAL COMPREHENSIVE INCOME (I+II)	1,977,750	311,215

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

DÜNYA KATILIM BANKASI A.Ş.

**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIOD ENDED MARCH 31, 2026**

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

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
						1	2	3	4	5	6				
CURRENT PERIOD															
January 1 – March 31, 2026															
I. Closing balance		7,272,337	-	-	-	-	(5,126)	-	-	61,074	-	67,594	20,338	2,057,211	9,473,428
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)		7,272,337	-	-	-	-	(5,126)	-	-	61,074	-	67,594	20,338	2,057,211	9,473,428
IV. Total Comprehensive Income		-	-	-	-	104,090	-	-	-	(78,832)	-	-	-	1,952,492	1,977,750
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	2,619	-	2,619
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	2,057,211	(2,057,211)	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	2,057,211	(2,057,211)	-
Balances at end of the period (III+IV...+X+XI)		7,272,337	-	-	-	104,090	(5,126)	-	-	(17,758)	-	67,594	2,080,168	1,952,492	11,453,797

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

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

DÜNYA KATILIM BANKASI A.Ş.

**UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE PERIOD ENDED MARCH 31, 2026**

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

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
						1	2	3	4	5	6				
PREVIOUS PERIOD															
January 1 – March 31, 2025															
I. Closing balance		5,999,337	-	-	-	-	(6,144)	-	-	8,303	-	-	(13,048)	1,353,642	7,342,090
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)		5,999,337	-	-	-	-	(6,144)	-	-	8,303	-	-	(13,048)	1,353,642	7,342,090
IV. Total Comprehensive Income		-	-	-	-	-	-	-	-	(49,752)	-	-	-	360,967	311,215
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	1,353,642	(1,353,642)	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	1,353,642	(1,353,642)	-	-
Balances at end of the period (III+IV...+X+XI)		5,999,337	-	-	-	-	(6,144)	-	-	(41,449)	-	-	1,340,594	360,967	7,653,305

1. Tangible and Intangible Assets Revaluation Reserve,

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

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

4. Exchange Rate Conversion Differences,

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

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

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

DÜNYA KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF CASH FLOWS
AS OF MARCH 31, 2026

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

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

STATEMENT OF CASH FLOWS		Notes (Section Five-VI)	CURRENT PERIOD January 1- March 31, 2026	PREVIOUS PERIOD January 1- March 31, 2025
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Assets and Liabilities of Banking Activities		551,219	224,552
1.1.1	Profit Share Income Received		4,483,910	2,513,887
1.1.2	Profit Share Expense Paid		(2,100,176)	(1,973,724)
1.1.3	Dividend Received		-	-
1.1.4	Fees and Commissions Received		363,434	145,552
1.1.5	Other Income		5,321	100,916
1.1.6	Collections from Previously Written Off Loans		28,580	-
1.1.7	Payments to Personnel and Service Suppliers		(872,248)	(362,185)
1.1.8	Taxes Paid		(1,063,100)	-
1.1.9	Others		(294,502)	(199,894)
1.2	Changes in operating assets and liabilities subject to banking operations		13,265,932	(1,888,782)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(445,686)	(114,129)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(5,476,619)	(1,573,001)
1.2.3	Net (Increase) Decrease in Loans		(678,556)	(3,024,938)
1.2.4	Net (Increase) Decrease in Other Assets		(389,747)	(491,193)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	-
1.2.6	Net Increase (Decrease) in Other Deposits		7,050,792	2,910,088
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		4,936,626	1,029,123
1.2.9	Net Increase (Decrease) in Matured Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		8,269,122	(624,732)
I.	Net Cash Flow from Banking Operations		13,817,151	(1,664,230)
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash flow from investing activities		(1,528,758)	(1,124,359)
2.1	Cash Paid for Acquisition of Investments, Associates and Subsidiaries		-	(650,250)
2.2	Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(228,667)	(23,047)
2.4	Disposals of Property and Equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(865,145)	(488,432)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		65,054	-
2.7	Purchase of Financial Assets Measured at Amortised Cost		(500,000)	37,370
2.8	Sale of Financial Assets Measured at Amortised Cost		-	-
2.9	Other		-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Flow from Financing Activities		(33,135)	1,388
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		-	-
3.3	Issued Capital Instruments		-	-
3.4	Dividends Paid		-	-
3.5	Leases Paid		(33,135)	1,388
3.6	Other (**)		-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		306,106	240,003
V.	Net (Decrease) Increase in Cash and Cash Equivalents		12,561,364	(2,547,198)
VI.	Cash and Cash Equivalents at the Beginning of the Period		21,012,219	7,038,960
VII.	Cash and Cash Equivalents at the End of the Period		33,573,583	4,491,762

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

DÜNYA KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF MARCH 31, 2026
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SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

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

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

b. Changes in Accounting Policies

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

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

Information regarding the transition to TAS 16 is disclosed in Note XX of the Third section.

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

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

d. Additional paragraph for convenience translation:

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

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

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

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

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

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

Precious metals (gold and silver) accounted under assets and liabilities which do not have fixed maturity are converted into Turkish Lira by valuation with the reference prices of Borsa Istanbul at the end of the period and resulting evaluation differences are reflected as foreign exchange gain or loss.

There are no foreign currency differences capitalized by the Bank.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

III. NOTES ON INVESTEEES, SUBSIDIARIES AND JOINTLY CONTROLLED ENTITIES

Investees and subsidiaries denominated in Turkish Lira are accounted for at cost in accordance with the "Turkish Accounting Standard on Separate Financial Statements" ("TAS 27") and reflected in the unconsolidated financial statements after deducting provisions for impairment, if any.

IV. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

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

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

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 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 Bank records the related cash and non-cash loans commissions directly as income.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS

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

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

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

c. Financial assets measured at amortized cost

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

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

d. Loans

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

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

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

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

Disclosures on Expected Credit Loss Provisions

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

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:

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

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).

Probability of Default

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

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

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

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

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

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

Loss Given Default

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

Forward-Looking Expectations

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Derecognition Policy

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

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

Exposure at Default

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

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

Significant Increase in Credit Risk

The 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,

VIII. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENTS

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

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

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

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

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

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

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

XI. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XII. EXPLANATIONS ON TANGIBLE ASSETS

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

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

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

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

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

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

XIII. EXPLANATIONS ON LEASING TRANSACTIONS

The Bank applies the TFRS 16 Leases standard.

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIV. 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 Bank.

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

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

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

Lease Liabilities:

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

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

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

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

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES (Continued)

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

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

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

In the event of the release or cancellation of the profit equalization reserve, the related amounts are used exclusively for distribution to participation account holders, and these amounts are recognized under other operating income.

XVI. EXPLANATIONS ON LIABILITIES REGARDING EMPLOYEE RIGHTS

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

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

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

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

XVII. EXPLANATIONS ON TAXATION

Corporate Tax

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

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XVII. EXPLANATIONS ON TAXATION (Continued)

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 March 31, 2026, the financial statements reflect a corporate tax rate of 30%.

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

Profit shares (dividends) disbursed to non-resident corporations with a presence in Türkiye or resident corporations are exempt from withholding tax. Whereas, profit shares paid to individuals and institutions not falling under these categories were previously subject to a 15% withholding tax rate, which was reduced to 10% by Presidential Decree published in Official Gazette dated December 22, 2021, numbered 31697. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

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

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

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

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

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

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

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

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

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

However, with the Law No. 7571 dated December 25, 2025, published in the Official Gazette, amending the Turkish Penal Code and some other laws as well as Decree Law No. 631, it has been decided that the inflation adjustment will not be applied in the fiscal years 2025, 2026, and 2027 even if the conditions are met. Accordingly, for the fiscal year 2025 and including the provisional tax periods, as well as the fiscal years 2026 and 2027 (and for those with special fiscal periods ending in 2026, 2027, and 2028), financial statements will not be subject to inflation adjustment regardless of whether the conditions under the repeated Article 298 are met or not. Within the scope of this paragraph, the President has been authorized to extend the periods determined up to three fiscal years, including provisional tax periods. In the scope defined by subparagraph (Ç) of repeated Article 298 and Temporary Article 32 of the Tax Procedure Law (VUK), and the General Communiqué No. 537 published under VUK, taxpayers are granted the option to perform revaluation voluntarily. However, pursuant to subparagraph (A) of repeated Article 298 and Temporary Article 33 of VUK, during periods in which inflation adjustment is mandatory, revaluation cannot be performed within the scope of subparagraph (Ç) of the same article. The Bank has not performed any revaluation under Article 298 (Ç) for 2025 and the current period.

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XVII. EXPLANATIONS ON TAXATION (Continued)

Additionally, with Article 36 of Law No. 7524, Article 32/C titled "Minimum Domestic Corporate Tax" has been added to the Corporate Tax Law. According to this regulation regarding the minimum domestic corporate tax practice, the corporate tax calculated within the scope of Articles 32 and 32/A shall not be less than 10% of the corporate earnings before deductions and exemptions. This regulation entered into force on the date of publication to be applied to the corporate earnings for the 2025 taxation period. The Corporate Tax General Communiqué No. 23 was published in the Official Gazette No. 32676 dated 28.09.2024 regarding the matter. As of March 31, 2026, the Local and Global Minimum Alternative Corporate Tax does not have any impact on the Bank's financial statements.

Deferred taxes

Deferred tax assets or liabilities are determined by calculating the tax effects of temporary differences arising between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases which are used in the computation of taxable profit in accordance with "Turkish Accounting Standard for Income Taxes" ("TAS 12"). Offset deferred tax assets and liabilities are reported on a net basis in financial statements. Deferred tax liabilities are recognized for all taxable temporary differences whereas deferred tax assets resulting from deductible temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which these differences can be utilized. Deferred tax is calculated at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates that have been enacted or substantively enacted by the balance sheet date and are recognized as an expense or income in profit or loss. However, deferred tax is recognized directly in equity if it relates to items recognized directly in equity in the same or a different period. As of March 31, 2026, the Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

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

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVIII. ADDITIONAL EXPLANATIONS ON BORROWINGS

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

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

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

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 Bank.

XXII. DISCLOSURES RELATING TO SEGMENT REPORTING

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

XXIII. EXPLANATIONS ON OTHER MATTERS

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

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

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

	<u>1 Ocak 2026</u>
Historical Cost	9,867
Depreciation	(2,618)
Revaluation Surplus	113,933
End of Period Value	121,182

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. EXPLANATIONS ON EQUITY ITEMS

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

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

As of March 31, 2026, the Bank’s calculated current period equity amount is TL 10,763,567 (December 31, 2025: TL 8,833,930), and the standard capital adequacy ratio is 14.77% (December 31, 2025: 18.34%). The Bank’s standard capital adequacy ratio is above the minimum ratio set forth by the relevant regulations.

a. Information on capital:

	March 31, 2026	December 31, 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7,272,337	7,272,337
Share issue premiums	-	-
Reserves	67,594	67,594
Gains recognized in equity as per TAS	98,964	60,298
Profit	4,032,660	2,077,549
Current Period Profit	1,952,492	2,057,211
Prior Period Profit	2,080,168	20,338
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	11,582,440	9,477,778
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods’ losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	17,758	4,522
Improvement costs for operating leasing	251,315	250,615
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	603,646	457,991
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	872,719	713,128
Total Common Equity Tier 1 Capital	10,709,721	8,764,650

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (Continued):

	March 31, 2026	December 31, 2025
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7,	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity + Additional Tier I Capital)	10,598,836	8,764,650
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	164,731	69,280
Tier II Capital Before Deductions	164,731	69,280
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8,	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	164,731	69,280
Total Capital (The sum of Tier I Capital and Tier II Capital)	10,763,567	8,833,930
The sum of Tier I Capital and Tier II Capital (Total Capital)	10,763,567	8,833,930
Deductions from Capital Loans granted contrary to the 50 th and 51 th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (continued):

	March 31, 2026	December 31, 2025
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
Total Capital (Total Core Capital and Supplementary Capital)	10,874,452	8,833,930
Total risk weighted amounts	72,860,091	48,155,181
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	14,55	18,20
Tier 1 Capital Adequacy Ratio (%)	14,55	18,20
Capital Adequacy Ratio (%)	14,77	18,34
BUFFERS		
The total additional capital requirement ratio (a + b + c)	3,00	2,62
a) Capital conservation buffer requirement (%)	3,00	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,00	0,12
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	6,70	10,20
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	164,731	69,280
Up to 1,25% of total risk-weighted amount of general reserves for receivables where the standard approach used	164,731	69,280
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK

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

III. EXPLANATIONS ON CURRENCY RISK

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

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

	USD	EUR
As of March 31, 2026 - Balance sheet evaluation rate	44,3961	50,9294
As of March 24, 2026	44,2636	51,3211
As of March 25, 2026	44,2737	51,3620
As of March 26, 2026	44,2828	51,1617
As of March 27, 2026	44,2887	51,0150
As of March 30, 2026	44,3841	51,0236
As of March 31, 2026	44,3961	50,9294
Simple arithmetical average of the thirty days	44,0991	50,9386

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON CURRENCY RISK (Continued)

Information on currency risk of the Bank:

	EUR	USD	Other FC ^(*)	Total
March 31, 2026				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	25,560,819	3,834,328	8,008,378	37,403,525
Banks	3,975,858	3,418,714	4,729,314	12,123,886
Financial assets at fair value through profit and loss ^(****)	36,834	2,307,999	-	2,344,833
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income ^(*****)	-	1,465,638	-	1,465,638
Loans and financial lease receivables	7,385,570	5,936,742	9,198,477	22,520,789
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	1,310	1,998	-	3,308
Total assets	36,960,391	16,965,419	21,936,169	75,861,979
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	4,656	4,656
Other current and profit-sharing accounts ^(**)	6,080,406	4,693,684	51,455,152	62,229,242
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	-	616,487	1,969,458	2,585,945
Marketable securities issued	-	-	-	-
Miscellaneous payables	2,751,784	4,054,419	6,536,368	13,342,571
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities ^(*****)	79,807	1,310,694	4,209	1,394,710
Total liabilities	8,911,997	10,675,284	59,969,843	79,557,124
Net balance sheet position	28,048,394	6,290,135	(38,033,674)	(3,695,145)
Net off balance sheet position	(28,034,405)	(5,283,010)	38,048,737	4,731,322
Derivative financial instruments assets ^(***)	12,881,292	133,072,988	127,103,827	273,058,107
Derivative financial instruments liabilities ^(***)	40,915,697	138,355,998	89,055,090	268,326,785
Non-cash loans ^(****)	4,386,116	3,727,830	251,104	8,365,050
31 December 2025				
Total assets	18,667,105	15,085,582	20,978,503	54,731,190
Total liabilities	10,434,364	14,863,487	36,165,814	61,463,665
Net balance sheet position	8,232,741	222,095	(15,187,311)	(6,732,475)
Net off balance sheet position	(8,225,177)	(53,503)	15,193,281	6,914,601
Derivative financial instruments assets	14,197,369	82,349,199	60,288,260	156,834,828
Derivative financial instruments liabilities	22,422,546	82,402,702	45,094,979	149,920,227
Non-cash loans	4,450,536	3,522,106	233,253	8,205,895

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

(**) Of the balance shown as "Other Foreign Currency" in the "Other Special Current Accounts and Participation Accounts" line, 40,373,037 TL consists of gold and 10,813,289 TL consists of silver precious metals accounts.

(***) As of 31 March 2026, derivative financial instruments include foreign exchange purchase commitments of TRY 87,030,988 (31 December 2025: TRY 28,870,650), and derivative financial liabilities include foreign exchange sale commitments of TRY 87,492,389 (31 December 2025: TRY 22,823,086).

(****) It has no impact on the net off-balance sheet position.

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

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

(***** Of the balance shown as "Other Foreign Currency" in the loans account line, 9,198,477 TL consists of gold loans.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

The Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratios

		Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
		TRY+FC	FC	TRY+FC	FC
	March 31, 2026				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			29,723,839	22,824,252
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	36,357,642	32,690,595	3,635,764	3,269,060
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	36,357,642	32,690,595	3,635,764	3,269,060
5	Unsecured Funding other than Retail and Small Business Customers Deposits	44,167,913	30,741,416	29,564,095	22,130,264
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	29,767,909	18,687,718	15,164,091	10,076,566
8	Other Unsecured Funding	14,400,004	12,053,698	14,400,004	12,053,698
9	Secured funding			-	-
10	Other Cash Outflows	11,560,049	4,568,873	3,755,934	3,017,273
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	2,933,046	2,889,516	2,933,046	2,889,516
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	8,627,003	1,679,357	822,888	127,757
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	313,668	-	15,683	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			36,971,476	28,416,597
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	20,555,599	12,596,014	16,353,651	11,484,574
19	Other contractual cash inflows	3,682,743	3,606,879	3,682,743	3,606,879
20	TOTAL CASH INFLOWS	24,238,342	16,202,893	20,036,394	15,091,453
				Upper limit applied amounts	
21	TOTAL HQLA			29,723,839	22,824,252
22	TOTAL NET CASH OUTFLOWS			16,935,082	13,325,144
23	LIQUIDITY COVERAGE RATIO (%)			175,52	171,29

(*) 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 (%)	March 31, 2026	
	TRY+FC	FC
Lowest	130,41	111,52
Date	February 13, 2026	February 16, 2026
Highest	266,25	298,16
Date	March 27, 2026	March 30, 2026
Average	175,52	171,29

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio (Continued):

		Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
December 31, 2025		TRY+FC	FC	TRY+FC	FC
HIGH QUALITY LIQUID ASSETS (HQLA)					
1	HIGH QUALITY LIQUID ASSETS			19,700,474	14,706,443
CASH OUTFLOWS					
2	Retail and Small Business Funds Collected	14,839,442	12,987,130	1,483,944	1,298,713
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	14,839,442	12,987,130	1,483,944	1,298,713
5	Unsecured Funding other than Retail and Small Business Customers Deposits	37,652,336	26,884,118	23,571,654	17,734,535
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	28,582,009	18,954,520	14,501,327	9,804,937
8	Other Unsecured Funding	9,070,327	7,929,598	9,070,327	7,929,598
9	Secured funding				
10	Other Cash Outflows	7,870,903	2,534,559	1,979,938	1,371,139
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	1,330,416	1,264,286	1,330,416	1,264,286
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	6,540,487	1,270,273	649,522	106,853
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	121,771	-	6,089	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			27,041,625	20,404,387
CASH INFLOWS					
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	13,133,705	8,299,052	10,378,064	7,186,961
19	Other contractual cash inflows	1,632,506	1,612,888	1,632,506	1,612,888
20	TOTAL CASH INFLOWS	14,766,211	9,911,940	12,010,570	8,799,849
				Upper limit applied amounts	
21	TOTAL HQLA			19,700,474	14,706,443
22	TOTAL NET CASH OUTFLOWS			15,031,055	11,604,538
23	LIQUIDITY COVERAGE RATIO (%)			131,07	126,73

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

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

Liquidity Coverage Ratio (%)	December 31, 2025	
	TRY+FC	FC
Lowest	92,70	80,44
Date	November 5, 2025	November 5, 2025
Highest	200,98	229,36
Date	December 31, 2025	December 31, 2025
Average	131,07	126,73

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Presentation of assets and liabilities according to their remaining maturities

March 31, 2026	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	22,293,145	18,176,339	-	-	-	-	-	40,469,484
Banks	12,141,571	-	-	-	-	-	-	12,141,571
Financial Assets at Fair Value Through Profit and Loss (**)	2,008,064	2,329,251	67,343	4,348	-	-	-	4,409,006
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	741,887	549,128	726,048	3,929,228	-	-	5,946,291
Loans	525,417	3,386,280	8,542,466	28,595,721	14,215,091	359,215	-	55,624,190
Financial Assets Measured at Amortised Cost	-	361,022	-	-	958,296	-	-	1,319,318
Other Assets	-	-	-	-	-	-	3,097,164	3,097,164
Total Assets	36,968,197	24,994,779	9,158,937	29,326,117	19,102,615	359,215	3,097,164	123,007,024
Liabilities								
Current account and funds collected from banks via participation accounts	4,656	-	-	-	-	-	-	4,656
Other current and profit-sharing accounts	41,933,722	30,964,022	8,947,265	1,545,459	4,597	-	-	83,395,065
Funds provided from other financial institutions and subordinated loans	-	3,349,113	6,060,000	1,427,407	-	-	-	10,836,520
Money Market Borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	14,129,984	14,129,984
Other liabilities (*)	-	1,179,369	155,093	34,184	175,296	32,621	13,064,236	14,640,799
Total Liabilities	41,938,378	35,492,504	15,162,358	3,007,050	179,893	32,621	27,194,220	123,007,024
Net Liquidity Gap	(4,970,181)	(10,497,725)	(6,003,421)	26,319,067	18,922,722	326,594	(24,097,056)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	1,029,968	(159,488)	(123,638)	-	-	-	746,842
Financial Derivative Assets	-	184,765,915	3,496,902	1,275,566	-	-	-	189,538,383
Financial Derivative Liabilities	-	183,735,947	3,656,390	1,399,204	-	-	-	188,791,541
Non-cash Loans	8,826,007	729,404	1,734,684	8,592,367	6,833,313	35,459	-	26,751,234
December 31, 2025								
Total Assets	21,141,607	21,602,389	8,407,124	28,125,244	17,622,257	347,598	2,431,935	99,678,154
Total Liabilities	31,581,857	32,470,158	15,130,842	4,113,466	152,464	57,751	16,171,616	99,678,154
Net Liquidity Gap	(10,440,250)	(10,867,769)	(6,723,718)	24,011,778	17,469,793	289,847	(13,739,681)	-
Net Off-balance sheet Position								
Financial Derivative Assets	-	(50,370)	-	-	-	-	-	(50,370)
Financial Derivative Assets	-	137,096,210	-	-	-	-	-	137,096,210
Financial Derivative Liabilities	-	137,146,580	-	-	-	-	-	137,146,580
Non-cash Loans	7,394,675	1,591,623	2,472,209	8,149,846	6,036,871	35,459	-	25,680,683

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

(**) Derivative financial instruments are included.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio

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

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

March 31, 2026		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding						
1	Capital Instruments	10,874,452	-	-	-	10,874,452
2	Tier 1 Capital and Tier 2 Capital	10,874,452	-	-	-	10,874,452
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	31,547,892	14,347,021	102,676	-	41,397,831
5	Stable Deposits	-	-	-	-	-
6	Less Stable Deposits	31,547,892	14,347,021	102,676	-	41,397,831
7	Other Obligations	9,925,998	24,586,513	2,430,168	-	18,471,339
8	Operational deposits	-	-	-	-	-
9	Other Obligations	9,925,998	24,586,513	2,430,168	-	18,471,339
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	13,983,836	11,437,322	-	474,824	-
12	Derivative liabilities					
13	All other equity not included in the above categories	-	-	199	4,547	4,746
14	Available stable funding					70,748,368
Required stable funding						
15	High Quality Liquid Assets					40,509,516
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	11,487,423	37,052,598	11,581,337	665,207	25,948,013
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	11,474,207	1,514,476	-	-	1,948,302
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	13,216	35,538,122	11,574,739	-	23,563,038
21	Loans with a risk weight of less than or equal to %35	-	-	-	-	-
22	Residential mortgages	-	-	6,598	665,207	436,673
23	Residential mortgages with a risk weight of less than or equal to %35	-	-	6,598	665,207	436,673
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					21,691,885
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty				6,961,048	5,916,891
29	Derivative Assets				3,065,809	3,065,809
30	Derivative Liabilities before the deduction of the variation margin				-	-
31	Other Assets not included above	872,874	744,250	1,021,715	10,070,346	12,709,185
32	Off-balance sheet commitments		5,841,853	5,372,225	15,746,383	1,348,023
33	Total Required stable funding					49,027,953
34	Net Stable Funding Ratio (%)					144,30

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V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (Continued):

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

March 31, 2026	Ratio
January 31, 2026	138,18
February 30, 2026	154,03
March 31, 2026	144,30
3 Month Average	145,50

	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
December 31, 2025					
Available stable funding					
1 Capital Instruments	8,833,930	-	-	-	8,833,930
2 Tier 1 Capital and Tier 2 Capital	8,833,930	-	-	-	8,833,930
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	13,159,142	12,021,335	110,499	-	22,761,878
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	13,159,142	12,021,335	110,499	-	22,761,878
7 Other Obligations	17,932,269	28,128,169	2,606,228	-	24,333,333
8 Operational deposits	-	-	-	-	-
9 Other Obligations	17,932,269	28,128,169	2,606,228	-	24,333,333
10 Liabilities equivalent to interconnected assets					
11 Other Liabilities	6,006,717	8,235,078	-	266,028	-
12 Derivative liabilities					
13 All other equity not included in the above categories	-	-	-	13,095	13,095
14 Available stable funding					55,942,236
Required stable funding					
15 High Quality Liquid Assets					26,207,206
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	6,269,441	37,408,523	12,635,148	847,095	24,615,858
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	6,264,310	5,429,439	-	-	1,754,062
20 Loans to corporate customers, real persons and retail customers, central banks, other than credit agencies and/or financial institutions	5,131	31,979,084	12,625,133	-	22,304,674
21 Loans with a risk weight of less than or equal to %35	-	-	-	-	-
22 Residential mortgages	-	-	10,015	847,095	557,122
23 Residential mortgages with a risk weight of less than or equal to %35	-	-	10,015	847,095	557,122
24 Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25 Assets equivalent to interconnected liabilities					
26 Other Assets					12,923,689
27 Physical traded commodities, including gold	-				-
28 Initial margin posted or given guarantee fund to central counterparty				5,558,973	4,725,128
29 Derivative Assets				1,626,604	1,626,604
30 Derivative Liabilities before the deduction of the variation margin				-	-
31 Other Assets not included above	713,128	544,468	446,432	4,867,929	6,571,957
32 Off-balance sheet commitments		7,100,168	5,508,209	13,290,257	1,294,932
33 Total Required stable funding					39,034,146
34 Net Stable Funding Ratio (%)					143,32

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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.

December 31, 2025 Period	Ratio
October 31, 2025	123,07
November 30, 2025	128,32
December 31, 2025	143,32
3 Month Average	131,57

VI. EXPLANATIONS ON LEVERAGE RATIO

As of March 31, 2026, leverage ratio of the Bank calculated from the arithmetic average of the last three months is 6,82% (December 31, 2025: 7,69%). 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%.

		March 31, 2026^(*)	December 31, 2025^(*)
	Balance sheet assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	116,122,914	84,709,737
2	(Assets deducted from Core capital)	(796,241)	(601,559)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	115,326,673	84,108,178
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	815,050	2,647,395
5	Potential credit risk amount of derivative financial assets and credit derivatives	1,310,772	1,397,061
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	2,125,822	4,044,456
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	-	-
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	-	-
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	26,043,277	24,774,979
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	26,043,277	24,774,979
	Capital and total risk		
13	Core Capital	9,780,841	8,680,519
14	Total risk amount (sum of lines 3, 6, 9 and 12)	143,495,771	112,927,613
	Leverage ratio		
15	Leverage ratio (%)	6,82	7,69

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

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

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

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

IX. EXPLANATIONS ON RISK MANAGEMENT

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

Risk Management Department:

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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 Bank, and matters it deems critical for the secure operation of the Bank.

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

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

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

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

The committees established within the bank perform the following activities:

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

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

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

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

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

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

	Risk Weighted Amount		Minimum capital requirement
	March 31, 2026	December 31, 2025	March 31, 2026
1 Credit risk (excluding counterparty credit risk) (CCR)	52,557,237	38,365,742	4,204,579
2 Standardised approach (SA)	52,557,237	38,365,742	4,204,579
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	5,821,650	2,029,610	465,732
5 Standardised approach for counterparty credit risk (SA-CCR)	5,821,650	2,029,610	465,732
6 Internal model method (IMM)	-	-	-
7 Basic risk weight approach to internal models equity position in the banking account	-	-	-
8 Investments made in collective investment companies – look-through approach	1,977,560	1,308,897	158,205
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	6,437,850	4,400,525	515,028
17 Standardised approach (SA)	6,437,850	4,400,525	515,028
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	6,065,794	2,050,407	485,264
20 Basic Indicator Approach	6,065,794	2,050,407	485,264
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	72,860,091	48,155,181	5,828,808

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b. Public Disclosures Regarding Credit Risk:

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

c. Public Disclosures Regarding Securitization:

None (31 December 2025: None).

d. Public Disclosures Regarding Market Risk:

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

e. Public Disclosures Regarding Operational Risk:

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

f. Public Disclosures Regarding Profit Rate Risk in the Banking Book:

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

X. EXPLANATIONS ON BUSINESS SEGMENTS:

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

March 31, 2026	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	83,681	4,147,623	2,507,041	6,738,345
Operating Expenses	135,789	3,305,504	602,098	4,043,391
Operating Income/Expenses	(52,108)	842,119	1,904,943	2,694,954
Profit/(Loss) Before Tax	(52,108)	842,119	1,904,943	2,694,954
Tax Expense	-	-	742,462	742,462
Current Year Profit/(Loss)	(52,108)	842,119	1,162,481	1,952,492
Total Assets	1,894,088	53,600,572	67,512,364	123,007,024
Total Liabilities	30,178,586	59,391,746	33,436,692	123,007,024

December 31, 2025	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	15,661	2,097,660	596,632	2,709,953
Operating Expenses	14,448	1,748,679	474,653	2,237,780
Operating Income/Expenses	1,213	348,981	121,979	472,173
Profit/(Loss) Before Tax	1,213	348,981	121,979	472,173
Tax Expense	-	-	111,206	111,206
Current Year Profit/(Loss)	1,213	348,981	10,773	360,967
Total Assets	1,208,372	50,921,903	47,547,879	99,678,154
Total Liabilities	12,958,287	64,838,968	21,880,899	99,678,154

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SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

1.1 Cash and balances with the Central Bank of Republic of Türkiye (CBRT):

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Cash/Foreign currency	56,906	2,920,182	91,926	1,596,518
CBRT	2,991,853	23,777,371	1,982,797	20,765,370
Other ^(*)	17,200	10,705,972	-	1,570,929
Total	3,065,959	37,403,525	2,074,723	23,932,817

^(*) As of March 31, 2026, it includes a precious metals deposit account amounting to TRY 2,993,726 and a cash in transit account amounting to TRY 7,729,446.

1.2. Information related to CBRT:

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Unrestricted demand deposit	2,980,901	5,611,984	1,705,112	8,158,287
Unrestricted time deposit	-	-	-	-
Restricted time deposit	10,952	18,165,387	277,685	12,607,083
Total	2,991,853	23,777,371	1,982,797	20,765,370

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

As of March 31, 2026, the Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, (December 31, 2025: %3 and %40) depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32% (December 31, 2025: %5 and %32) depending on the maturity structure of participation funds and other liabilities. Additionally, an extra 2,5% reserve requirement in Turkish lira is imposed on foreign currency deposits (excluding deposits held with banks abroad and precious metal accounts).

2. Information regarding banks and foreign bank accounts:

2.1. Information on Banks:

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	TRY
Banks				
Domestic	17,714	1,608,011	1,783,444	1,420,226
Abroad	1	10,516,639	-	5,307,296
Foreign head offices and branches	-	-	-	-
Total	17,715	12,124,650	1,783,444	6,727,522

2.2. Information on foreign bank accounts:

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

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

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

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

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Investment fund participation certificates (Net)	1,977,560	-	1,308,897	-
Sukuk	-	-	-	-
Equity Securities	15	-	15	-
Other	29,920	-	30,392	-
Total	2,007,495	-	1,339,304	-

	Current Period March 31, 2026	Previous Period December 31, 2025
Financial Assets at Fair Value Through Profit or Loss (FVPL)	1,820,616	1,307,424
Other Interest and Income Accruals	197,606	42,135
Allowance for Impairment (-)	10,727	10,255
Toplam	2,007,495	1,339,304

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

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

As of March 31, 2026, the Bank has no nominal investments subject to sale with a repurchase agreement (December 31, 2025: None).

As of March 31, 2026, the nominal investment amount given as collateral/blocked is TRY 4,335,327 (December 31, 2025: TRY 1,344,832).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

4. Information on financial assets measured at fair value through other comprehensive income: (Continued)

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

	<u>March 31, 2026</u>	<u>December 31, 2025</u>
Debt Securities	5,960,340	5,188,331
Quoted on a stock exchange	5,960,340	5,188,331
Unquoted	-	-
Share Certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	14,049	474
Total	5,946,291	5,187,857

5. Information on financial assets measured at amortised cost:

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

As of March 31, 2026, the Bank has no nominal investment subject to sale with a repurchase promise (December 31, 2025: None).

As of March 31, 2026, the nominal investment amount given as collateral/blocked is TRY 1,208,175 (December 31, 2025: TL 249,880).

5.2. Information on debt securities measured at amortised cost:

	<u>March 31, 2026</u>	<u>December 31, 2025</u>
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities (*)	1,319,332	750,636
Other Debt Securities	-	-
Total	1,319,332	750,636

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

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

	<u>March 31, 2026</u>	<u>December 31, 2025</u>
Debt securities	1,319,332	750,636
Quoted in a stock exchange	1,319,332	750,636
Not quoted	-	-
Impairment provisions (-)	-	-
Total	1,319,332	750,636

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

	March 31, 2026	December 31, 2025
Balance at beginning of period	750,636	391,310
Foreign currency differences on monetary assets	-	-
Purchases during period (*)	568,696	359,326
Disposals through sales and redemptions	-	-
Impairment provision (-)	-	-
Closing balance	1,319,332	750,636

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

6. Information on derivative financial assets

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

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Forward Transactions	56,678	623,757	55,226	307,941
Swap Transactions	-	1,721,076	78,112	706,286
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	56,678	2,344,833	133,338	1,014,227

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

7. Information on loans:

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

	March 31, 2026		December 31, 2025	
	Cash	Non-cash	Cash	Non-cash
Direct loans granted to shareholders	-	-	-	-
Corporate shareholders	-	-	-	-
Real person shareholders	-	-	-	-
Indirect loans granted to shareholders	-	-	-	-
Loans granted to employees	16,405	-	16,405	-
Total	16,405	-	16,405	-

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

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

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

March 31, 2026	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	
Cash Loans			Amendments to the Terms of Contracts	Refinancing
Loans	51,647,428	162,770	-	428,257
Export loans	925,383	-	-	-
Import loans	-	-	-	-
Business loans	36,866,359	58,072	-	115,157
Consumer loans	367,690	1,402	-	-
Credit cards	23,177	2,687	-	-
Loans given to financial sector	1,392,227	-	-	-
Other (*)	12,072,592	100,609	-	313,100
Other receivables	-	-	-	-
Total	51,647,428	162,770	-	428,257

(*) Details of other loans are provided below:

Commercial loans with installments	2,457,120
Precious Metals Loans	9,244,448
Loans given to abroad	698,659
Loans for purchase of marketable securities for customer	83,557
Other	2,517
Total	12,486,301

December 31, 2025	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured	
Cash Loans			Amendments to the Terms of Contracts	Refinancing
Loans	51,404,015	450,125	-	15,504
Export loans	994,330	-	-	-
Import loans	-	-	-	-
Business loans	34,734,606	333,068	-	10,534
Consumer loans	307,491	44	-	-
Credit cards	15,947	-	-	-
Loans given to financial sector	3,805,003	-	-	-
Other	11,546,638	117,013	-	4,970
Other receivables	-	-	-	-
Total	51,404,015	450,125	-	15,504

(*) Details of other loans are provided below:

Commercial loans with installments	2,385,209
Precious Metals Loans	8,603,085
Foreign Loans	616,331
Other	52,522
Total	11,668,621

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

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

	Standard- Qualified Loans	Close- Monitoring Loans
March 31, 2026		
12-Month Expected Credit Loss Allowance	221,842	-
Expected Credit Loss Allowance for Other Financial Assets Measured at Amortized Cost	14	-
Significant Increase in Credit Risk	-	25,984
Total	221,856	25,984
	Standard- Qualified Loans	Close- Monitoring Loans
March 31, 2025		
12-Month Expected Credit Loss Allowance	136,798	-
Expected Credit Loss Allowance for Other Financial Assets Measured at Amortized Cost	81	-
Significant Increase in Credit Risk	-	14,050
Total	136,879	14,050

7.4. Maturity analysis of cash loans:

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

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

March 31, 2026	Short-term	Medium and long-term	Total
Consumer loans-TRY	17,281	337,570	354,851
Housing loans	1,182	314,279	315,461
Vehicle loans	14,977	16,092	31,069
Consumer loans	1,122	7,199	8,321
Other	-	-	-
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TRY	19,377	-	19,377
With installment	2,490	-	2,490
Without installment	16,887	-	16,887
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TRY	10,435	3,800	14,235
Housing loans	-	1,258	1,258
Vehicle loans	1,963	1,096	3,059
Consumer loans	8,472	1,446	9,918
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TRY	6,487	-	6,487
With installment	1,280	-	1,280
Without installment	5,207	-	5,207
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TRY (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	53,580	341,370	394,950

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

7.5. Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards (continued)

December 31, 2025	Short-term	Medium and long-term	Total
Consumer loans-TRY	21,041	273,682	294,723
Housing loans	1,519	247,840	249,359
Vehicle loans	16,569	17,018	33,587
Consumer loans	2,953	8,824	11,777
Other	-	-	-
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TRY	12,354	-	12,354
With installment	902	-	902
Without installment	11,452	-	11,452
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TRY	9,408	3,404	12,812
Housing loans	-	405	405
Vehicle loans	1,722	1,011	2,733
Consumer loans	7,686	1,988	9,674
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TRY	3,593	-	3,593
With installment	963	-	963
Without installment	2,630	-	2,630
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TRY (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	46,396	277,086	323,482

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

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

March 31, 2026	Short-term	Medium and long-term	Total
Commercial installment loans-TRY	284,409	1,554,074	1,838,483
Business loans	-	257,704	257,704
Vehicle loans	284,409	1,296,370	1,580,779
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	2,898	306,289	309,187
Business loans	-	19,517	19,517
Vehicle loans	2,898	286,772	289,670
Consumer loans	-	-	-
Other	-	-	-
Corporate credit cards-TRY	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TRY (Legal Entity)	-	-	-
Overdraft account-FC (Legal Entity)	-	-	-
Total	287,307	1,860,363	2,147,670

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

7.6. Information on commercial loans with installments and corporate credit cards (Continued):

December 31, 2025	Short-term	Medium and long-term	Total
Commercial installment loans-TRY	242,481	1,719,012	1,961,493
Business loans	2,832	214,811	217,643
Vehicle loans	239,649	1,504,201	1,743,850
Consumer loans	-	-	-
Other	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	96,350	327,366	423,716
Business loans	-	15,506	15,506
Vehicle loans	96,350	311,860	408,210
Consumer loans	-	-	-
Other	-	-	-
Corporate credit cards-TRY	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TRY (Legal Entity)	-	-	-
Overdraft account-FC (Legal Entity)	-	-	-
Total	338,831	2,046,378	2,385,209

7.7. Allocation of loans by customers:

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

7.8. Breakdown of domestic and foreign loans:

	March 31, 2026	December 31, 2025
Domestic loans	51,539,796	51,253,313
Foreign loans	698,659	616,331
Total	52,238,455	51,869,644

7.9. Loans granted to subsidiaries and associates:

None (December 31, 2025: None).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

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

	March 31, 2026	December 31, 2025
Provisions for Loans with Limited Collectability	449,358	347,855
Provisions for Doubtful Loans	67,804	40,650
Provisions for Loss Loans	-	-
Total	517,162	388,505

7.11. Information on Non-Performing Loans (Net):

7.11.1. Information on Restructured Loans Included in Non-Performing Loans:

None (31 December 2025: None).

7.11.2. Movements of total non-performing loans:

March 31, 2026	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
Closing balance of prior period	347,855	40,650	-
Additions in the current period (+)	157,234	3	-
Transfers from other categories of non-performing loans (+)	-	27,170	-
Transfers to other categories of non-performing loans (-)	27,170	-	-
Collections in the current period (-)	28,561	19	-
Transfers to standard loans and write off(-)(*)	-	-	-
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	449,358	67,804	-
Provisions (-)	449,358	67,804	-
Net balance at the balance sheet	-	-	-

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

7. Information on loans: (Continued)

7.11.3. Non-performing loans and other receivables in foreign currencies:

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
March 31, 2026			
Period end balance	269,042	-	-
Provision (-)	269,042	-	-
Net balance	-	-	-
December 31, 2025			
Period end balance	176,859	-	-
Provision (-)	176,859	-	-
Net balance	-	-	-

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

	Group III	Group IV	Group V
	Loans with limited collectability	Loans with doubtful collectability	Uncollectable loans
Current period (net)			
Loans to individuals and corporates (gross)	449,358	67,804	-
Provision (-)	449,358	67,804	-
Loans to individuals and corporates (net)	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	-	-	-
Other loans and receivables (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	-	-	-
Prior period (net)			
Loans to individuals and corporates (gross)	347,855	40,650	-
Provision (-)	347,855	40,650	-
Loans to individuals and corporates (net)	-	-	-
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (net)	-	-	-
Other loans (gross)	-	-	-
Provision (-)	-	-	-
Other loans (net)	-	-	-

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

None.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on loans: (Continued)

7.12. Liquidation policy for uncollectible loans:

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

7.13. Information on write-off policies:

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

8. Information on lease receivables (net):

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

	March 31, 2026		December 31, 2025	
	Gross	Net	Gross	Net
Less than a year	1,241,604	1,183,585	443,966	411,860
1 to 4 years	1,828,573	1,424,706	1,776,397	1,522,274
More than 4 years	1,302,915	1,025,270	737,690	650,087
Total	4,373,092	3,633,561	2,958,053	2,584,221

8.3. Information on net investments through finance lease:

	March 31, 2026	December 31, 2025
Financial lease receivables (Gross)	4,373,092	2,958,053
Unearned financial lease receivable (-)	739,531	373,832
Financial lease receivables (Net)	3,633,561	2,584,221

8.4. General explanation on finance lease contracts:

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

Information on leasing receivables:

	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Loans Under Close Monitoring Restructured	
			Loans with Revised Contract Terms	Refinancing
March 31, 2026				
Financial lease receivables (Net)	3,627,857	5,704	-	-
December 31, 2025				
Financial lease receivables (Net)	2,538,126	46,095	-	-

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

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

	March 31, 2026	December 31, 2025
Net Book Value at Beginning of Period	-	-
Acquisitions	16,885	-
Disposals	-	-
Transfers	-	-
Impairment Losses (-)	-	-
Closing Balance	16,885	-

10. Associates:

None (December 31, 2025: None).

11. Information on subsidiaries (net):

11.2. Information on unconsolidated non financial subsidiaries:

Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TRY 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	Securities Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
61,995	18,280	313	845	-	7,230	6,050	-

11.3. Information on subsidiaries:

Name	Address (City/Country)	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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

11. Information on subsidiaries (net): (Continued)

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

	Total Assets	Shareholders' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value	Total Assets
1	328,707	328,009	-	19,685	-	22,967	105,042	-
2	132,299	126,207	170	641	-	378	25,829	-
3	4,811,825	277	-	-	-	(6)	33	-
4	460,675	457,179	-	10,298	-	4,118	103,061	-

11.3. Movement information on subsidiaries:

	Current Period	Prior Period
Amount at the beginning of the period	650,250	-
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	650,250
Capital commitments	-	-
Share of the capital at the end of the period (%)	100	100

11.4. Sectoral information on subsidiaries:

	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Financing Companies	-	-
Other Financial Subsidiaries	650,250	650,250

12. Information on investments in joint-ventures:

None (December 31, 2025: None).

13. Information on tangible assets:

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

14. Information on intangible assets:

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

15. Information on investment property:

The Bank has not any investment properties as of March 31, 2026 (December 31, 2025: None).

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

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Information on funds collected:

1.1 Information on maturity structure of funds collected:

March 31, 2026	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I, Real Persons Current Accounts Non-Trade TRY	2,134,509	-	-	-	-	-	-	-	2,134,509
II, Real Persons Participation Accounts Non-Trade TRY	-	1,485,714	220,299	361	-	7,936	86,208	-	1,800,518
III, Current Account other-TRY	611,069	-	-	-	-	-	-	-	611,069
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	606,963	-	-	-	-	-	-	-	606,963
Other Institutions	3,351	-	-	-	-	-	-	-	3,351
Commercial and Other Institutions	755	-	-	-	-	-	-	-	755
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV, Participation Accounts-TRY	-	9,583,956	4,301,110	1,520,620	-	-	1,214,041	-	16,619,727
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	9,583,587	3,882,725	1,520,620	-	-	1,214,041	-	16,200,973
Other Institutions	-	369	418,385	-	-	-	-	-	418,754
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V, Real Persons Current Accounts Non- Trade FC	1,497,781	-	-	-	-	-	-	-	1,497,781
VI, Real Persons Participation Accounts Non-Trade FC	-	152,003	444,344	619	-	1,504	318	-	598,788
VII, Other Current Accounts FC	2,576,565	-	-	-	-	-	-	-	2,576,565
Residents in Türkiye-Corporate	2,452,251	-	-	-	-	-	-	-	2,452,251
Residents Abroad-Corporate	124,314	-	-	-	-	-	-	-	124,314
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII, Participation Accounts other- FC	-	556,405	4,502,349	1,054,058	-	-	11,157	-	6,123,969
Public sector	-	-	-	-	-	-	-	-	-
Commercial institutions	-	554,448	3,232,205	1,054,058	-	-	11,157	-	4,851,868
Other institutions	-	1,957	1,270,144	-	-	-	-	-	1,272,101
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX, Precious Metals Deposits	35,118,454	2,976,786	10,155,228	2,448,507	-	185,815	552,005	-	51,436,795
X, Participation Accounts Special Fund Pools TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
XI, Participation Accounts Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.....+IX+X+XI)	41,938,378	14,754,864	19,623,330	5,024,165	-	195,255	1,863,729	-	83,399,721

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

1. Information on funds collected: (Continued)

1.1 Information on maturity structure of funds collected: (Continued)

December 31, 2025	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
I, Real Persons Current Accounts									
Non-Trade TRY	533,326	-	-	-	-	-	-	-	533,326
II, Real Persons Participation									
Accounts Non-Trade TRY	-	1,015,694	253,978	581	-	7,882	80,398	-	1,358,533
III, Current Account other-TRY	816,197	-	-	-	-	-	-	-	816,197
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	810,267	-	-	-	-	-	-	-	810,267
Other Institutions	5,554	-	-	-	-	-	-	-	5,554
Commercial and Other Institutions	376	-	-	-	-	-	-	-	376
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV, Participation Accounts-TRY	-	6,867,175	6,514,998	4,692,004	-	-	1,112,847	-	19,187,024
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	6,867,053	5,948,235	4,692,004	-	-	1,112,847	-	18,620,139
Other Institutions	-	122	566,763	-	-	-	-	-	566,885
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V, Real Persons Current Accounts									
Non-Trade FC	739,018	-	-	-	-	-	-	-	739,018
VI, Real Persons Participation									
Accounts Non-Trade FC	-	71,038	809,218	609	-	1,358	349	-	882,572
VII, Other Current Accounts FC	5,771,878	-	-	-	-	-	-	-	5,771,878
Residents in Türkiye-									
Corporate	5,651,910	-	-	-	-	-	-	-	5,651,910
Residents abroad-Corporate	119,968	-	-	-	-	-	-	-	119,968
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII, Participation Accounts									
other- FC	-	615,898	7,782,131	2,570,631	-	4,029	55,803	-	11,028,492
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	611,598	6,338,558	2,570,631	-	4,029	55,803	-	9,580,619
Other Institutions	-	4,300	1,443,573	-	-	-	-	-	1,447,873
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX, Precious Metals Deposits	23,721,438	2,157,352	7,651,697	1,851,850	-	192,094	575,303	-	36,149,734
X, Participation Accounts Special									
Fund Pools TRY	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
XI, Participation Accounts Special									
Fund Pools -FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents abroad	-	-	-	-	-	-	-	-	-
Total (I+II+....+IX+X+XI)	31,581,857	10,727,157	23,012,022	9,115,675	-	205,363	1,824,700	-	76,466,774

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

1. Information on funds collected: (Continued)

1.2. Information on participation fund under the guarantee of insurance:

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

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Real persons' current and participation accounts	19,389,054	6,653,823	24,556,913	17,098,690
Turkish Lira accounts	2,371,143	821,353	1,563,885	1,070,506
Foreign currency accounts	17,017,911	5,832,470	22,993,028	16,028,184
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	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Legal Entities' current and participation accounts	789,641	579,446	38,968,076	52,322,597
Turkish Lira accounts	368,785	336,808	16,862,010	19,666,411
Foreign currency accounts	420,856	242,638	22,106,066	32,656,186
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

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

	March 31, 2026	December 31, 2025
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	97,941	65,295
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 TRY 1.200 (December 31, 2025: 950 TRY).

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	8,250,575	1,983,402	5,185,314	-
Loans from foreign banks, institutions and funds	-	602,543	-	587,753
Total	8,250,575	2,585,945	5,185,314	587,753

2.2. Maturity analysis of funds borrowed:

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Short-Term	8,250,575	602,543	5,185,314	-
Medium and Long-Term	-	1,983,402	-	587,753
Total	8,250,575	2,585,945	5,185,314	587,753

3. Information on derivative financial liabilities:

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Forward transactions	42,040	920,667	49,294	608,849
Swap transactions	12,766	356,957	-	392,544
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	54,806	1,277,624	49,294	1,001,393

4. Lease payables (Net):

	March 31, 2026		December 31, 2025	
	TRY	FC	TRY	FC
Less than a year	2,414	-	14,304	-
1 to 4 years	38,299	-	104,955	-
Over 4 years	203,420	-	100,709	-
Total	244,133	-	219,968	-

5. Information on the hedging derivative financial liabilities:

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

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

6. Information on provisions:

6.1. Information on provisions for employee rights:

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

As of March 31, 2025, provisions for employee benefits consist of reserve for employee termination benefits amounting to TRY 59,374 (December 31, 2025: TRY 36,846), vacation pay liability amounting to TRY 33,637 (December 31, 2025: TRY 28,237). (December 31, 2025 bonus provision amounting to 250,000 TRY.)

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

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

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

	March 31,2026	December 31,2025
Prior period ending balance	28,237	13,702
Allocation the in period	5,400	13,081
Reversal of provision	-	-
Actuarial (gain)/loss	-	1,454
Balance at the end of the period	33,637	28,237

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

	March 31, 2026	December 31, 2025
First and second stage expected loss provisions for non-cash loans	94,406	62,000
Provisions allocated from profits to be distributed to the participation account	248,494	206,799
Other	56	51
Total	342,956	268,850

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on taxes payable:

7.1. Explanations on current tax liability

7.1.1. Information on taxes payable:

	March 31, 2026	December 31, 2025
Corporate taxes payable	635,106	166,420
Banking insurance transaction tax	72,769	66,896
Taxation on securities income	68,057	59,412
Value added tax payable	16,308	14,305
Taxation on real estate income	1,188	614
Foreign exchange transaction tax	64,797	32,156
Income tax deducted from wages	41,816	33,505
Other	2,069	1,350
Total	902,110	374,658

7.1.2. Information on premiums:

	March 31, 2026	December 31, 2025
Social security premiums-employee	37,420	11,400
Social security premiums-employer	54,311	14,471
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	2,572	781
Unemployment insurance-employer	5,144	1,562
Other	-	-
Total	99,447	28,214

8. Explanations regarding deferred tax liability

As of March 31, 2026, the Bank recognized a deferred tax asset amounting to 268,273 TRY and a deferred tax liability amounting to 474,824 TRY, calculated based on the amounts arising from the difference between the carrying values of assets and liabilities reflected in the balance sheet and their tax bases determined in accordance with tax legislation, which will be considered in the calculation of taxable profit/loss in future periods. These amounts were offset, resulting in a net deferred tax liability of (206,551) TRY recognized in the books.

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

8. Explanations regarding deferred tax liability (Continued)

	March, 31	December, 31
	2026	2025
Accrued Interest and Unearned Income from Fees and Commissions		
Collected in Advance	56,414	35,074
Provisions for Employee Termination Benefits and Vacation Pay	27,903	21,722
Provisions	128,443	84,195
TFRS 16 Lease Transactions Interest Expenses	4,704	11,809
Valuation Difference on Securities	7,829	17,538
Valuation Difference on Spot Transactions	-	12,058
Other	18,057	4,147
Deferred Tax Assets	243,350	186,543
Lease Liabilities	23,419	-
Differences in Depreciation	44,038	52,024
Derivative Financial Liabilities	320,724	29,063
Valuation Difference on Securities	21,027	25,842
Valuation Difference on Spot Transactions	-	159,011
Revaluation Surplus on Real Estate	7,057	-
Other	-	88
Deferred Tax Liabilities	416,265	266,028
Deferred Tax Asset/(Liability) (Net)	(172,915)	(79,485)

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

None (December 31, 2025: None).

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

Information on subordinated loans:

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

11. 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 reporting date, TRY 6,142,561 of the Bank’s other liabilities item (December 31, 2025: none) comprises received cash collaterals, and TRY 4,337,540 (December 31, 2025: TRY 5,257,922) relates to collateral balances received for derivative financial instruments.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

12. Information on shareholders' equity:

12.2. Presentation of paid-in capital:

	<u>March 31, 2026</u>	<u>December 31, 2025</u>
Common stock	7,272,337	7,272,337
Preferred stock	-	-

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

The Bank does not apply the registered share capital system.

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

None.

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

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

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

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

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

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

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

There are no privileges given to stocks representing the capital.

12.9. Information on marketable securities valuation reserve:

	<u>March 31, 2026</u>		<u>December 31, 2025</u>	
	TRY	FC	TRY	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference	12,804	(30,562)	42,824	17,473
Foreign exchange difference	-	-	-	-
Total	12,804	(30,562)	42,824	17,473

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

12. Information on shareholders' equity: (Continued)

12.10. Information on other capital reserves:

None.

12.11. Information on the General Assembly and Profit Distribution:

None.

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

1. Type and amount of irrevocable loan commitments:

1.1 Explanations on off balance sheet:

	March 31, 2026	December 31, 2025
Commitments for credit card limits	309,707	288,007
Payment commitments for cheques	51,826	39,923
Asset purchase and sale commitments	178,268,930	58,810,394
Loan granting commitments	-	-
Tax and funds liabilities arising from export commitments	-	-
Commitments for promotions related with credit cards and banking activities	-	-
Other irrevocable commitments	-	-
Other revocable commitments	-	-
Total	178,630,463	59,138,324

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

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

	March 31, 2026	December 31, 2025
Letters of guarantees	25,904,816	25,049,421
Bank loans	-	41,029
Letters of credit	846,418	590,233
Other guaranties and sureties	-	-
Total	26,751,234	25,680,683

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

	March 31, 2026	December 31, 2025
Letters of guarantees	25,904,816	25,049,421
Long standing letters of guarantees	22,593,040	21,589,747
Temporary letters of guarantees	1,467,994	1,232,406
Advance letters of guarantees	1,843,781	2,227,267
Letters of guarantees given to customs	1	1
Sureties and similar transactions	-	-
Total	25,904,816	25,049,421

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1.3. Within the Non-cash Loans

1.3.1. Total amount of non-cash loans:

	<u>March 31, 2026</u>	<u>December 31, 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	26,751,234	25,680,683
Total	26,751,234	25,680,683

1.3.2. Sectoral risk concentration of non-cash loans:

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

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

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

2. Explanations on derivative transactions:

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

3. Explanations on contingent assets and liabilities:

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

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

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

5. Other

As of March 31, 2026, there are letter of guarantees amounting to TRY 8,171 (December 31, 2025: TRY 7,890) issued to former companies of the Uzan Group, of which TRY 8,169 (December 31, 2025: TRY 7,888) are unsecured. As of March 31, 2026, a provision of TRY 51 has been set aside regarding this matter in the accompanying unconsolidated financial statements. The potential impact of these letters of guarantee on the financial statements will be determined based on the outcome of related legal cases, and no adverse effect is expected on the Bank’s financial statements.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on profit share income:

1.1 Information on profit share income received from loans:

	January 1 – March 31, 2026	
	TRY	FC
Profit share received from loans^(*)		
Short Term Loans	2,826,341	117,335
Medium and Long Term Loans	897,828	134,239
Profit Share on Non-Performing Loans	182	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	3,724,351	251,574

(*) Includes fees and commission income on cash loans

	January 1 – March 31, 2025	
	TRY	FC
Profit share received from loans^(*)		
Short Term Loans	1,310,400	96,270
Medium and Long Term Loans	409,164	73,234
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	1,719,564	169,504

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

1.2. Information on profit share income received from banks:

	January 1 – March 31, 2026	
	TRY	FC
CBRT	201,646	24,806
Domestic Banks	4,906	-
Foreign Banks	-	389
Head Offices and Branches Abroad	-	-
Total	206,552	25,195

	January 1 – March 31, 2025	
	TRY	FC
CBRT	121,887	4,147
Domestic Banks	45,745	-
Foreign Banks	-	-
Head Offices and Branches Abroad	-	-
Total	167,632	4,147

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

1. Information on profit share income: (Continued)

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

	January 1 – March 31, 2026	
	TRY	FC
Financial assets measured at fair value through profit/loss	-	-
Financial assets measured at fair value through other comprehensive income	376,118	18,474
Financial assets measured at amortised cost	86,242	-
Total	462,360	18,474

	January 1 – March 31, 2025	
	TRY	FC
Financial assets measured at fair value through profit/loss	-	1,750
Financial assets measured at fair value through other comprehensive income	87,038	5,641
Financial assets measured at amortised cost	37,371	-
Total	124,409	7,391

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

None. (December 31, 2025: None.)

2. Explanations on profit share expenses:

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

Account name	Profit sharing accounts							Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year	Accumulated profit sharing account	
TRY								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	106,335	19,234	63	-	643	6,824	-	133,099
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	411,861	560,266	171,199	-	101,195	-	-	1,244,521
Other institutions profit sharing accounts	496	47,320	-	-	-	-	-	47,816
Total	518,692	626,820	171,262	-	101,838	6,824	-	1,425,436
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	512	3,427	3	-	6	1	-	3,949
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	1,667	32,239	13,366	-	29	79	-	47,380
Other institutions profit sharing accounts	1	11,146	-	-	-	-	-	11,147
Precious metals deposits	19,894	35,223	10,845	-	765	3,195	-	69,922
Total	22,074	82,035	24,214	-	800	3,275	-	132,398
Grand total	540,766	708,855	195,476	-	102,638	10,099	-	1,557,834

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

2. Explanations on profit share expenses: (Continued)

January 1 – March 31, 2025	Profit sharing accounts						More than 1 year	Accumulated profit sharing account	Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year				
TRY									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	24,234	34,519	1,549	-	1,665	173,235	5	235,207	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	308,133	497,777	239,203	-	-	-	-	1,045,113	
Other institutions profit sharing accounts	3,899	41,764	-	-	-	-	-	45,663	
Total	336,266	574,060	240,752	-	1,665	173,235	5	1,325,983	
FC									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	347	1,083	53	-	-	-	-	1,483	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	6,407	34,000	11,579	-	4,003	134	-	56,123	
Other institutions profit sharing accounts	-	11,440	17	-	-	-	-	11,457	
Precious metals deposits	383	7,473	4,037	-	96	209	-	12,198	
Total	7,137	53,996	15,686	-	4,099	343	-	81,261	
Grand total	343,403	628,056	256,438	-	5,764	173,578	5	1,407,244	

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

	January 1 – March 31, 2026	
	TRY	FC
Banks	67,025	9,607
CBRT	-	-
Domestic banks	67,025	1,901
Foreign banks	-	7,706
Head offices and branches abroad	-	-
Other institutions	474,692	-
Total	541,717	9,607
	January 1 – March 31, 2025	
	TRY	FC
Banks	12,606	13,705
CBRT	-	-
Domestic banks	12,606	13,705
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	-	-
Total	12,606	13,705

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

2. Explanations on profit share expenses: (Continued)

2.3. Profit share expense paid to associates and subsidiaries:

	January 1 – March 31, 2026	
	TRY	FC
Profit share paid to investments in associates and subsidiaries	504,133	-
Total	504,133	-

	January 1 – March 31, 2025	
	TRY	FC
Profit share paid to investments in associates and subsidiaries	21,642	-
Total	21,642	-

2.4. Profit share expenses paid to marketable securities issued:

None.(December 31, 2025: None)

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

Other Fees and Commissions Received	January 1 – March 31, 2026
Banking Service Package Sales Revenues	127,442
Insurance and Brokerage Commissions	66,848
Other	65,370
Total	129,660

(*) TL 42,817 of the "Other" item (March 31, 2025: TL 4,875) consists of Precious Metal Sales Commissions, TL 10,699 (March 31, 2025: TL 4,037) consists of Appraisal Fees, and TL 4,607 (March 31, 2025: None) consists of Fees and Commissions Received from Correspondents.

Other Fees and Commissions Received	January 1 – March 31, 2025
Banking Service Package Sales Revenues	105,926
Insurance and Brokerage Commissions	14,152
Other	9,710
Total	129,788

Other Fees and Commissions Paid	January 1 – March 31, 2026
Credit cards fees and commissions	1,950
Fees and commissions for Swift, EFT and money orders	47,022
Commissions and fees paid to the clearing house	4,713
Fees and commissions paid to group transfers	1,504
Other	57,004
Total	112,193

(*) TL 37,065 of the "Other" item (March 31, 2025: TL 555) consists of commissions paid to BIST for the precious metals market.

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**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: (Continued)

Other Fees and Commissions Paid	January 1 – March 31, 2025
Credit cards fees and commissions	331
Fees and commissions for Swift, EFT and money orders	1,541
Commissions and fees paid to the clearing house	906
Fees and commissions paid to group transfers	368
Other	1,600
Total	4,746

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 – March 31, 2026
Income	404,615,607
Income from capital market transactions	228,448
Income from derivative financial instruments	23,473,779
Foreign exchange income	380,913,380
Loss (-)	403,295,239
Loss on capital market transactions	744
Loss on derivative financial instruments	28,496,821
Foreign exchange losses	374,797,674
Trading Income/Loss (net)	1,320,368

	January 1 – March 31, 2026
Income	186,122,594
Income from capital market transactions	72,963
Income from derivative financial instruments	1,342,780
Foreign exchange income	184,706,851
Loss (-)	185,870,361
Loss on capital market transactions	6,738
Loss on derivative financial instruments	1,359,821
Foreign exchange losses	184,503,802
Trading Income/Loss (net)	252,233

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Explanations related to other operating income:

	<u>January 1 – March 31, 2026</u>
Reversal of provisions	65,396
Reversal loan provisions	228,838
Operating lease income	17
Expense reflections	354
Other income	3,164
Total	297,769
	<u>January 1 – March 31, 2025</u>
Reversal of provisions	96,948
Operating lease income	-
Expense reflections	181
Other income	3,787
Total	100,916

7. Informations on Expected Credit Losses and Other Provision Expenses:

	<u>January 1 – March 31, 2026</u>
Expected Credit Loss	323,599
12 month expected credit loss (stage 1)	163,215
Significant increase in credit risk (stage 2)	23,662
Non-performing loans (stage 3)	136,722
Marketable Securities Impairment Expense	-
Financial Assets at Fair Value through Profit or Loss	-
Financial Assets at Fair Value through Other Comprehensive Income	-
Investments in Associates, Subsidiaries and Held-to-maturity	-
Investments in Associates	-
Subsidiaries	-
Joint Ventures	-
Total	323,599
	<u>January 1 – March 31, 2026</u>
Specific Provisions	-
Provisions for Loans with Limited Collectability	-
Provisions for Doubtful Loans	-
Provisions for Loss Loans	-
General Provisions	175,759
Allowance for Impairment on Securities	-
Financial Assets at Fair Value Through Profit or Loss (FVPL)	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI)	-
Allowance for Impairment on Associates, Subsidiaries, and Jointly Controlled Entities	-
Associates	-
Subsidiaries	-
Joint Ventures	-
Other	-
Total	175,759

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Informations on Expected Credit Losses and Other Provision Expenses: (Continued)

7.1. Information on Other Provision Expenses

January 1 – March 31, 2026

Reversal of amounts set aside from profits to be distributed to participation accounts	41,055
Total	41,055

8. Information on other operating expenses:

**January 1 –
March 31, 2026**

Provision for retirement pay liability	5,400
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	68,713
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	52,849
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	347,496
Leasing Expenses on TFRS 16 Exceptions	33,134
Maintenance and repair expenses	5,653
Advertisement expenses	138,171
Other expenses ^(*)	170,538
Loss on sale of assets	-
Other ^(**)	123,664
Total	598,122

**January 1 –
March 31, 2025**

Provision for retirement pay liability	1,572
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	31,172
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	26,002
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	106,107
Leasing Expenses on TFRS 16 Exceptions	19,536
Maintenance and repair expenses	2,316
Advertisement expenses	20,927
Other expenses ^(*)	63,328
Loss on sale of assets	-
Other ^(**)	76,118
Total	240,971

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on other operating expenses: (Continued)

	<u>January 1 – March 31, 2026</u>
Dues	869
Communication Expenses	13,111
Cleaning expenses	17,228
Heating, lighting and water expenses	2,791
Representation and Hosting expenses	5,074
Vehicle expenses	6,066
Stationery Expenses	1,737
Computer Usage Expenses	33,859
Security service expenses	13,161
Expenses related to promotions for credit cards and banking services	6,275
Transportation, portorage and small fixture expenses	3,886
Other	66,481
Total	170,538

	<u>January 1 – March 31, 2025</u>
Dues	663
Communication Expenses	5,646
Cleaning expenses	9,966
Heating, lighting and water expenses	3,443
Representation and Hosting expenses	4,664
Vehicle expenses	4,156
Stationery Expenses	1,058
Computer Usage Expenses	15,558
Security service expenses	7,607
Expenses related to promotions for credit cards and banking services	3,750
Transportation, portorage and small fixture expenses	969
Other	5,848
Total	63,328

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

	<u>January 1 – March 31, 2026</u>
Taxes, Duties, Charges and Funds	45,453
Audit and Consultancy Fees	11,843
Institution and Union participation share	6,192
Savings Deposit Insurance Fund	34,000
Other	26,176
Total	123,664

	<u>January 1 – March 31, 2025</u>
Taxes, Duties, Charges and Funds	22,680
Audit and Consultancy Fees	18,293
Institution and Union participation share	2,888
Savings Deposit Insurance Fund	1,809
Other	30,448
Total	76,118

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

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

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

As of March 31, 2026, the Bank has deferred tax income amounts to TRY 1,488,128 (March 31, 2025: TRY 55,421) and deferred tax expense amounts to TRY 1,641,486 (March 31, 2025: TRY 52,609). Current tax provision amounts to TRY 478,219 (March 31, 2025: TRY 114,018).

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

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

12. Explanations on net income/loss:

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

None.

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

None.

IV. 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”.

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

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. EXPLANATIONS RELATED TO THE RISK GROUP OF THE BANK:

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

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

March 31, 2026 Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	1,021,185	950
Balance at the end of the period	-	950	138,944	-	1,129,285	1,270,918
Profit share and commission income received	-	-	3,184	-	179,055	-

December 31, 2025 Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	739,947	-
Balance at the end of the period	-	-	-	-	1,021,185	950
Profit share and commission income received	-	-	-	-	79,021	-

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:

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

Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025	March 31, 2026	December 31, 2025
Current and profit sharing accounts						
Balance at the beginning of period	806,398	1,496	2,347,242	-	184,838	1,030,705
Balance at the end of period	238,424	806,398	2,451,286	2,347,242	5,147,154	184,838
Profit share expense	29,441	21,642	71,876	-	42,758	13,700

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

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

For the period January 1 – March 31, 2026 the Bank has paid TRY 83,390 (January 1 – March 31, 2025: 52,712 TRY) to top management.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VII. EXPLANATIONS RELATED TO DOMESTIC, FOREIGN AND OFFSHORE BRANCHES OR INVESTMENTS AND FOREIGN REPRESENTATIVE OFFICES:

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

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

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

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

VIII. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

Pursuant to the resolution passed at the Bank’s Ordinary General Assembly meeting held on April 6, 2026, it was unanimously decided by the participants that TRY 102,860 shall be set aside as the first legal reserve from the net profit of TRY 2,057,211 for the 2025 fiscal year, and that the distributable net profit of TRY 1,954,351 shall be appropriated to extraordinary reserves without any dividend distribution.

DK Yıldız Varlık Kiralama A.Ş. was established on April 1, 2026, with a capital of TRY 250 fully paid by the Bank, the Parent Company, and registered in the trade registry. The company was established exclusively for the issuance of lease certificates pursuant to the Capital Markets Board’s Lease Certificates Communiqué (III-61.1), published in the Official Gazette numbered 28760 dated June 7, 2013.

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SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

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SECTION SEVEN

INDEPENDENT AUDITOR'S REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT:

The Bank's unconsolidated financial statements as of and for the period ended March 31, 2025 have been audited by "PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the audit report dated May 13, 2026 is presented at the beginning of the financial statements and related notes.

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

None.

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SECTION EIGHT

INTERIM ACTIVITY REPORT

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

a) Message from the Chairman of the Board

Following a successful 2025, during which we launched numerous innovative applications, as Dünya Katılım Bankası, have made a very strong start to the new year.

We are rapidly increasing our bank's profitability, bolstered by our ongoing initiatives in precious metals banking—a sector our Holding identifies as a strategic priority. The most significant indicator of this growth is that our net profit for the first three months of this year has almost reached the total net profit recorded for the entirety of the previous year.

We never hesitate to take the innovative steps necessary to realize our goal of becoming the leading bank in the participation banking sector and the precious metals banking.

With our era-defining and innovative applications launched this quarter, such as the FERAH Account (Gold Account with Easy Physical Access) and AltınPOS (Gold POS), we are successfully applying our Holding's expertise in the precious metals sectors to the field of financial services. Furthermore, we are increasing financial inclusion and helping reduce informal economic activity.

Despite the numerous negative reflections on markets and global economies caused by the tense atmosphere of war the world is currently experiencing, our country's moderate and peace-oriented stance offers us the possibility to emerge from these tragic events in the strongest way and even overcome these periods with positive momentum. The anti-inflationary and proactive pricing measures implemented against price shocks and inflationary pressures, which have seriously affected all nations, maintain the resilience of our national economy during this challenging period.

While Türkiye has been surrounded by various political, military, and social upheavals in its surrounding region for many years, it continues to reinforce its image as a resilient, secure, and stable actor through its regional leadership and global mediator position, sending a strong message of confidence to foreign investors. For this reason, we maintain our confidence and faith in our country at the highest level, as we have in previous periods.

Similarly, despite all the negative impacts of the war on various sectors and commodities—particularly energy and precious metals—the effective performance of Dünya Katılım Bankası, which simultaneously brings together success and stability, serves as a significant testament to the confidence placed in our institution.

I would like to commend and congratulate all stakeholders and employees of our bank, whose determination adds immense value to us. I pray that the upcoming reporting periods bring us even greater success and bring peace and prosperity to our world.

Sincerely,

Ahmet AHLATCI
Chairman

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

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b) General Manager's Message

Following a 2025 marked by significant achievements and high performance, we are excited to begin the 2026 financial year—as projected—by maintaining our stability and increasing our momentum.

During our first two years of operation, in line with our bank's 'phygital' structure that merges physical and digital banking, we laid the foundations and successfully implemented a substantial portion of the comprehensive banking services we offer our customers. This year, we are witnessing the saplings we planted flourish, take root, and begin to bear fruit, as our Dünya continues to grow stronger day by day.

As of the end of the previous financial year, we increased our total assets to approximately TRY 100 billion. With total financing reaching TRY 80.5 billion, including non-cash loans and financial leases, we provided a valuable contribution to our economy despite having not yet completed our second year. During this period, our non-performing loan (NPL) ratio stood at a mere 0.71%. While our total funds collected TRY 76.5 billion, our non-consolidated net profit reached approximately TRY 2.1 billion, and our consolidated net profit reached TRY 2.3 billion. Thus, we achieved an increase of approximately 69% in consolidated profitability compared to the 2024 financial year, by the end of 2025.

In the first quarter of this year, despite geopolitical shocks and uncertainties, we have almost reached last year's total net profit within just one quarter and increased our assets by 24%. Driven by the active communication efforts we launched across various channels at the start of the new year, we achieved a more than twofold increase in our total number of customers in the first quarter of 2026 alone. Our rapid ascent was primarily driven by our innovative and advantageous products and campaigns, alongside the significant success we achieved in the precious metals sector in a short span of time.

With our innovative and inclusive 'phygital' platform banking model and our socially responsible low exchange-rate margin approach, we continue to provide our customers with an extraordinary banking experience. Benefiting from Ahlatçı Holding's extensive experience and expertise in precious metals, we possess a natural competitive advantage in this field. The fact that this inherent advantage aligned with the global economic environment this quarter acted as a significant factor that further accelerated our progress.

During this quarter, we continued to diversify our innovative product range in this area. We launched the 'Fiziki Erişimi Rahat Altın Hesabı' (FERAH) [Gold Account with Easy Physical Access], a gold account system that allows customers to access their gold quickly at advantageous rates. Simultaneously, we introduced 'AltınPOS' (GoldPOS), a product through which jewelers can easily convert payments received via POS terminals into gold at favorable rates. Through such steps that curb unrecorded transactions, we continue to advance strongly toward our goal of becoming the leading financial institution in precious metals banking—initially within the participation banking sector, and subsequently across the banking and finance industry at large.

Following a 2025 where macroprudential policies led to a cautious yet positive trend in the Turkish economy regarding disinflation, reserves, risk premiums, and investments, we are now in a period where escalating global geopolitical tensions and regional risks are unfortunately exerting an intense and adverse impact on the global economy. Specifically, the potential risks of disruption in global energy corridors and trade routes have resulted in sharp fluctuations and volatile performance in oil and precious metal prices, triggering a domino effect across many national economies. Specifically, the closure of the Strait of Hormuz and disruptions in global trade have resulted in intense volatility in oil and precious metal prices, causing many national economies to suffer through a domino effect.

Through the implementation of the 'sliding scale' system, Türkiye has ensured that the increase in fuel prices is not reflected at the pump, taking a vital step toward keeping consumer inflation under control. The stable course of the Turkish Lira provides a significant advantage by suppressing cost increases in imported inputs for agricultural and industrial raw materials. The fact that our Central Bank and banking sector maintain adequate liquidity buffers during stress-test periods is another key element ensuring that the gears of our economy continue to turn strongly. Furthermore, Türkiye's maintenance of a balanced and mediatory position during this severe geopolitical crisis, combined with incentives for foreign investment and steps supporting its claim to be a financial center, also opens the door to significant opportunities.

I hope that the coming periods will bring an atmosphere of peace, tranquility, and serenity to our country, our region, and the world—one where economic growth, disinflation, and price stability are achieved. I wish for our bank to continue multiplying its successes. I wholeheartedly congratulate all my colleagues who have contributed to our achievements.

Sincerely,

İkram GÖKTAŞ
General Manager

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c) 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	-

d) Changes in the articles of association for the period 1 January 2025 – 31 March 2025

None.

e) Branch and Personnel Information

As of March 31, 2026, the Bank's total number of branches is 25 and the total number of personnel is 540.

f) Board of Directors and Top Management

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

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INTERIM ACTIVITY REPORT (Continued)

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

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

Assets	March 31, 2026	December 31, 2025
Cash and Cash Equivalents	52,611,055	34,517,921
Loans and Lease Receivables	56,389,178	54,842,370
Securities	9,273,118	7,277,797
Other Asset Items	4,733,673	3,040,066
Total Assets	123,007,024	99,678,154
Liabilities	March 31, 2026	December 31, 2025
Collected Funds	83,399,721	76,466,774
Borrowings	10,836,520	5,773,067
Derivative Financial Liabilities	1,332,430	1,050,687
Other Liabilities	15,873,671	6,914,198
Equity	11,564,682	9,473,428
Total Liabilities	123,007,024	99,678,154

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INTERIM ACTIVITY REPORT (Continued)

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

Income/Expense Accounts	January 1 – March 31, 2026
Profit Share Income	4,803,049
Profit Share Expense	2,124,839
Net Profit Share Income	2,678,210
Net Fees and Commissions Income/Expenses	200,837
Personnel Expenses	839,454
Trading Income / Loss	-
Trading Profit/Loss	1,320,368
Other Operating Income	297,769
Expected Credit Loss Provisions (Expense) (-)	323,599
Provision For Impairment of Loans and Other Receivables	41,055
Other Operating Expenses	598,122
Income / Loss Before Taxes	2,694,954
Tax Provision	631,577
Net Profit/Loss	2,063,377

Income/Expense Accounts	January 1 – March 31, 2025	
Profit Share Income	2,207,018	
Profit Share Expense	1,441,639	
Net Profit Share Income	765,379	
Net Fees and Commissions Income/Expenses	144,491	
Personnel Expenses	374,116	
Trading Profit/Loss	252,233	
Other Operating Income	100,916	
Provision For Impairment of Loans and Other Receivables	175,759	
Other Operating Expenses	240,971	
Income / Loss Before Taxes	472,173	
Tax Provision	111,206	
Net Profit/Loss	360,967	

Assets	March 31, 2026	December 31, 2025
Total Loans/Total Assets	%42,89	%52,43
Total Loans/Collected Funds	%67,80	%76,71
Capital Adequacy Ratio	%14,93	%18,34

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