

DÜNYA KATILIM BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT DECEMBER 31, 2025
TOGETHER WITH INDEPENDENT AUDITOR'S REPORT**

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



**CONVENIENCE TRANSLATION INTO ENGLISH OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH
(See Note I.D of Section Three)
INDEPENDENT AUDITOR'S REPORT**

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

A. Audit of the Unconsolidated Financial Statements

1. Opinion

We have audited the accompanying unconsolidated financial statements of Dünya Katılım Bankası A.Ş. (the "Bank"), which comprise the statement of unconsolidated balance sheet as at 31 December 2025, unconsolidated statements of profit and loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows for the year then ended and the notes to the unconsolidated financial statements and a summary of significant accounting policies and unconsolidated financial statement notes.

In our opinion, the unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for those matters not regulated by the aforementioned regulations.



2. Basis for Opinion

Our audit was conducted in accordance with the “Regulation on Independent Audit of Banks” published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the “SIA”) that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the “POA”). Our responsibilities under these standards are further described in the “Auditor’s Responsibilities for the Audit of the Unconsolidated Financial Statements” section of our report. We hereby declare that we are independent of the Bank in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the “Ethical Rules”) and the ethical requirements regarding independent audit in regulations issued by POA that are relevant to our audit of the unconsolidated financial statements. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

3. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the unconsolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



<i>Key Audit Matters</i>	<i>How the key audit matter was addressed in the audit</i>
<p data-bbox="277 533 764 594">Expected credit losses for loans and receivables</p> <p data-bbox="277 632 867 848">The Bank has total expected credit losses provision for loans and receivables amounting to TL 539.353 thousand in respect to total loans and receivables amounting to TL 54.842.370 thousand which represent a significant portion of the Bank’s total assets in its unconsolidated financial statements as at 31 December 2025.</p> <p data-bbox="277 886 850 1073">Explanations and notes regarding the provision for impairment of loans are represented in Notes VI of Section Three, II and IX.c of Section Four and 1.6 of Section Five of the accompanying unconsolidated financial statements as at 31 December 2025.</p> <p data-bbox="277 1110 867 1423">The Bank recognizes provision for impairment in accordance with “IFRS 9 Financial Instruments” (“IFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Bank exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p>	<p data-bbox="899 632 1482 913">Within our audit procedures, we assessed policies and procedures together with the overall governance established by the Bank with respect to classification of loans and the calculation of expected credit losses in accordance with the applicable regulations and in accordance with IFRS 9. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p data-bbox="899 951 1495 1453">We checked appropriateness of matters considered in methodology applied by the Bank with IFRS 9 for calculation of the provision amount through stage classification of loans and receivables. For forward looking assumptions made by the Bank’s management in its expected credit losses calculations, we held discussions with management and evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed reasonability and tested model segmentation, lifetime probability of default model, exposure at default calculation, loss given default model and the approaches to reflecting macroeconomic expectations with our financial risk experts.</p>



<i>Key Audit Matters</i>	<i>How the key audit matter was addressed in the audit</i>
<p>The Bank uses complex models for determining significant increase in credit risk and calculation of TFRS 9 expected credit losses. These models involve judgments and estimates, such as the formulation of forward-looking expectations, the development of scenarios for macroeconomic conditions, and the weighting of those scenarios. The information considered in accounting for expected credit losses, including past events, current conditions, and macroeconomic forecasts, must be reasonable and supportable.</p> <p>Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as historical loss experiences, current conditions, macro-economic expectations; the significance of the loans and receivables balances, the classification of loans and receivables as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans and receivables. Therefore, this area is considered as key audit matter.</p>	<p>Our procedures also included the following:</p> <p>Together with our financial risk experts, we evaluated and tested reasonableness of the expected credit loss allowance methodology and the performance of the impairment models used.</p> <p>We recalculated and verified the default probability models used to determine the Bank's provisions for various loan portfolios on a sample by sample basis in collaboration with our financial risk experts.</p> <p>We checked the calculation of the Loss Given Default (LGD) used by the Bank in the expected credit losses calculations, and tested collaterals, recovery and costs in addition to arithmetical calculations.</p> <p>We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations with our information systems specialists.</p> <p>We checked accuracy of resultant expected credit losses calculations on a sample basis.</p> <p>We have performed loan review procedures based on a selected sample to assess the appropriateness of the Bank's determination of staging for credit and receivables risk and timely identification of impairment and appropriate provisioning for impairment.</p> <p>We evaluated the adequacy of the disclosures made in the unconsolidated financial statements regarding the provision for impairment of loans and receivables.</p>



Key Audit Matters	How the key audit matter was addressed in the audit
<p data-bbox="277 533 688 562">First-time Adoption of TFRS 9</p> <p data-bbox="277 604 854 905">The Bank has started to apply the impairment provisions of the TFRS 9 standard as of 1 July 2025. This transition has resulted in adjustments to amounts previously recognized in the financial statements and changes in accounting policies. The effects and disclosures related to the Bank’s first-time adoption of TFRS 9 are presented in Note XXI of Section Three of the unconsolidated financial statements.</p> <p data-bbox="277 947 862 1352">The transition to TFRS 9 has led to an increase in the complexity of information and estimates used in calculating provisions for loans and receivables. The initial application of the impairment provisions of the standard has required the use of significant judgments and interpretations, particularly during the development phase of the expected credit loss model. The changes arising from the adoption of TFRS 9 and the Bank’s expected credit loss approach are further addressed under the key audit matter titled “Expected credit loss provision for loans and receivables.”</p> <p data-bbox="277 1394 854 1545">The first-time adoption of TFRS 9 has been considered a key audit matter by us, as it requires numerous decisions based on interpretations and judgments and represents a significant change within the Bank’s financial reporting framework.</p>	<p data-bbox="898 596 1479 831">The audit procedures applied regarding the impairment approach and models implemented within the scope of TFRS 9 are explained in the section above under the key audit matter titled “Expected credit loss provision for loans and receivables,” which describes how the matter was addressed in the audit.</p> <p data-bbox="898 873 1479 1003">We have verified the appropriateness of the opening balance adjustments related to the first-time adoption of TFRS 9 and reviewed the accompanying disclosures presented in the notes.</p>



4. Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements

The Bank management is responsible for the preparation and fair presentation of the unconsolidated financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

5. Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements

Responsibilities of independent auditors in an independent audit are as follows:

Our aim is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance expressed as a result of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA is a high level of assurance but does not guarantee that a material misstatement will always be detected. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements.

As part of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement in the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence. We also communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



B. Other Responsibilities Arising From Regulatory Requirements

1. No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code (“TCC”) No. 6102 and that causes us to believe that the Bank’s bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank’s articles of association related to financial reporting.
2. In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 2 March 2026

**UNCONSOLIDATED FINANCIAL REPORT OF DÜNYA KATILIM BANKASI A.Ş.
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2025**

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

The unconsolidated year ended 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
- INDEPENDENT AUDITOR'S 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 independently audited 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 DECEMBER 31, 2025

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

SECTION ONE

GENERAL INFORMATION

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

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

GENERAL INFORMATION (Continued)

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

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025**

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

GENERAL INFORMATION (Continued)

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 December 31, 2025, the bank operates with 25 branches and 509 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., being a non-financial institution, is not consolidated in the consolidated financial statements under the scope of the "Communique on the Preparation of Consolidated Financial Statements for Banks" as it is among the subsidiary companies. The subsidiaries other than Techdünya Bilişim Teknoloji ve Ticaret A.Ş. are within the scope of full consolidation.

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

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

SECTION TWO

THE UNCONSOLIDATED FINANCIAL STATEMENTS

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF DECEMBER 31, 2025

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

ASSETS	Notes (Section Five-I)	CURRENT PERIOD December 31, 2025		
		TL	FC	Total
I. FINANCIAL ASSETS (Net)		9.303.170	32.889.477	42.192.647
1.1 Cash and Cash Equivalents	(1)	3.857.968	30.659.953	34.517.921
1.1.1 Cash and Balances with Central Bank		2.074.723	23.932.817	26.007.540
1.1.2 Banks		1.783.444	6.727.522	8.510.966
1.1.3 Money Market Placements		-	-	-
1.1.4 Allowance for expected credit losses (-)		199	386	585
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	1.339.304	-	1.339.304
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		1.339.289	-	1.339.289
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	3.972.560	1.215.297	5.187.857
1.3.1 Government Securities		3.915.053	1.065.256	4.980.309
1.3.2 Equity Securities		-	-	-
1.3.3 Other Financial Assets		57.507	150.041	207.548
1.4 Derivative Financial Assets	(5)	133.338	1.014.227	1.147.565
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		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)		33.215.099	21.838.473	55.053.572
2.1 Loans	(6)	32.247.801	20.010.348	52.258.149
2.2 Lease Receivables	(7)	513.391	2.070.830	2.584.221
2.3 Financial Assets Measured at Amortised Cost	(4)	750.636	-	750.636
2.3.1 Government Securities		750.636	-	750.636
2.3.2 Other Financial Assets		-	-	-
2.4 Allowance for expected credit losses (-)		296.729	242.705	539.434
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-
3.1 Asset Held for Resale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	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
4.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	650.250	-	650.250
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	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)	922.074	-	922.074
VI. INTANGIBLE ASSETS (Net)	(13)	457.990	-	457.990
6.1 Goodwill		-	-	-
6.2 Others		457.990	-	457.990
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-
VIII. CURRENT TAX ASSET		7.944	-	7.944
IX. DEFERRED TAX ASSET		-	-	-
X. OTHER ASSETS	(16)	385.437	3.240	388.677
TOTAL ASSETS		44.946.964	54.731.190	99.678.154

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 BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF DECEMBER 31, 2025

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

ASSETS	Notes (Section Five-I)	PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total
I. FINANCIAL ASSETS (Net)		3.206.650	6.994.991	10.201.641
1.1 Cash and Cash Equivalents	(1)	2.235.506	6.846.120	9.081.626
1.1.1 Cash and Balances with Central Bank		610.479	4.033.526	4.644.005
1.1.2 Banks		1.625.027	2.812.594	4.437.621
1.1.3 Money Market Placements		-	-	-
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	962	132.336	133.298
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		947	132.336	133.283
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	964.443	-	964.443
1.3.1 Government Securities		964.443	-	964.443
1.3.2 Equity Securities		-	-	-
1.3.3 Other Financial Assets		-	-	-
1.4 Derivative Financial Assets	(5)	5.739	16.535	22.274
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		5.739	16.535	22.274
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		16.311.239	7.113.893	23.425.132
2.1 Loans	(6)	15.915.566	7.113.893	23.029.459
2.2 Lease Receivables	(7)	4.363	-	4.363
2.3 Financial Assets Measured at Amortised Cost	(4)	391.310	-	391.310
2.3.1 Government Securities		391.310	-	391.310
2.3.2 Other Financial Assets		-	-	-
2.4 Non-Performing Loans		-	-	-
2.5 Specific Provisions (-)		-	-	-
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-
3.1 Asset Held for Resale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	1.250	-	1.250
4.1 Associates (Net)		-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-
4.1.2 Unconsolidated Associates		-	-	-
4.2 Subsidiaries (Net)	(10)	1.250	-	1.250
4.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1.250	-	1.250
4.3 Joint Ventures (Net)		-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-
V. TANGIBLE ASSETS (Net)	(12)	490.907	-	490.907
VI. INTANGIBLE ASSETS (Net)	(13)	212.558	-	212.558
6.1 Goodwill		-	-	-
6.2 Others		212.558	-	212.558
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-
VIII. CURRENT TAX ASSET		34	-	34
IX. DEFERRED TAX ASSET		77.838	-	77.838
X. OTHER ASSETS	(16)	225.797	-	225.797
TOTAL ASSETS		20.526.273	14.108.884	34.635.157

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 BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF DECEMBER 31, 2025**

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

LIABILITIES	Notes (Section Five-II)	CURRENT PERIOD December 31, 2025		
		TL	FC	Total
I. FUNDS COLLECTED	(1)	21.895.080	54.571.694	76.466.774
II. FUNDS BORROWED	(2)	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)	49.294	1.001.393	1.050.687
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		49.294	1.001.393	1.050.687
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-
VII. LEASE PAYABLES	(4)	219.968	-	219.968
VIII. PROVISIONS	(6)	444.870	139.063	583.933
8.1 Restructuring Reserves		-	-	-
8.2 Reserve for Employee Benefits		315.083	-	315.083
8.3 Insurance Technical Reserves (Net)		-	-	-
8.4 Other Provisions		129.787	139.063	268.850
IX. CURRENT TAX LIABILITY	(7)	402.872	-	402.872
X. DEFERRED TAX LIABILITY	(8)	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)	464.178	5.163.762	5.627.940
XIV. SHAREHOLDERS' EQUITY	(12)	9.455.782	17.646	9.473.428
14.1 Paid-In Capital		7.272.337	-	7.272.337
14.2 Capital Reserves		-	-	-
14.2.1 Share Premium		-	-	-
14.2.2 Share Cancellation Profits		-	-	-
14.2.3 Other Capital Reserves		-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(5.126)	-	(5.126)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		43.428	17.646	61.074
14.5 Profit Reserves		67.594	-	67.594
14.5.1 Legal Reserves		67.030	-	67.030
14.5.2 Status Reserves		-	-	-
14.5.3 Extraordinary Reserves		564	-	564
14.5.4 Other Profit Reserves		-	-	-
14.6 Profit or Loss		2.077.549	-	2.077.549
14.6.1 Prior Year Profit/Loss		20.338	-	20.338
14.6.2 Current Year Profit/Loss		2.057.211	-	2.057.211
TOTAL LIABILITIES		38.196.843	61.481.311	99.678.154

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 BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
AS OF DECEMBER 31, 2025**

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

LIABILITIES	Notes (Section Five-II)	PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total
I. FUNDS COLLECTED	(1)	13.422.152	10.402.557	23.824.709
II. FUNDS BORROWED	(2)	85.110	1.837.130	1.922.240
III. BORROWINGS FROM MONEY MARKETS		480.631	-	480.631
IV. SECURITIES ISSUED (Net)		-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES	(3)	72	26.074	26.146
6.1 Derivative Financial Liabilities at Fair Value through Profit or Loss		72	26.074	26.146
6.2 Derivative Financial Liabilities at Fair Value through Other Comprehensive Income		-	-	-
VII. LEASE PAYABLES	(4)	118.104	-	118.104
VIII. PROVISIONS	(6)	283.059	116.012	399.071
8.1 General loan loss provisions		253.923	116.012	369.935
8.2 Restructuring Reserves		-	-	-
8.3 Reserve for Employee Benefits		29.085	-	29.085
8.4 Insurance Technical Reserves (Net)		-	-	-
8.5 Other Provisions		51	-	51
IX. CURRENT TAX LIABILITY	(7)	299.527	-	299.527
X. DEFERRED TAX LIABILITY	(8)	-	-	-
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)	208.385	14.254	222.639
XIV. SHAREHOLDERS' EQUITY	(12)	7.342.090	-	7.342.090
14.1 Paid-In Capital		5.999.337	-	5.999.337
14.2 Capital Reserves		-	-	-
14.2.1 Share Premium		-	-	-
14.2.2 Share Cancellation Profits		-	-	-
14.2.3 Other Capital Reserves		-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(6.144)	-	(6.144)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		8.303	-	8.303
14.5 Profit Reserves		-	-	-
14.5.1 Legal Reserves		-	-	-
14.5.2 Status Reserves		-	-	-
14.5.3 Extraordinary Reserves		-	-	-
14.5.4 Other Profit Reserves		-	-	-
14.6 Profit or Loss		1.340.594	-	1.340.594
14.6.1 Prior Year Profit/Loss		(13.048)	-	(13.048)
14.6.2 Current Year Profit/Loss		1.353.642	-	1.353.642
TOTAL LIABILITIES		22.239.130	12.396.027	34.635.157

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 OFF-BALANCE SHEET AS OF DECEMBER 31, 2025

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

STATEMENT OF OFF-BALANCE SHEET	Notes (Section Five-III)	CURRENT PERIOD December 31, 2025			PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total	TL	FC	Total
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		44.100.847	314.960.950	359.061.797	11.606.340	23.036.734	34.643.074
I. GUARANTEES AND SURETIES	(1)	17.474.788	8.205.895	25.680.683	5.279.730	2.055.984	7.335.714
1.1 Letters of Guarantees		17.474.788	7.574.633	25.049.421	5.279.730	2.055.984	7.335.714
1.1.1 Guarantees Subject to State Tender Law		7.145.473	823.556	7.969.029	2.419.186	190.451	2.609.637
1.1.2 Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3 Other Letters of Guarantee		10.329.315	6.751.077	17.080.392	2.860.544	1.865.533	4.726.077
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		-	590.233	590.233	-	-	-
1.3.1 Documentary Letter of Credits		-	-	-	-	-	-
1.3.2 Other Letter of Credits		-	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)	7.444.588	51.693.736	59.138.324	3.486.632	8.452.651	11.939.283
2.1 Irrevocable Commitments		7.444.588	51.693.736	59.138.324	3.486.632	8.452.651	11.939.283
2.1.1 Asset Purchase and Sale Commitments		7.116.658	51.693.736	58.810.394	3.486.632	8.452.651	11.939.283
2.1.2 Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3 Loan Granting Commitments		-	-	-	-	-	-
2.1.4 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6 Payment Commitment for Cheques		39.923	-	39.923	-	-	-
2.1.7 Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8 Commitments for Credit Card Expenditure Limits		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	(2)	19.181.471	255.061.319	274.242.790	2.839.978	12.528.099	15.368.077
3.1 Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1 Fair Value Hedge		-	-	-	-	-	-
3.1.2 Cash Flow Hedge		-	-	-	-	-	-
3.1.3 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2 Held for Trading Transactions		19.181.471	255.061.319	274.242.790	2.839.978	12.528.099	15.368.077
3.2.1 Forward Foreign Currency Buy/Sell Transactions		11.915.771	126.380.608	138.296.379	190.312	4.920.698	5.111.010
3.2.1.1 Forward Foreign Currency Transactions-Buy		1.866.348	66.982.294	68.848.642	142.480	2.406.393	2.548.873
3.2.1.2 Forward Foreign Currency Transactions-Sell		10.049.423	59.398.314	69.447.737	47.832	2.514.305	2.562.137
3.2.2 Other Forward Buy/Sell Transactions		7.265.700	128.680.711	135.946.411	2.649.666	7.607.401	10.257.067
3.3 Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		988.535.257	378.019.442	1.366.554.699	365.912.543	173.681.823	539.594.366
IV. ITEMS HELD IN CUSTODY		5.888.035	31.481	5.919.516	733.732	-	733.732
4.1 Assets Under Management		4.413.845	-	4.413.845	-	-	-
4.2 Investment Securities Held in Custody		-	-	-	-	-	-
4.3 Cheques Received for Collection		1.474.190	-	1.474.190	733.732	-	733.732
4.4 Commercial Notes Received for Collection		-	-	-	-	-	-
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		-	31.481	31.481	-	-	-
4.8 Custodians		-	-	-	-	-	-
V. PLEDGED ITEMS		982.647.222	377.987.961	1.360.635.183	365.178.811	173.681.823	538.860.634
5.1 Marketable Securities		-	-	-	-	-	-
5.2 Guarantee Notes		150.899.347	1.508.577	152.407.924	48.939.242	-	48.939.242
5.3 Commodity		4.059.008	389.716	4.448.724	1.939.752	323.937	2.263.689
5.4 Warranty		-	-	-	-	-	-
5.5 Properties		55.160.800	2.142.285	57.303.085	9.763.000	-	9.763.000
5.6 Other Pledged Items		772.528.037	373.947.383	1.146.475.420	304.536.787	173.357.886	477.894.673
5.7 Pledged Items-Depository		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		1.032.636.104	692.980.392	1.725.616.496	377.518.883	196.718.557	574.237.440

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF DECEMBER 31, 2025

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	CURRENT PERIOD January 1- December 31, 2025
I.	PROFIT SHARE INCOME	(1)	12.377.611
1.1	Profit Share on Loans		10.645.375
1.2	Income Received from Reserve Deposits		555.012
1.3	Income Received from Banks		77.533
1.4	Income Received from Money Market Placements		-
1.5	Income Received from Marketable Securities Portfolio		873.497
1.5.1	Financial Assets at Fair Value Through Profit and Loss		4.155
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		664.097
1.5.3	Financial Assets Measured at Amortised Cost		205.245
1.6	Finance Lease Income		225.380
1.7	Other Profit Share Income		814
II.	PROFIT SHARE EXPENSE	(2)	6.909.578
2.1	Expense on Profit Sharing Accounts		6.408.942
2.2	Profit Share Expense on Funds Borrowed		423.277
2.3	Profit Share Expense on Money Market Borrowings		37.997
2.4	Profit Share Expense on Securities Issued		-
2.5	Finance Lease Expense		39.362
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		5.468.033
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	740.698
4.1	Fees and Commissions Received		903.333
4.1.1	Non-Cash Loans		130.794
4.1.2	Other		772.539
4.2	Fees and Commissions Paid (-)		162.635
4.2.1	Non-Cash Loans		2.450
4.2.2	Other		160.185
V.	DIVIDEND INCOME	(4)	87
VI.	TRADING INCOME/LOSS(net)	(5)	212.488
6.1	Capital Market Transaction Income/(Loss)		360.008
6.2	Profit/(Loss) from Derivative Financial Instruments		(1.465.344)
6.3	Foreign Exchange Income/(Loss)		1.317.824
VII.	OTHER OPERATING INCOME	(6)	340.711
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		6.762.017
IX.	EXPECTED CREDIT LOSS (-)	(7)	672.422
X.	OTHER PROVISION EXPENSES (-)		383.578
XI.	PERSONNEL EXPENSES (-)		1.872.834
XII.	OTHER OPERATING EXPENSES (-)	(8)	1.078.000
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		2.755.183
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)	(10)	2.755.183
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(11)	697.972
18.1	Provision for Current Taxes		572.085
18.2	Deferred Tax Expense Effect (+)		766.326
18.3	Deferred Tax Income Effect (-)		640.439
XIX.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		2.057.211
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)		2.057.211
	Earnings Per Share		0.28288

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 DECEMBER 31, 2025

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

STATEMENT OF PROFIT OR LOSS		Notes (Section Five-IV)	PREVIOUS PERIOD January 1- December 31, 2024
I.	PROFIT SHARE INCOME	(1)	3.662.048
1.1	Profit Share on Loans		2.995.052
1.2	Income Received from Reserve Deposits		48.654
1.3	Income Received from Banks		396.020
1.4	Income Received from Money Market Placements		5.336
1.5	Income Received from Marketable Securities Portfolio		216.103
1.5.1	Financial Assets at Fair Value Through Profit and Loss		333
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		121.965
1.5.3	Financial Assets Measured at Amortised Cost		93.805
1.6	Finance Lease Income		883
1.7	Other Profit Share Income		-
II.	PROFIT SHARE EXPENSE	(2)	2.059.455
2.1	Expense on Profit Sharing Accounts		1.986.035
2.2	Profit Share Expense on Funds Borrowed		58.950
2.3	Profit Share Expense on Money Market Borrowings		646
2.4	Profit Share Expense on Securities Issued		-
2.5	Finance Lease Expense		13.824
2.6	Other Profit Share Expense		-
III.	NET PROFIT SHARE INCOME (I – II)		1.602.593
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(3)	188.995
4.1	Fees and Commissions Received		199.196
4.1.1	Non-Cash Loans		17.736
4.1.2	Other		181.460
4.2	Fees and Commissions Paid (-)		10.201
4.2.1	Non-Cash Loans		915
4.2.2	Other		9.286
V.	DIVIDEND INCOME	(4)	52
VI.	TRADING INCOME/LOSS (net)	(5)	1.379.654
6.1	Capital Market Transaction Income/(Loss)		806.661
6.2	Profit/(Loss) from Derivative Financial Instruments		454.341
6.3	Foreign Exchange Income/Loss		118.652
VII.	OTHER OPERATING INCOME	(6)	12.725
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		3.184.019
IX.	PROVISION FOR LOAN LOSSES (-)	(7)	369.935
X.	PERSONNEL EXPENSES (-)		765.031
XI.	OTHER OPERATING EXPENSES (-)	(8)	432.818
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		1.616.235
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)	(10)	1.616.235
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	(11)	262.593
17.1	Provision for Current Taxes		334.828
17.2	Deferred Tax Expense Effect (+)		118.531
17.3	Deferred Tax Income Effect (-)		190.766
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII±XVIII)		1.353.642
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)		1.353.642
	Earnings Per Share		0,03032

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 DECEMBER 31, 2025**

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

	CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
I. CURRENT PERIOD PROFIT/LOSS	2.057.211	1.353.642
II. OTHER COMPREHENSIVE INCOME	53.789	4.404
2.1 Other Income/Expense Items not to be Recycled to Profit or Loss	1.018	(3.899)
2.1.1 Revaluation Surplus on Tangible Assets	-	-
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	1.454	(6.532)
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	(436)	2.633
2.2 Other Income/Expense Items to be Recycled to Profit or Loss	52.771	8.303
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	75.054	11.861
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	(22.283)	(3.558)
III. TOTAL COMPREHENSIVE INCOME (I+II)	2.111.000	1.358.046

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 DECEMBER 31, 2025

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)					Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6				
CURRENT PERIOD															
January 1 – December 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		-	-	-	-	-	-	-	-	-	-	20.338	-	20.338	
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	20.338	-	20.338	
III. Adjusted Balances at Beginning of Period (I+II)		5.999.337	-	-	-	-	(6.144)	-	-	8.303	-	7.290	1.353.642	7.362.428	
IV. Total Comprehensive Income		-	-	-	-	-	1.018	-	-	52.771	-	-	2.057.211	2.111.000	
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	
VI. Capital Increase from Internal Sources		1.273.000	-	-	-	-	-	-	-	-	-	(1.273.000)	-	-	
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	
11.3 Others		-	-	-	-	-	-	-	-	-	-	1.340.594	13.048	(1.353.642)	
Balances at end of the period (III+IV...+X+XI)		7.272.337	-	-	-	-	(5.126)	-	-	61.074	-	67.594	20.338	2.057.211	9.473.428

As of 1 July 2025, the Bank has initiated the implementation of the impairment requirements under TFRS 9 Financial Instruments. Given that the prior-period financial statements were presented in accordance with the reporting format prescribed by the BRSA for banks not yet applying TFRS 9, the financial statements and accompanying notes for the preceding period have not been restated and are instead presented separately.

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

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED DECEMBER 31, 2025

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-V)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
						1	2	3	4	5	6				
PREVIOUS PERIOD															
January 1 – December 31, 2024															
I. Closing balance		99.337	-	-	-	-	(2.245)	-	-	-	-	-	(21.140)	8.092	84.044
II. Correction made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)		99.337	-	-	-	-	(2.245)	-	-	-	-	-	(21.140)	8.092	84.044
IV. Total Comprehensive Income		-	-	-	-	-	(3.899)	-	8.303	-	-	-	-	1.353.642	1.358.046
V. Capital Increase in Cash		5.900.000	-	-	-	-	-	-	-	-	-	-	-	-	5.900.000
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustments to Paid-in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	8.092	(8.092)	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	8.092	(8.092)	-
Balances at end of the period (III+IV...+X+XI)		5.999.337	-	-	-	-	(6.144)	-	8.303	-	-	-	(13.048)	1.353.642	7.342.090

As of 1 July 2025, the Bank has initiated the implementation of the impairment requirements under TFRS 9 Financial Instruments. Given that the prior-period financial statements were presented in accordance with the reporting format prescribed by the BRSA for banks not yet applying TFRS 9, the financial statements and accompanying notes for the preceding period have not been restated and are instead presented separately.

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

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF DECEMBER 31, 2025

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

STATEMENT OF CASH FLOWS		Notes (Section Five-VI)	CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Assets and Liabilities of Banking Activities		229.079	866.746
1.1.1	Profit Share Income Received		10.860.615	2.107.436
1.1.2	Profit Share Expense Paid		(7.003.985)	(1.069.389)
1.1.3	Dividend Received		87	52
1.1.4	Fees and Commissions Received		928.735	182.968
1.1.5	Other Income		9.297	(10.940)
1.1.6	Collections from Previously Written Off Loans		3.655	-
1.1.7	Payments to Personnel and Service Suppliers		(1.586.836)	(973.653)
1.1.8	Taxes Paid		(1.532.652)	(161.694)
1.1.9	Others	(V-VI-3)	(1.449.837)	791.966
1.2	Changes in operating assets and liabilities subject to banking operations		18.071.415	(242.257)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(851.924)	(134.512)
1.2.2	Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(10.867.793)	(2.005.191)
1.2.3	Net (Increase) Decrease in Loans		(29.779.171)	(21.502.919)
1.2.4	Net (Increase) Decrease in Other Assets		(92.951)	(314.462)
1.2.5	Net Increase (Decrease) in Bank Deposits		-	2.136
1.2.6	Net Increase (Decrease) in Other Deposits		53.118.722	22.832.771
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		3.598.427	-
1.2.9	Net Increase (Decrease) in Matured Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	(V-VI-3)	2.946.105	879.920
I.	Net Cash Flow from Banking Operations		18.300.494	624.489
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net cash flow from investing activities		(5.734.800)	(1.966.316)
2.1	Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(654.000)	(1.250)
2.2	Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(602.682)	(716.273)
2.4	Disposals of Property and Equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(4.471.690)	(881.192)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		334.147	-
2.7	Purchase of Financial Assets Measured at Amortised Cost	(V-I-4)	(340.575)	(367.601)
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		(211.442)	7.796.453
3.1	Cash Obtained from Funds Borrowed and Securities Issued		-	5.379.625
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		-	(3.483.172)
3.3	Issued Capital Instruments		-	-
3.4	Dividends Paid		-	-
3.5	Leases Paid		(211.442)	-
3.6	Other (*)		-	5.900.000
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI-3)	1.630.120	143.448
V.	Net (Decrease) Increase in Cash and Cash Equivalents		13.984.372	6.598.074
VI.	Cash and Cash Equivalents at the Beginning of the Period	(V-VI-a)	7.027.847	429.773
VII.	Cash and Cash Equivalents at the End of the Period	(V-VI-b)	21.012.219	7.027.847

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

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT APPROPRIATION AS OF DECEMBER 31, 2025

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

STATEMENT OF PROFIT APPROPRIATION	December 31, 2025	December 31, 2024
I. DISTRIBUTION OF CURRENT YEAR INCOME		
1.1. CURRENT YEAR INCOME	2.755.183	1.616.235
1.2. TAXES AND DUTIES PAYABLE (-)	697.972	262.593
1.2.1. Corporate tax (Income tax)	572.085	334.828
1.2.2. Income withholding tax	-	-
1.2.3. Other taxes and legal liabilities (*)	125.887	(72.235)
A. NET INCOME FOR THE YEAR (1.1-1.2)	2.057.211	1.353.642
1.3. PRIOR YEAR LOSSES (-)	-	13.048
1.4. FIRST LEGAL RESERVES (-)	102.861	67.030
1.5. OTHER STATUTORY RESERVES (-)	-	-
B. DISTRIBUTABLE NET PERIOD INCOME [(A)-(1.3+1.4+1.5)] (**)	1.954.350	1.273.564
1.6. FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1. To owners of ordinary shares	-	-
1.6.2. To owners of preferred shares	-	-
1.6.3. To owners of preferred shares (Preemptive rights)	-	-
1.6.4. To Profit sharing bonds	-	-
1.6.5. To owners of the profit /loss sharing certificates	-	-
1.7. DIVIDEND TO PERSONNEL (-)	-	-
1.8. DIVIDEND TO BOARD OF DIRECTORS (-)	-	-
1.9. SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1. To owners of ordinary shares	-	-
1.9.2. To owners of preferred shares	-	-
1.9.3. To owners of preferred shares (Preemptive rights)	-	-
1.9.4. To profit sharing bonds	-	-
1.9.5. To owners of the profit /loss sharing Certificates	-	-
1.10. SECOND LEGAL RESERVE (-)	-	-
1.11. STATUS RESERVES (-)	-	-
1.12. EXTRAORDINARY RESERVES	-	-
1.13. OTHER RESERVES	-	-
1.14. SPECIAL FUNDS	-	-
II. DISTRIBUTION FROM RESERVES		
2.1. DISTRIBUTED RESERVES	-	-
2.2. SECOND LEGAL RESERVES (-)	-	-
2.3. SHARE TO SHAREHOLDERS (-)	-	-
2.3.1. To owners of ordinary shares	-	-
2.3.2. To owners of preferred shares	-	-
2.3.3. To owners of preferred shares (Preemptive rights)	-	-
2.3.4. To profit sharing bonds	-	-
2.3.5. To owners of the profit /loss sharing certificates	-	-
2.4. SHARE TO PERSONNEL (-)	-	-
2.5. SHARE TO BOARD OF DIRECTORS (-)	-	-
III. EARNINGS PER SHARE		
3.1. TO OWNERS OF ORDINARY SHARES (***) (Full TL)	0,0269	0,0212
3.2. TO OWNERS OF ORDINARY SHARES (%)	2,6871	2,12
3.3. TO OWNERS OF PREFERRED SHARES	-	-
3.4. TO OWNERS OF PREFERRED SHARES (%)	-	-
IV. DIVIDEND PER SHARE		
4.1. TO OWNERS OF ORDINARY SHARES (Full TL)	-	-
4.2. TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3. TO OWNERS OF PREFERRED SHARES	-	-
4.4. TO OWNERS OF PREFERRED SHARES (%)	-	-

(*) Deferred tax income is presented in "other taxes and legal liabilities" line. Deferred tax income is not subject to profit appropriation; thus it is classified under extraordinary reserves.

(**) General Assembly of the Bank is the authorized body for the profit appropriation decisions. The Ordinary General Assembly Meeting has not been held as of the date of the preparation of these financial statements.

(***) Calculated by using the number of share certificates as of year-end.

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025**

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

SECTION THREE

EXPLANATIONS ON THE ACCOUNTING PRINCIPLES

I. EXPLANATIONS ON BASIS OF PRESENTATION

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

I. EXPLANATIONS ON BASIS OF PRESENTATION (Continued)

b. Changes in Accounting Policies

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

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

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

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

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

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. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

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

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

IV. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSES

Profit share income

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

Profit share expense

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

V. EXPLANATIONS ON FEES, COMMISSION INCOME AND EXPENSES

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

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

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)

VI. EXPLANATIONS ON FINANCIAL ASSETS

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

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

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VI. 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)

VI. 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)

VI. 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%.

Exposure at Default

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VI. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Significant Increase in Credit Risk

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

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

VII. 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

VIII. 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."

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

IX. 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.

X. 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.

XI. EXPLANATIONS ON TANGIBLE ASSETS

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XI. EXPLANATIONS ON TANGIBLE ASSETS (Continued)

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

XII. EXPLANATIONS ON LEASING TRANSACTIONS

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

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

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

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

Right Of Use Assets

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XII. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

Lease Liabilities:

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

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

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

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

XIV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES

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

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

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

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

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XV. EXPLANATIONS ON LIABILITIES REGARDING EMPLOYEE RIGHTS

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

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

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

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

XVI. EXPLANATIONS ON TAXATION

Corporate Tax

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

As per Article 21 of Law No. 7456 outlined in Official Gazette No. 32249 dated July 15, 2023, starting from declarations due on October 1, 2023, the corporate tax rate for earnings of institutions in 2023 and beyond has been raised from 25% to 30% for banks and other entities specified in the law. Consequently, as of December 31, 2025, 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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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

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

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

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

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

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

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 tax periods of the 2025 accounting period.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

However, with the Law No. 7571 on Amendments to the Turkish Penal Code and Some Laws and Decree-Law No. 631, published in the Official Gazette dated 25.12.2025, it has been decided that inflation adjustment will not be applied in the accounting periods of 2025, 2026, and 2027, even if the conditions are met. Accordingly, in the accounting period of 2025 and including the temporary tax periods, as well as in the accounting periods of 2026 and 2027 (for those with specially designated accounting periods, as of the accounting periods ending in 2026, 2027, and 2028), financial statements will not be subject to inflation adjustment regardless of whether the conditions specified under repeated Article 298 are met. The President has been authorized to extend the period specified under this paragraph, including temporary tax periods, up to three accounting periods. Optional revaluation opportunities have been provided to taxpayers within the scope defined by the repeated Article 298 (Ç) paragraph and Temporary Article 32 of the Tax Procedure Law (VUK), and within the framework of the General Communiqué on Tax Procedure Law No. 537. However, pursuant to repeated Article 298 (A) paragraph and Temporary Article 33 of VUK, in periods where there is an obligation to perform inflation adjustment, revaluation cannot be carried out within the scope of paragraph (Ç) of the same article. No revaluation application has been carried out for the year 2025.

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.

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 December 31, 2025, the Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

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

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.

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVI. EXPLANATIONS ON TAXATION (Continued)

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.

XVII. ADDITIONAL EXPLANATIONS ON BORROWINGS

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

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

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

XVIII. EXPLANATIONS ON ISSUED SHARE CERTIFICATES

None.

XIX. EXPLANATIONS ON ACCEPTANCES AND AVAILED DRAFTS

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

XX. EXPLANATIONS ON GOVERNMENT GRANTS

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XXI. EXPLANATIONS ON OTHER MATTERS

Transition to TFRS 9 Financial Instruments

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

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

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

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

b. Equity Impact of the Transition to TFRS 9 Impairment Requirements

Pursuant to Article 7, paragraph 2, subparagraph 15 of TFRS 9 Financial Instruments, published in the Official Gazette No. 29953 dated 19 January 2017, the restatement of prior-period information is not required under TFRS 9. When prior-period information is not restated, the difference between the previous carrying amount and the carrying amount determined at the date of initial application—1 July 2025—must be recognized in the opening balance of equity. Within this scope, the income-side provision amounting to TL 29.054, representing the difference between the impairment provision before the transition to TFRS 9 and the new expected credit loss provision measured in accordance with the TFRS 9 expected loss model as of 1 July 2025, and the expense-side deferred tax amounting to TL 8.716 have been reflected in equity under the “Retained Earnings / Accumulated Losses” account.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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”.

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

As of December 31, 2025, the Bank's total capital has been calculated as TL 8.833.930, and the capital adequacy standard ratio is 18,34%. As of December 31, 2024, the equity amount is TL 7.068.728, and the capital adequacy standard ratio is 46,94%. The Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation. The aforementioned regulations were annulled as of January 2026 pursuant to the Banking Regulation and Supervision Agency's decision dated 13.11.2025 and numbered 11286, and the capital adequacy standard ratio calculated as of December 2025 without considering the related regulations stands at 15,78%.

a. Information on capital:

	December 31, 2025	December 31, 2024
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	7.272.337	5.999.337
Share issue premiums	-	-
Reserves	67.594	-
Gains recognized in equity as per TAS	60.297	8.303
Profit	2.077.549	1.353.642
Current Period Profit	2.057.211	1.353.642
Prior Period Profit	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	9.477.778	7.361.282
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	4.522	19.192
Improvement costs for operating leasing	250.615	147.382
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	457.991	212.558
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	713.128	379.132
Total Common Equity Tier 1 Capital	8.764.650	6.982.150

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. EXPLANATIONS ON EQUITY ITEMS (Continued)

a. Information on capital (Continued):

	December 31, 2025	December 31, 2024
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	8.764.650	6.982.150
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	69.280	86.578
Tier II Capital Before Deductions	69.280	86.578
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	69.280	86.578
Total Capital (The sum of Tier I Capital and Tier II Capital)	8.833.930	7.068.728
The sum of Tier I Capital and Tier II Capital (Total Capital)	8.833.930	7.068.728
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):

	December 31, 2025	December 31, 2024
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
Total Capital (Total Core Capital and Supplementary Capital)	8.833.930	7.068.728
Total risk weighted amounts	48.155.181	15.057.976
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	18,20	46,37
Tier 1 Capital Adequacy Ratio (%)	18,20	46,37
Capital Adequacy Ratio (%)	18,34	46,94
BUFFERS		
The total additional capital requirement ratio (a + b + c)	2,62	2,57
a) Capital conservation buffer requirement (%)	2,50	2,50
b) Bank specific counter-cyclical buffer requirement (%)	0,12	0,07
c) Systemic significant bank buffer ratio (%)	0,00	0,00
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	10,20	38,37
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	69.280	86.578
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	69.280	86.578
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6 % of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK

- (1) Credit risk represents the Bank's risk or losses arising from corporate and individual loan customers who have cash or non-cash credit relations with the Bank not fulfilling the terms of their agreements partially or in full.

Limit assignment authority primarily belongs to the Board of Directors and based on the authority given by the Board of Directors, the risk limits of the Bank are determined by Head-office Loan Committee, Loan Committee and Board of Directors. Head-office Loan Committee may exercise such authority partially through units of the Bank or branches. Proposal for loans are presented in a written format to the Loan Committee and Board of Directors.

Regarding the credit risk, debtors or group of debtors is subject to risk limitations. Credit limits are determined separately for each individual customer, company, group of companies, and risk groups. While determining credit risk several criteria such as the customers' financial strength, commercial capacities, sectors, geographical areas and capital structure are evaluated collectively.

In accordance with the decision taken by the Board of Directors of the Bank, the Bank cannot grant loans above 15% of its equity to a real person or legal entity (Exception to this decision is subject to the decision of the Board of Directors). Distributing the risk in a balanced manner to the sectors is observed, therefore in their marketing operations the branches strive for reaching various firms existing in different sectors. As a principle, each branch oversees the balanced distribution of the total risk to the sectors and progress of the firms existing in critical sectors.

The credibility of the debtors of loans are monitored periodically in accordance with related legislation. The financial documents for loans are obtained, audited and updated as necessary as stipulated in the related legislation. Credit limits of customers are renewed periodically according to the Bank's credit limit renewal procedure. The Bank obtains necessary collaterals for loans by analyzing the creditworthiness of corporate and individual loans according to its credit policy. Main collaterals obtained for credit risk are mortgage on real estate, cash blockage, pledges on vehicle and machinery.

Limits defined by the Board of Directors and Loan Committee for each bank are followed-up by Treasury Management on a daily basis for the transactions related with placements or treasury operations like foreign currency purchase and sales with domestic and foreign correspondent banks.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

The amount of exposures after offsetting transactions but before applying credit risk mitigations and the average exposure amounts that are classified in different risk groups and types, are disclosed below for the relevant period:

Risk Categories	December 31, 2025 Risk Amount	Average Risk Amount
Receivables from central governments or central banks	20.281.833	10.653.949
Receivables from regional or local governments	-	-
Receivables from administrative units and non-commercial enterprises	-	-
Receivables from multilateral development banks	-	-
Receivables from international organizations	-	-
Receivables from banks and brokerage houses	6.939.984	3.188.268
Receivables from corporates	38.393.902	25.870.146
Retail receivables	-	-
Receivables secured by mortgages on property	3.971.945	2.703.058
Past due receivables	-	1.083
Receivables defined in high risk category by BRSA	-	2.643
Collateralized Securities	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-
Investments similar to collective investment funds	1.308.897	924.191
Other receivables	2.966.882	2.236.910
Equity share investments	655.265	577.600
Total	74.518.708	46.157.848

Risk Categories	December 31, 2024 Risk Amount	Average Risk Amount
Receivables from central governments or central banks	4.830.858	1.575.993
Receivables from regional or local governments	-	-
Receivables from administrative units and non-commercial enterprises	-	-
Receivables from multilateral development banks	-	-
Receivables from international organizations	-	-
Receivables from banks and brokerage houses	5.221.722	1.911.171
Receivables from corporates	13.423.540	3.368.614
Retail receivables	-	46
Receivables secured by mortgages on property	709.613	195.263
Past due receivables	-	-
Receivables defined in high risk category by BRSA	27.648	1.548.945
Collateralized Securities	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-
Investments similar to collective investment funds	948	1.683.441
Other receivables	991.124	580.120
Equity share investments	1.265	1.057
Total	25.206.718	10.864.650

(2) The credit risk assumed for futures contracts and other similar contracts is managed together with risks arising from market movements.

(3) The risks of futures and similar contracts are regularly monitored, and when deemed necessary according to credit risk, steps are taken to mitigate these risks.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

- (4) Indemnified non-cash credits are subject to the same risk weighting as loans that have matured but remain unpaid. Renewed loans and loans tied to new repayment plans are monitored by the Bank in accordance with the Bank's credit risk management and monitoring principles. The financial situation and commercial activities of the relevant customer are continuously analyzed, and the relevant units monitor whether principal and profit share payments are being made according to the renewed plan.

Within the framework of the Bank's risk management approach, it is accepted that long-term risks are exposed to more credit risk compared to short-term risks, and issues such as determining risk limits and collateralization for long-term risks are handled more comprehensively compared to short-term risks.

- (5) The Bank has existing limits for banking activities in various foreign countries, and necessary research (economic, conjunctural, etc.) is conducted during the allocation and revision of these limits.

For correspondent banking activities and international commodity transactions, limits are allocated to the banks to be worked with by the relevant credit committees. These limits are allocated considering the scale of the Bank and the scale of the counterparty bank, and risk concentration is avoided. In this respect, no significant risk is carried.

- (6) Share of cash receivables of the Bank from its top 100 and top 200 cash loan customers in total cash loans is 69% and 81% respectively.

Share of non-cash receivables of the Bank from its top 100 and top 200 non-cash loan customers in total non-cash loans is 75,2% and 91% respectively.

Share of cash and non-cash receivables of the Bank from its top 100 and top 200 loan and non-cash loan customers in total of balance sheet and off-balance sheet commitments is 75% and 89% respectively.

- (7) Excluding provisions for non-cash loans, the expected credit loss provisions (Stage 1 and Stage 2) amount to TL 151.433.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

(8) Profile on significant risks in significant regions:

December 31, 2025	Risk Categories ^(*)																	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
Domestic	20.281.833	-	-	-	-	4.885.188	35.589.263	-	3.971.945	-	-	-	-	-	1.308.897	15	2.966.882	69.004.023
EU Countries	-	-	-	-	-	108.834	98.804	-	-	-	-	-	-	-	-	-	-	207.638
OECD Countries ^(**)	-	-	-	-	-	1.234.010	2.705.835	-	-	-	-	-	-	-	-	-	-	3.939.845
Off-shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	711.952	-	-	-	-	-	-	-	-	-	-	-	711.952
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	655.250	-	655.250
Unallocated assets/liabilities ^(***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	20.281.833	-	-	-	-	6.939.984	38.393.902	-	3.971.945	-	-	-	-	-	1.308.897	655.265	2.966.882	74.518.708
December 31, 2024	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Total ^{**}
Domestic	4.830.858	-	-	-	-	4.975.319	12.957.365	-	709.613	-	27.648	-	-	-	948	15	991.124	24.492.890
EU Countries	-	-	-	-	-	44.367	39.006	-	-	-	-	-	-	-	-	-	-	83.373
OECD Countries ^(**)	-	-	-	-	-	202.036	427.169	-	-	-	-	-	-	-	-	-	-	629.205
Off-shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.250	-	1.250
Unallocated assets/liabilities ^(*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.830.858	-	-	-	-	-	5.221.722	13.423.540	-	709.613	-	27.648	-	-	-	948	1.265	991.124	25.206.718

^(*) Risk classifications in the "Regulation on Measurement and Assessment of Capital Adequacy of Banks" will be used.

^(**) OECD countries other than EU countries, USA and Canada.

^(***) Assets and liabilities are not allocated on a consistent basis

- 1- Receivables from central governments and Central Banks
- 2- Receivables from regional or local governments
- 3- Receivables from administrative bodies and non-commercial enterprises
- 4- Receivables from multilateral development banks
- 5- Receivables from international organizations
- 6- Receivables from banks and brokerage houses

- 7- Receivables from corporates
- 8- Receivables from retail portfolios
- 9- Receivables secured by mortgages
- 10- Past due receivables
- 11- Receivables defined under high risk category by BRSA
- 12- Collateralized securities

- 13- Securitization positions
- 14- Short-term receivables from banks, brokerage houses and corporates
- 15- Investments similar to collective investment funds
- 16- Equity security transactions
- 17- Other receivables

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

Risk Profile according to sectors and counterparties:

December 31,2025		Risk Categories															TL	FC	Total		
Sectors / Counterparties	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17				
1 Agriculture	-	-	-	-	-	-	190.159	-	1.740	-	-	-	-	-	-	-	-	183.883	8.016	191.899	
Farming and																					
1.1 stockbreeding	-	-	-	-	-	-	190.159	-	1.740	-	-	-	-	-	-	-	-	183.883	8.016	191.899	
1.2 Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.3 Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2 Manufacturing	-	-	-	-	-	-	13.735.123	-	1.009.728	-	-	-	-	-	-	-	-	9.285.648	5.459.203	14.744.851	
2.1 Mining	-	-	-	-	-	-	1.242.107	-	14.218	-	-	-	-	-	-	-	-	1.196.861	59.464	1.256.325	
2.2 Production	-	-	-	-	-	-	11.624.353	-	987.847	-	-	-	-	-	-	-	-	7.336.145	5.276.055	12.612.200	
2.3 Electricity, gas, water	-	-	-	-	-	-	868.663	-	7.663	-	-	-	-	-	-	-	-	752.642	123.684	876.326	
3 Construction	-	-	-	-	-	-	7.589.747	-	546.071	-	-	-	-	-	-	-	-	7.309.923	825.895	8.135.818	
4 Services	20.281.833	-	-	-	-	6.939.984	13.294.188	-	1.786.778	-	-	-	-	-	655.265	2.966.882	-	22.514.538	23.410.392	45.924.930	
4.1 Wholesale and retail trade	-	-	-	-	-	-	8.020.783	-	1.367.633	-	-	-	-	-	-	5.000	-	6.490.942	2.902.474	9.393.416	
4.2 Hotel, food and beverage																					
4.2 services	-	-	-	-	-	-	290.010	-	17.613	-	-	-	-	-	-	-	-	272.495	35.128	307.623	
4.3 Transportation and																					
4.3 telecommunication	-	-	-	-	-	-	1.219.257	-	122.358	-	-	-	-	-	-	-	-	772.182	569.433	1.341.615	
4.4 Financial institutions	20.281.833	-	-	-	-	6.939.984	207.428	-	246.018	-	-	-	-	-	650.265	2.966.882	-	12.276.963	19.015.447	31.292.410	
4.4 Real estate and renting																					
4.5 services	-	-	-	-	-	-	3.361.983	-	28.156	-	-	-	-	-	-	-	-	2.518.612	871.527	3.390.139	
4.6 Self-employment services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4.7 Education services	-	-	-	-	-	-	2.465	-	-	-	-	-	-	-	-	-	-	2.465	-	2.465	
4.8 Health and social services	-	-	-	-	-	-	192.262	-	5.000	-	-	-	-	-	-	-	-	180.879	16.383	197.262	
5 Other	-	-	-	-	-	-	3.584.685	-	627.628	-	-	-	-	-	1.308.897	-	-	2.425.658	3.095.552	5.521.210	
Total	20.281.833	-	-	-	-	6.939.984	38.393.902	-	3.971.945	-	-	-	-	-	1.308.897	655.265	2.966.882	41.719.652	32.799.058	74.518.710	

1- Receivables from central governments and Central Banks
2- Receivables from regional or local governments
3- Receivables from administrative bodies and non-commercial enterprises
4- Receivables from multilateral development banks
5- Receivables from international organizations
6- Receivables from banks and brokerage houses

7- Receivables from corporates
8- Receivables from retail portfolios
9- Receivables secured by mortgages
10- Past due receivables
11- Receivables defined under high risk category by BRSA
12- Collateralized securities

13- Securitization positions
14- Short-term receivables from banks, brokerage houses and corporates
15- Investments similar to collective investment funds
16- Equity security transactions
17- Other receivables

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

Risk Profile according to sectors and counterparties:

December 31, 2024		Risk Categories															TL	FC	Total	
Sectors / Counterparties	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
1 Agriculture	-	-	-	-	-	-	147.662	-	-	-	-	-	-	-	-	-	-	145.317	2.345	147.662
1.1 Farming and stockbreeding	-	-	-	-	-	-	147.662	-	-	-	-	-	-	-	-	-	-	145.317	2.345	147.662
1.2 Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3 Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Manufacturing	-	-	-	-	-	-	3.473.351	-	238.040	-	-	-	-	-	-	-	-	1.881.438	1.829.953	3.711.391
2.1 Mining	-	-	-	-	-	-	794.095	-	-	-	-	-	-	-	-	-	-	794.095	-	794.095
2.2 Production	-	-	-	-	-	-	2.439.665	-	231.177	-	-	-	-	-	-	-	-	847.752	1.823.090	2.670.842
2.3 Electricity, gas, water	-	-	-	-	-	-	239.591	-	6.863	-	-	-	-	-	-	-	-	239.591	6.863	246.454
3 Construction	-	-	-	-	-	-	2.147.548	-	197.024	-	-	-	-	-	-	-	-	2.241.348	103.224	2.344.572
4 Services	4.830.858	-	-	-	-	5.221.722	6.639.062	-	271.533	-	27.648	-	-	-	-	1.265	991.124	11.830.164	6.153.048	17.983.212
4.1 Wholesale and retail trade Hotel, food and beverage services	-	-	-	-	-	-	3.436.862	-	235.146	-	27.648	-	-	-	-	-	-	2.596.297	1.103.359	3.699.656
4.2 Transportation and telecommunication	-	-	-	-	-	-	57.659	-	19.208	-	-	-	-	-	-	-	-	76.867	-	76.867
4.3 Financial institutions	-	-	-	-	-	-	1.093.175	-	2.819	-	-	-	-	-	-	-	-	812.957	283.037	1.095.994
4.4 Real estate and renting services	4.830.858	-	-	-	-	5.221.722	1.036.207	-	8.613	-	-	-	-	-	-	1.265	991.124	7.539.656	4.550.133	12.089.789
4.5 Self-employment services	-	-	-	-	-	-	910.555	-	5.747	-	-	-	-	-	-	-	-	699.783	216.519	916.302
4.6 Education services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.7 Health and social services	-	-	-	-	-	-	104.604	-	-	-	-	-	-	-	-	-	-	104.604	-	104.604
5 Other	-	-	-	-	-	-	1.015.917	-	3.016	-	-	-	-	-	948	-	-	555.499	464.382	1.019.881
Total	4.830.858	-	-	-	-	5.221.722	13.423.540	-	709.613	-	27.648	-	-	-	948	1.265	991.124	16.653.766	8.552.952	25.206.718

1- Receivables from central governments and Central Banks
2- Receivables from regional or local governments
3- Receivables from administrative bodies and non-commercial enterprises
4- Receivables from multilateral development banks
5- Receivables from international organizations
6- Receivables from banks and brokerage houses

7- Receivables from corporates
8- Receivables from retail portfolios
9- Receivables secured by mortgages
10- Past due receivables
11- Receivables defined under high risk category by BRSA
12- Collateralized securities

13- Securitization positions
14- Short-term receivables from banks, brokerage houses and corporates
15- Investments similar to collective investment funds
16- Equity security transactions
17- Other receivables

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

Distribution of risks with term structure according to remaining maturities:

December 31, 2025		Time to Maturity					
Risk Categories	1 month	1-3 months	3-6 months	6-12 months	1 year and over		
1	Receivables from central governments or central banks	14.800.002	-	709.400	690.473	4.081.958	
2	Receivables from regional or local governments	-	-	-	-	-	
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	
4	Receivables from multilateral development banks	-	-	-	-	-	
5	Receivables from international organizations	-	-	-	-	-	
6	Receivables from banks and brokerage houses	6.921.706	18.277	-	-	1	
7	Receivables from corporates	7.502.147	6.598.654	7.333.296	9.426.935	7.532.870	
8	Retail receivables	-	-	-	-	-	
9	Receivables secured by mortgages on property	326.835	164.828	443.087	1.311.246	1.725.949	
10	Past due receivables	-	-	-	-	-	
11	Receivables defined in high risk category by BRSA	-	-	-	-	-	
12	Collateralized Securities	-	-	-	-	-	
13	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	
14	Investments similar to collective investment funds	1.308.897	-	-	-	-	
15	Other receivables	2.966.882	-	-	-	-	
16	Equity share investments	655.265	-	-	-	-	
17	TOTAL	34.481.734	6.781.759	8.485.783	11.428.654	13.340.778	

December 31, 2024		Time to Maturity					
Risk Categories	1 month	1-3 months	3-6 months	6-12 months	1 year and over		
1	Receivables from central governments or central banks	3.475.105	-	-	-	1.355.753	
2	Receivables from regional or local governments	-	-	-	-	-	
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	
4	Receivables from multilateral development banks	-	-	-	-	-	
5	Receivables from international organizations	-	-	-	-	-	
6	Receivables from banks and brokerage houses	5.221.721	-	-	-	1	
7	Receivables from corporates	1.845.945	3.025.603	2.931.029	2.487.398	3.133.565	
8	Retail receivables	-	-	-	-	-	
9	Receivables secured by mortgages on property	62.670	64.169	115.226	153.239	314.309	
10	Past due receivables	-	-	-	-	-	
11	Receivables defined in high risk category by BRSA	1	-	2.458	25.189	-	
12	Collateralized Securities	-	-	-	-	-	
13	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	
14	Investments similar to collective investment funds	948	-	-	-	-	
15	Other receivables	991.124	-	-	-	-	
16	Equity share investments	1.265	-	-	-	-	
17	TOTAL	11.598.779	3.089.772	3.048.713	2.665.826	4.803.628	

- (9) While determining risk weights of receivables from banks and receivables from central banks and central governments indicated in the sixth article of “Regulation on Measurement and Assessment of Capital Adequacy of Banks”, rating grades obtained from rating agencies commissioned by customers are being used. Resident banks and intermediary firms are evaluated as unrated and credit rating agencies’ ratings are considered for non resident counterparties. The ratings by IIRA (Islamic International Rating Agency) are considered for receivables from central governments or central banks. Other receivables in the regulation are considered as unrated while calculating capital adequacy.

The match-up of the ratings by rating agencies are represented in “credit quality stages” in the following table.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (continued):

	Credit Quality stage	Fitch Ratings	Moody's Investor Service	S&P Ratings Services	Japan Credit Rating Agency	DBRS	IIRA	
The match-up of the ratings	Long term credit ratings	1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA-	AAA to AA (low)	AAA to AA-
		2	A+ to A-	A1 to A3	A+ to A-	A+ to A-	A (high) to A (low)	A+ to A-
		3	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	BBB+ to BBB-	BBB (high) to BBB (low)	BBB+ to BBB-
		4	BB+ to BB-	Ba1 to Ba3	BB+ to BB-	BB+ to BB-	BB (high) to BB (low)	BB+ to BB-
		5	B+ to B-	B1 to B3	B+ to B-	B+ to B-	B (high) to B (low)	B+ to B-
		6	CCC+ and lower	Caa1 and lower	CCC+ and lower	CCC and lower	CCC (high) and lower	CCC+ and lower
	Short term credit ratings	1	F1+ to F1	P-1	A-1+ to A-1	J-1	R-1 (high) to R-1 (low)	A-1+ to A-1
		2	F2	P-2	A-2	J-2	R-2 (high) to R-2 (low)	A-2
		3	F3	P-3	A-3	J-3	R-3	A-3
		4	F3 lower	NP	A-3 lower	J-3 lower	R-3 lower	A-3 lower
		5	-	-	-	-	---	-
		6	-	-	-	-	---	-
	Ratings for long term securitization positions	1	AAA to AA-	Aaa to Aa3	AAA to AA-	-	AAA to AA (low)	AAA to AA-
		2	A+ to A-	A1 to A3	A+ to A-	-	A (high) to A (low)	A+ to A-
		3	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	-	BBB (high) to BBB (low)	BBB+ to BBB-
		4	BB+ to BB-	Ba1 to Ba3	BB+ to BB-	-	BB (high) to BB (low)	BB+ to BB-
		5	B+ and lower	B1 and lower	B+ and lower	-	B (high) and lower	B+ and lower
	Ratings for short term securitization	1	F1+ to F1	P-1	A-1+ to A-1	-	R-1 (high) to R-1 (low)	A-1+ to A-1
		2	F2	P-2	A-2	-	R-2 (high) to R-2 (low)	A-2
		3	F3	P-3	A-3	-	R-3	A-3
		Others	F3 lower	NP	A-3 lower	-	R-3	A-3 lower
	The match-up for collective investment undertakings	1	AAA to AA-	Aaa to Aa3	FCQR: AAAf to AA-f; PSFR: AAAm to AA-m	-	-	-
		2	A+ to A-	A1 to A3	FCQR: A+f to A-f; PSFR: A+m to A-m	-	-	-
		3	BBB+ to BBB-	Baa1 to Baa3	FCQR: BBB+f to BBB-f; PSFR: BBB+m to BBB-m	-	-	-
4		BB+ to BB-	Ba1 to Ba3	FCQR: BB+f to BB-f; PSFR: BB+m to BB-m	-	-	-	
5		B+ to B-	B1 to B3	FCQR: B+f to B-f; PSFR: B+m to B-m	-	-	-	
6		CCC+ and lower	Caa1 and lower	FCQR: CCC+f and lower; PSFR: CCC+m and lower	-	-	-	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (Continued)

Total exposure amount before and after applying risk mitigation techniques and total amounts deducted from the capital which are calculated in accordance with the Appendix-1 of the “Regulation on Measurement and Assessment of Capital Adequacy Ratio of Banks” are presented below:

December 31,2025										
Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others ^(*)	Deductions from Shareholders' Equity
1 Amount before credit risk mitigation	22.032.121	-	6.905.543	1.737.144	1.747.073	-	42.096.827	-	-	708.606
2 Amount after credit risk mitigation	22.896.831	-	10.051.494	1.619.231	1.691.661	-	38.259.491	-	-	-

(*) 500% risk weight.

December 31,2024										
Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others ^(*)	Deductions from Shareholders' Equity
1 Amount before credit risk mitigation	5.252.628	-	5.222.627	349.381	563.239	-	13.791.195	-	27.648	359.940
2 Amount after credit risk mitigation	5.904.002	-	5.372.368	348.627	563.239	-	12.990.834	-	27.648	-

(*) 500% risk weight.

(10) Amounts of impaired loans and past due receivables, value adjustments and provisions, current period value adjustments and provisions according to sectors or counterparties individually:

According to TAS and TFRS, Impaired Loans: These are loans that are overdue for more than 90 days as of the end of the reporting period or that are considered to be impaired due to their creditworthiness. For these loans, a “Specific Provision” calculation is made within the scope of the Provisions Regulation.

Past-due Loans: These are loans that are overdue for up to 90 days as of the end of the reporting period but have not been impaired. For these loans, a “General Provision” calculation is made within the scope of the Provisions Regulation.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (Continued)

December 31, 2025 Sectors / Counterparties	Loans		Provisions
	Impaired Value (TFRS 9)		Provisions for Credit Losses (TFRS 9)
	Significant increase in credit risk (Stage 2)	Default (Stage 3)	
1 Agriculture	-	8.932	8.932
1.1 Farming and stockbreeding	-	8.932	8.932
1.2 Forestry	-	-	-
1.3 Fishery	-	-	-
2 Manufacturing	245.596	166.174	171.928
2.1 Mining	-	2.393	2.393
2.2 Manufacturing Industry	245.596	163.781	169.535
2.3 Electricity, gas, water	-	-	-
3 Construction	29.529	101.424	101.492
4 Services	233.858	111.728	119.805
4.1 Wholesale and retail trade	44.314	5.028	5.436
4.2 Hotel, food and beverage services	-	-	-
4.3 Transportation and telecommunication	9.589	104.677	105.424
4.4 Financial institutions	-	-	-
4.5 Real estate and renting services	174.985	-	6.916
4.6 Self-employment services	4.970	2.023	2.029
4.7 Education services	-	-	-
4.8 Health and social services	-	-	-
5 Other	2.741	247	398
6 Total	511.724	388.505	402.555

(11) Information related to value adjustments and credit provisions:

December 31, 2025					
Risk Weight	Opening Balance	Provision made during the period	Reversal of Provisions	Other Adjustments	Closing Balance
1 Stage 3 Provisions	-	392.160	(3.655)	-	388.505
2 Stage 1 and 2 Provisions	369.935	273.341	(314.046)	(178.382)	150.848

(*) The explanatory notes and disclosures related to the financial statements include the reversal of provisions between the impairment provision before the transition to TFRS 9 as specified in the third section and the new expected credit loss provision measured in accordance with the expected credit loss model prescribed by TFRS 9 as of 1 July 2025.

December 31, 2024					
Risk Weight	Opening Balance	Provision made during the period	Reversal of Provisions	Other Adjustments	Closing Balance
General Provisions	88	369.847	-	-	369.935

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. EXPLANATIONS ON CREDIT RISK (Continued)

Explanations on risks including countercyclical capital buffer calculation

Explanations on receivables from consolidated private sector:

December 31,2025

Country where risk is ultimately taken	Private sector loans in banking books	Risk weighted amount calculated within trading book	Total
Türkiye	33.707.585	656.603	34.364.188
England	903.224	1.015.927	1.919.151
Switzerland	376.674	249.458	626.132
Malaysia	114.954	-	114.954
Romania	98.804	-	98.804
United Arab Emirates	6.080	-	6.080

December 31,2024

Country where risk is ultimately taken	Private sector loans in banking books	Risk weighted amount calculated within trading book	Total
Türkiye	12.474.117	60.007	12.534.124
England	427.169	-	427.169
Malaysia	-	96.862	96.862
Netherlands	30.006	-	30.006

III. EXPLANATIONS ON CURRENCY RISK

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

- 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.
- The Bank does not have any derivative financial instruments held for hedging purposes.
- 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.
- 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 December 31, 2025 - Balance sheet evaluation rate	42,8457	50,2859
As of December 24, 2025	42,7434	50,4208
As of December 25, 2025	42,7641	50,3896
As of December 26, 2025	42,7656	50,3547
As of December 29, 2025	42,8542	50,4519
As of December 30, 2025	42,8623	50,4532
As of December 31, 2025	42,8457	50,2859
Simple arithmetical average of the thirty days	42,6061	49,9225

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

Information on currency risk of the Bank:

	EUR	USD	Other FC ^(*)	Total
December 31, 2025				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye Banks	11.448.476	3.177.319	9.307.022	23.932.817
Financial assets at fair value through profit and loss ^(*****)	842.104	2.791.117	3.093.915	6.727.136
Money market placements	-	1.014.227	-	1.014.227
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	-
Loans and financial lease receivables	-	1.215.297	-	1.215.297
Subsidiaries, associates and joint ventures	6.376.280	6.884.627	8.577.566	21.838.473
Financial Assets Measured at Amortised Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	245	2.995	-	3.240
Total assets	18.667.105	15.085.582	20.978.503	54.731.190
Liabilities				
Current account and funds collected from banks via participation accounts	-	-	4.353	4.353
Other current and profit-sharing accounts ^(**)	10.366.816	8.042.154	36.158.371	54.567.341
Money market borrowings	-	-	-	-
Funds provided from other financial institutions and subordinated loans	-	587.753	-	587.753
Marketable securities issued	-	-	-	-
Miscellaneous payables	1.187	5.161.310	1.265	5.163.762
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities ^(*****)	66.361	1.072.270	1.825	1.140.456
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
31 December 2024				
Total assets	6.215.760	6.299.982	1.593.142	14.108.884
Total liabilities	5.131.056	5.618.541	1.646.430	12.396.027
Net balance sheet position	1.084.704	681.441	(53.288)	1.712.857
Net off balance sheet position	(1.085.003)	(900.571)	50.204	(1.935.370)
Derivative financial instruments assets	1.840.484	5.240.477	2.441.729	9.522.690
Derivative financial instruments liabilities	2.925.487	6.141.048	2.391.525	11.458.060
Non-cash loans	991.284	1.064.700	-	2.055.984

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

^(**) 36.149.734 TL of the balance shown as other FC in the other special current account and participation accounts line consists of precious metal accounts.

^(***) As of 31 December 2025, derivative financial instruments include foreign exchange purchase commitments of TL 28.870.650 (31 December 2024: TL 4.634.521), and derivative financial liabilities include foreign exchange sale commitments of TL 22.823.086 (31 December 2024: TL 3.818.130).

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

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

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

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025**

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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

	December 31, 2025	Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
		TL+FC	FC	TL+FC	FC
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			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 are as follows:

Liquidity Coverage Ratio (%)	December 31, 2025	
	TL+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

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 ^(*)	
		TL+FC	FC	TL+FC	FC
	December 31, 2024				
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			4.301.413	2.631.654
	CASH OUTFLOWS				
2	Retail and Small Business Funds Collected	920.565	586.825	92.057	58.683
3	Stable Funds Collected	-	-	-	-
4	Less stable Funds Collected	920.565	586.825	92.057	58.683
5	Unsecured Funding other than Retail and Small Business Customers Deposits	10.568.062	5.152.822	5.956.242	2.779.449
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	9.499.519	4.565.768	4.887.699	2.192.395
8	Other Unsecured Funding	1.068.543	587.054	1.068.543	587.054
9	Secured funding			-	-
10	Other Cash Outflows	16.793	11.526	12.876	11.108
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	12.441	11.062	12.441	11.062
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	4.352	464	435	46
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	-	-	-	-
16	TOTAL CASH OUTFLOWS			6.061.175	2.849.240
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	4.529.801	2.445.422	3.511.387	2.131.474
19	Other contractual cash inflows	51.413	17.794	51.413	17.794
20	TOTAL CASH INFLOWS	4.581.214	2.463.216	3.562.800	2.149.268
				Upper limit applied amounts	
21	TOTAL HQLA			4.301.413	2.631.654
22	TOTAL NET CASH OUTFLOWS			2.498.375	712.310
23	LIQUIDITY COVERAGE RATIO (%)			172,17	369,45

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Presentation of assets and liabilities according to their remaining maturities

December 31, 2025	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	12.982.768	13.024.772	-	-	-	-	-	26.007.540
Banks	6.747.381	1.763.000	-	-	-	-	-	8.510.381
Financial Assets at Fair Value Through Profit and Loss (**)	1.339.304	1.147.565	-	-	-	-	-	2.486.869
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	5.076	200.477	1.096.346	3.885.958	-	-	5.187.857
Loans	72.154	5.661.976	8.206.647	26.779.019	13.235.542	347.598	-	54.302.936
Financial Assets Measured at Amortised Cost	-	-	-	249.879	500.757	-	-	750.636
Other Assets	-	-	-	-	-	-	2.431.935	2.431.935
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
Liabilities								
Current account and funds collected from banks via participation accounts	4.353	-	-	-	-	-	-	4.353
Other current and profit-sharing accounts	31.577.504	29.753.708	11.804.037	3.314.078	13.094	-	-	76.462.421
Funds provided from other financial institutions and subordinated loans	-	1.668.205	3.326.730	778.132	-	-	-	5.773.067
Money Market Borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	5.627.940	5.627.940
Other liabilities (*)	-	1.048.245	75	21.256	139.370	57.751	10.543.676	11.810.373
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								
	-	(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
December 31, 2024								
Total Assets	5.477.387	8.178.969	5.915.902	8.549.637	5.504.878	-	1.008.384	34.635.157
Total Liabilities	2.410.561	14.501.550	7.763.461	1.590.258	75.321	30.680	8.263.326	34.635.157
Net Liquidity Gap	3.066.826	(6.322.581)	(1.847.559)	6.959.379	5.429.557	(30.680)	(7.254.942)	-
Net Off-balance sheet Position								
	-	(7.449)	-	-	-	-	-	(7.449)
Financial Derivative Assets	-	7.680.314	-	-	-	-	-	7.680.314
Financial Derivative Liabilities	-	7.687.763	-	-	-	-	-	7.687.763
Non-cash Loans	-	45.408	251.719	3.820.710	1.614.136	1.603.741	-	7.335.714

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

(**) Derivative financial instruments are included.

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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%.

December 31, 2025		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding						
1	Capital Instruments	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 or 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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (Continued):

NSFR ratio development in the last 3 months of 2025 is shown in the table below:

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Net Stable Funding Ratio (Continued):

NSFR ratio development in the last 3 months of 2024 is shown in the table below.

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

VI. EXPLANATIONS ON LEVERAGE RATIO

As of December 31, 2025, leverage ratio of the Bank calculated from the arithmetic average of the last three months is 7,69% (December 31, 2024: 15,68%). Leverage ratio is required to remain minimum 3% as per "Communiqué on Measurement and Evaluation for Leverage Ratios of Banks". In the current period, the total risk amount increased due to the increase in on-balance sheet and off-balance sheet items. Leverage ratio increased compared to the previous period and maintained its strong course above the legal limit of 3%.

		December 31, 2025 ^(*)	December 31, 2024 ^(*)
	Balance sheet assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	84.709.737	29.135.001
2	(Assets deducted from Core capital)	(601.559)	(296.084)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	84.108.178	28.838.917
	Derivative financial assets and credit derivatives		
4	Cost of replenishment for derivative financial assets and credit derivatives	2.647.395	128.094
5	Potential credit risk amount of derivative financial assets and credit derivatives	1.397.061	53.237
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	4.044.456	181.331
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	-	-
8	Risk amount arising from intermediary transactions	-	-
9	Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	-	-
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	24.774.979	15.091.191
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	24.774.979	15.091.191
	Capital and total risk		
13	Core Capital	8.680.519	6.917.686
14	Total risk amount (sum of lines 3, 6, 9 and 12)	112.927.613	44.111.439
	Leverage ratio		
15	Leverage ratio (%)	7,69	15,68

(*) 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

a. Information on fair value of financial assets and liabilities:

The following table summarizes the carrying values and fair values of financial assets and liabilities. The carrying value represents the acquisition costs and accumulated profit share accruals of corresponding financial assets or liabilities.

The fair values of financial assets and liabilities are calculated based on the following principles:

The fair values of financial investments measured at amortised cost are determined based on market prices.

The fair value of loans is determined by calculating the discounted cash flows using the current market profit share rates.

Carrying value of funds collected via special current accounts and participation accounts is assumed to approximate their fair value as they are valued at year-end unit values.

The fair values of funds collected from financial institutions are determined by calculating the discounted cash flows using the current market profit share rates.”

	Carrying value		Fair value	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Financial Assets				
Money market placements	-	-	-	-
Banks	8.510.966	4.437.621	8.510.966	4.437.621
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	1.339.304	133.298	1.339.304	133.298
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	5.187.857	964.443	5.187.857	964.443
Financial Assets Measured at Amortised Cost	750.636	391.310	708.176	224.336
Loans and financial lease receivables	54.302.936	23.033.822	52.176.164	19.640.307
Financial Liabilities				
Funds collected from banks via current accounts and profit sharing accounts	4.353	2.136	4.353	2.136
Other current and profit sharing accounts	76.462.421	23.822.573	76.462.421	23.822.573
Funds provided from other financial institutions	5.520.238	1.922.240	5.773.067	1.922.240
Marketable securities issued	-	480.631	-	478.935
Miscellaneous payables	5.627.938	222.639	5.627.938	222.639

b. Information on fair value measurement recognized in the financial statements:

TFRS 7 “Financial Instruments: Turkish Financial Reporting Standard Related to Explanations” sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish a basis for fair value measurement. Aforesaid fair value hierarchy is determined as follows:

- Quoted prices (unadjusted) in active markets for identical assets or liabilities (Level I);
- Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in Level 1 (Level II);
- Data not based on observable data regarding assets and liabilities (Level III).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

VII. Explanations on presentation of financial assets and liabilities at fair value (Continued):

Fair value hierarchy of the financial assets and liabilities of the Bank carried at fair value according to the foregoing principles are given in the table below:

December 31, 2025 ^(*)	Level I	Level II	Level III	Total
Financial assets				
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	1.339.304	-	-	1.339.304
Government Securities	-	-	-	-
Equity securities	-	-	15	15
Other Financial Assets	1.339.289	-	-	1.339.289
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	5.187.857	-	-	5.187.857
Equity securities	-	-	-	-
Government Securities	4.980.309	-	-	4.980.309
Other Financial Assets	207.548	-	-	207.548
Derivative Financial Assets	1.147.565	-	-	1.147.565
Financial Liabilities				
Derivative Financial Liabilities	1.050.687	-	-	1.050.687

^(*) In the current period, there is no classification between level I and level II.

December 31, 2024 ^(*)	Level I	Level II	Level III	Total
Financial assets				
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	133.298	-	-	133.298
Government Securities	-	-	-	-
Equity securities	-	-	15	15
Other Financial Assets	133.283	-	-	133.283
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	964.443	-	-	964.443
Equity securities	-	-	-	-
Government Securities	964.443	-	-	964.443
Other Financial Assets	-	-	-	-
Derivative Financial Assets	22.274	-	-	22.274
Financial Liabilities				
Derivative Financial Liabilities	26.146	-	-	26.146

^(*) In the current period, there is no classification between level I and level II.

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

The Bank does not perform purchases, sales and custody services on behalf of its customers. The Bank has no fiduciary transactions.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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)

Risk Management Department: (Continued)

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

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

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

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

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

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

	Risk Weighted Amount		Minimum capital requirement
	December 31, 2025	December 31, 2024	December 31, 2025
1 Credit risk (excluding counterparty credit risk) (CCR)	38.365.742	14.541.780	3.069.259
2 Standardised approach (SA)	38.365.742	14.541.780	3.069.259
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	2.029.610	64.897	162.369
5 Standardised approach for counterparty credit risk (SA-CCR)	2.029.610	64.897	162.369
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	1.308.897	948	104.712
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	4.400.525	378.763	352.042
17 Standardised approach (SA)	4.400.525	378.763	352.042
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	2.050.407	71.588	164.033
20 Basic Indicator Approach	2.050.407	71.588	164.033
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	48.155.181	15.057.976	3.852.415

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b. Financial statements and regulatory exposures reconciliation:

b.1. Differences and Matching Between Accounting-related Consolidation and Legal Consolidation:

December 31, 2025	Carrying value reported in financial tables in accordance with Turkish Accounting Standards (TAS) ^(*)		Carrying values of items in accordance with Turkish Accounting Standards (TAS)			
	Subject to credit risk	Subject to counterparty credit risk	Securitization positions	Subject to market risk ^(**)	Not subject to capital requirements or deducted from capital	
Assets						
Cash and cash equivalents	34.517.921	34.517.921	-	-	-	
Financial assets at fair value through profit and loss	1.339.304	-	-	1.339.304	-	
Financial Assets at Fair Value through Other Comprehensive Income	5.187.857	5.187.857	-	-	-	
Financial Assets Measured at Amortised Cost	750.636	750.636	-	-	-	
Derivative Financial Assets	1.147.565	-	1.147.565	-	-	
Expected Credit Losses (-)	585	585	-	-	-	
LOANS (Net)	54.302.936	54.302.936	-	-	-	
Loans	52.258.149	52.258.149	-	-	-	
Financial Lease Receivables	2.584.221	2.584.221	-	-	-	
Factoring Receivables	-	-	-	-	-	
Expected Credit Losses (-)	539.434	539.434	-	-	150.848	
Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	
Ownership Investments	655.250	655.250	-	-	-	
Tangible Assets (Net)	922.074	922.074	-	-	250.615	
Intangible Assets (Net)	457.990	457.990	-	-	457.991	
Investment Property (Net)	-	-	-	-	708.605	
Current Tax Asset	7.944	7.944	-	-	-	
Deferred Tax Asset	-	-	-	-	-	
Other Assets	388.677	388.677	-	-	-	
Total assets	99.678.154	97.191.285	1.147.565	1.339.304	1.266.363	
Liabilities						
Funds collected	76.466.774	-	-	-	76.466.774	
Funds borrowed	5.773.067	-	-	-	5.773.067	
Borrowings from money markets	-	-	-	-	-	
Securities issued (Net)	-	-	-	-	-	
Financial Liabilities At Fair Value Through Profit and Loss	-	-	-	-	-	
Derivative Financial Liabilities	1.050.687	-	1.050.687	-	1.050.687	
Lease Payables	219.968	-	-	-	219.968	
Provisions	583.933	-	-	-	583.933	
Current Tax Liability	402.872	-	-	-	402.872	
Deferred Tax Liability	79.485	-	-	-	79.485	
Liabilities For Assets Held For Sale and Assets of Discontinued (Net)	-	-	-	-	-	
Subordinated Loans	-	-	-	-	-	
Other Liabilities	5.627.940	-	-	-	5.627.940	
Shareholders' equity	9.473.428	-	-	-	9.473.428	
Total liabilities	99.678.154	-	1.050.687	-	99.678.154	

(*) Represents the valued amounts of items subject to general market risk and specific risk according to Turkish Accounting Standards.

(**) Market risk includes general market risk and specific risk items valued in accordance with TAS.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b. Financial statements and regulatory exposures reconciliation (continued):

b.1. Differences and Matching Between Accounting-related Consolidation and Legal Consolidation (continued):

December 31, 2024	Carrying value reported in financial tables in accordance with Turkish Accounting Standards (TAS) ^(*)	Carrying values of items in accordance with Turkish Accounting Standards (TAS)				Not subject to capital requirements or deducted from capital
		Subject to credit risk	Subject to counterparty credit risk	Securitization positions	Subject to market risk ^(**)	
Assets						
Cash and cash equivalents	9.081.626	9.081.626	-	-	-	-
Financial assets at fair value through profit and loss	133.298	15	-	-	133.283	-
Financial Assets at Fair Value through Other Comprehensive Income	964.443	964.443	-	-	-	-
Financial Assets Measured at Amortised Cost	391.310	391.310	-	-	-	-
Derivative Financial Assets	22.274	22.274	22.274	-	-	-
Expected Credit Losses (-)	-	-	-	-	-	-
LOANS (Net)	23.033.822	23.033.822	-	-	-	-
Loans	23.029.459	23.029.459	-	-	-	-
Financial Lease Receivables	4.363	4.363	-	-	-	-
Factoring Receivables	-	-	-	-	-	-
Expected Credit Losses (-)	-	-	-	-	-	-
Assets Held for Sale and Assets of Discontinued Operations (Net)	-	-	-	-	-	-
Ownership Investments	1.250	1.250	-	-	-	-
Tangible Assets (Net)	490.907	490.907	-	-	-	147.382
Intangible Assets (Net)	212.558	212.558	-	-	-	212.558
Investment Property (Net)	-	-	-	-	-	359.940
Current Tax Asset	34	34	-	-	-	-
Deferred Tax Asset	77.838	77.838	-	-	-	-
Other Assets	225.797	225.797	-	-	-	-
Total assets	34.635.157	34.479.600	22.274	-	133.283	719.880
Liabilities						
Funds collected	23.824.709	-	-	-	-	23.824.709
Funds borrowed	1.922.240	-	-	-	-	1.922.240
Borrowings from money markets	480.631	-	480.631	-	-	-
Securities issued	-	-	-	-	-	-
Financial Liabilities At Fair Value Through Profit and Loss	-	-	-	-	-	-
Derivative Financial Liabilities	26.146	-	-	-	-	26.146
Lease Payables	118.104	-	-	-	-	118.104
Provisions	399.071	-	-	-	-	399.071
Current Tax Liability	299.527	-	-	-	-	299.527
Deferred Tax Liability	-	-	-	-	-	-
Liabilities For Assets Held For Sale and Assets of Discontinued (Net)	-	-	-	-	-	-
Subordinated Loans	-	-	-	-	-	-
Other Liabilities	222.639	-	-	-	-	222.639
Shareholders' equity	7.342.090	-	-	-	-	7.342.090
Total liabilities	34.635.157	-	480.631	-	-	34.154.526

(*) Represents the valued amounts of items subject to general market risk and specific risk according to Turkish Accounting Standards.

(**) Market risk includes general market risk and specific risk items valued in accordance with TAS.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

b. Financial statements and regulatory exposures reconciliation (continued):

b.2. Main reasons of the differences between the risk amounts and Carrying Value in accordance with Turkish Accounting Standards (TAS):

December 31, 2025		Total	Subject to credit risk	Securitisation positions	Subject to counterparty credit risk	Subject to market risk ^(*)
1	Carrying value of assets within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	99.678.153	97.191.284	-	1.147.565	1.339.304
2	Carrying value of liabilities within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	1.050.687	-	-	1.050.687	-
3	Total net amount within the scope of legal consolidation	98.627.466	97.191.284	-	96.878	1.339.304
4	Off balance sheet amounts	359.061.797	17.583.552	-	1.390.237	-
5	Repo and similar transactions (**)	-	-	-	-	-
6	Differences in valuations	-	-	-	-	-
7	Differences arising from different netting rules (other than those set out in line 2)	-	-	-	-	-
8	Differences arising from consideration of provisions	-	-	-	-	-
9	Differences arising from BRSA's applications	-	(40.256.128)	-	-	-
10	Risk amounts	457.689.263	74.518.708	-	1.487.115	1.339.304

^(*) Represents the valued amounts of items subject to general market risk and specific risk according to Turkish Accounting Standards.

^(**) In accordance with "Regulation on Measurement and Assessment of Capital Adequacy of Banks", it is counterparty credit risk amount calculated for repurchase agreements and similar transactions.

December 31, 2024		Total	Subject to credit risk	Securitisation positions	Subject to counterparty credit risk	Subject to market risk ^(*)
1	Carrying value of assets within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	34.635.157	34.479.600	-	22.274	133.283
2	Carrying value of liabilities within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	480.631	-	-	480.631	-
3	Total net amount within the scope of legal consolidation	34.154.526	34.479.600	-	(458.357)	133.283
4	Off balance sheet amounts	34.643.074	3.493.828	-	62.188	-
5	Repo and similar transactions (**)	-	-	-	-	-
6	Differences in valuations	-	-	-	-	-
7	Differences arising from different netting rules (other than those set out in line 2)	-	-	-	-	-
8	Differences arising from consideration of provisions	-	-	-	-	-
9	Differences arising from BRSA's applications	-	(12.766.710)	-	-	-
10	Risk amounts	68.797.600	25.206.718	-	(396.169)	133.283

^(*) Represents the valued amounts of items subject to general market risk and specific risk according to Turkish Accounting Standards.

^(**) In accordance with "Regulation on Measurement and Assessment of Capital Adequacy of Banks", it is counterparty credit risk amount calculated for repurchase agreements and similar transactions.

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

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c. Credit risk:

c.1. General information on credit risk:

c.1.1. General qualitative information on credit risk:

This information is already included in “Explanations on Credit Risk” and “The Bank's risk management approach”.

c.1.2. Credit quality of assets:

December 31, 2025	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net values
	Defaulted	Non-defaulted		
1 Loans	388.505	54.453.865	539.353	54.303.017
2 Debt securities	-	5.938.493	858	5.937.635
3 Off-balance sheet exposures	-	25.680.683	62.000	25.618.683
4 Total	388.505	86.073.041	602.211	85.859.335

December 31, 2024	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net values
	Defaulted	Non-defaulted		
1 Loans	-	23.035.345	1.523	23.033.822
2 Debt securities	-	1.488.089	-	1.488.089
3 Off-balance sheet exposures	-	19.310.449	54.674	19.255.775
4 Total	-	43.833.883	56.197	43.777.686

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

	December 31, 2025	December 31, 2024
1 Defaulted loans and debt securities at end of the previous reporting period	-	-
2 Loans and debt securities that have defaulted since the last reporting period	392.160	-
3 Receivables back to non-defaulted status	-	-
4 Amounts written off	-	-
5 Other changes	(3.655)	-
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	388.505	-

Aging analysis for past due receivables:

As per Financial instruments segmentations, aging analysis of past due but not impaired financial assets is as follows:

	0-30 Day	31-90 Day	Total
December 31, 2025	39.639	511.724	551.363
December 31, 2024	-	-	-

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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MALİ BÜNYEYE VE RİSK YÖNETİMİNE İLİŞKİN BİLGİLER (Devamı)

IX. RİSK YÖNETİMİNE İLİŞKİN AÇIKLAMALAR (Devamı)

c.1.4. Receivables that provisions are set in terms of geographical region:

Current Period	Non-performing Loans ^(*)	Specific Provision ^(*)
Domestic	388.505	388.505
Off-shore Banking Countries	-	-
Other Countries	-	-
General Total	388.505	388.505

^(*) Represents amounts for cash loans.

c.2. Credit risk mitigation

c.2.1 Qualitative disclosure on credit risk mitigation techniques:

On and off balance sheet offsetting agreements are not utilized.

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

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

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

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

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

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

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

c.2.2 Credit risk mitigation techniques:

December 31, 2025	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1 Loans	40.053.282	14.401.112	4.069.919	-	-	-	-
2 Debt securities	5.880.983	57.508	57.508	-	-	-	-
3 Total	45.934.265	14.458.620	4.127.427	-	-	-	-
4 Of which defaulted	-	-	-	-	-	-	-

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. RİSK YÖNETİMİNE İLİŞKİN AÇIKLAMALAR (Devamı)

c.3. Credit risk under standardised approach:

c.3.1. Qualitative disclosures on banks' use of external credit ratings under the standardised approach for credit risk:

Explanations on rating grades that the banks use for calculation of credit risk by the standardised approach are mentioned in the footnote numbered (II) Explanations on Credit Risk.

c.3.2. Credit risk exposure and credit risk mitigation techniques:

December 31, 2025		Exposures before Credit Conversion Rate and Credit Risk Mitigation		Credit Risk Mitigation and Exposures post-Credit Conversion Rate		Risk Weighted Average and Risk Weighted Average Density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments or central banks	20.281.833	-	20.281.833	-	-	0,00%
2	Receivables from regional or local governments	-	-	-	-	-	0,00%
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0,00%
4	Receivables from multilateral development banks	-	-	-	-	-	0,00%
5	Receivables from international organizations	-	-	-	-	-	0,00%
6	Receivables from banks and brokerage houses	6.293.777	646.208	6.293.777	646.207	1.528.188	22,02%
7	Receivables from corporates	21.998.952	24.520.891	21.998.952	16.394.954	35.226.593	91,75%
8	Retail receivables	-	213.201	-	-	-	0,00%
9	Receivables secured by mortgages on property	1.620.703	181.959	1.620.703	116.441	567.658	32,68%
10	Receivables secured by mortgages on commercial property	1.808.847	753.215	1.808.847	425.954	1.304.666	58,38%
11	Past due receivables	-	-	-	-	-	0,00%
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	0,00%
13	Collateralized Securities	-	-	-	-	-	0,00%
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	0,00%
15	Investments similar to collective investment funds	1.308.897	-	1.308.897	-	1.308.897	100,00%
16	Other receivables	2.966.880	-	2.966.880	-	1.091.085	36,78%
17	Equity share investments	655.265	-	655.265	-	655.265	100,00%
18	Total	56.935.154	26.315.474	56.935.154	17.583.556	41.682.352	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.3.2. Credit risk exposure and credit risk mitigation techniques (continued):

December 31, 2024	Exposures before Credit Conversion Rate and Credit Risk Mitigation		Credit Risk Mitigation and Exposures post-Credit Conversion Rate		Risk Weighted Average and Risk Weighted Average Density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments or central banks	4.830.858	-	4.830.858	-	0,00%
2	Receivables from regional or local governments	-	-	-	-	0,00%
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	0,00%
4	Receivables from multilateral development banks	-	-	-	-	0,00%
5	Receivables from international organizations	-	-	-	-	0,00%
6	Receivables from banks and brokerage houses	5.197.267	6.240.384	5.197.267	24.456	20,00%
7	Receivables from corporates	9.996.831	9.829.758	9.996.831	3.426.710	93,27%
8	Retail receivables	-	-	-	-	0,00%
9	Receivables secured by mortgages on property	343.131	12.499	343.131	6.250	34,93%
10	Receivables secured by mortgages on commercial property	323.818	72.825	323.818	36.412	58,70%
11	Past due receivables	-	-	-	-	0,00%
12	Receivables defined in high risk category by BRSA	27.648	-	27.648	-	500,00%
13	Securities collateralized by mortgages	-	-	-	-	0,00%
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	0,00%
15	Investments similar to collective investment funds	948	-	948	-	100,00%
16	Other receivables	991.124	-	991.124	-	57,44%
17	Equity share investments	1.265	-	1.265	-	100,00%
18	Total	21.712.890	16.155.466	21.712.890	3.493.828	14.607.187

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.3.3 Exposures by asset classes and risk weights:

	December 31, 2025	35% secured by Property mortgage										Total risk amount (post-CCF and CRM)		
		Risk Classes/Risk Weighted	0%	10%	20%	25%	50%	75%	100%	150%	250%		Others ^(*)	
1	Receivables from central governments or central banks	20.281.833	-	-	-	-	-	-	-	-	-	-	-	20.281.833
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	6.746.467	-	-	29.243	-	164.274	-	-	-	-	6.939.984
7	Receivables from corporates	655.927	-	3.138.405	-	-	1.325	-	34.598.249	-	-	-	-	38.393.906
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	113.279	-	4.632	-	1.619.233	-	-	-	-	-	-	-	1.737.144
10	Receivables secured by mortgages on commercial property	95.504	-	5.105	-	-	1.661.093	-	473.099	-	-	-	-	2.234.801
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-	-	1.308.897	-	-	-	-	1.308.897
16	Other receivables	-	-	-	-	-	-	-	655.265	-	-	-	-	655.265
17	Equity share investments	1.750.288	-	156.885	-	-	-	-	1.059.707	-	-	-	-	2.966.880
18	Total	22.896.831	-	10.051.494	-	1.619.233	1.691.661	-	38.259.491	-	-	-	-	74.518.710

(*) 500 % risk weight.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

c.3.3 Exposures by asset classes and risk weights (continued)

December 31, 2024		35% secured by Property mortgage											Total risk amount (post-CCF and CRM)
Risk Classes/Risk Weighted	0%	10%	20%	25%	50%	75%	100%	150%	250%	Others ^(*)			
1	Receivables from central governments or central banks	4.830.858	-	-	-	-	-	-	-	-	-	4.830.858	
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	
6	Receivables from banks and brokerage houses	-	-	5.221.722	-	-	-	-	-	-	-	5.221.723	
7	Receivables from corporates	650.620	-	149.741	-	267.086	-	12.356.094	-	-	-	13.423.541	
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	
9	Receivables secured by mortgages on property	754	-	-	-	348.627	-	-	-	-	-	349.381	
10	Receivables secured by mortgages on commercial property	-	-	872	-	296.152	-	63.206	-	-	-	360.230	
11	Past due receivables	-	-	-	-	-	-	-	-	-	-	-	
12	Receivables defined in high-risk category by BRSA	-	-	-	-	-	-	-	-	-	27.648	27.648	
13	Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	
15	Investments similar to collective investment funds	-	-	-	-	-	-	948	-	-	-	948	
16	Other receivables	-	-	-	-	-	-	1.265	-	-	-	1.265	
17	Equity share investments	421.770	-	33	-	-	-	569.321	-	-	-	991.124	
18	Total	5.904.002	-	5.372.368	-	348.627	563.239	-	12.990.834	-	-	27.648	25.206.718

(*) 500 % risk weight.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

d. Qualitative disclosure on counterparty credit risk:

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

December 31, 2025	Replacement cost	Potential Future exposure	EEPE ^(*)	Alpha used for computing regulatory exposure at default	EAD post- CRM	RWA
1 Standardised Approach - CCR (for derivatives)	1.140.741	1.397.061		1,4	2.537.802	2.029.610
2 Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
3 Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
4 Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5 Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6 Total						2.029.610

(*) Effective Expected Positive Exposure.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

(*) Effective Expected Positive Exposure.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

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

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

Risk Classes	December 31, 2025											Total credit exposure ^(*)
	Risk Weighted											
	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	
Receivables from central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	616.963	-	-	29.242	-	-	-	-	-	646.206
Receivables from corporates	-	-	-	-	-	-	-	1.891.596	-	-	-	1.891.596
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	616.963	-	-	29.242	-	1.891.596	-	-	-	2.537.802

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

d.3. CCR exposures by risk class and risk weights (Continued):

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

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

d.4. Collaterals for CCR

December 31, 2025	Collateral for derivative transactions				Collateral for other transactions	
	Collaterals received		Collaterals granted		Collaterals received	Collaterals granted
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash-domestic currency	203.886	-	-	-	-	-
Cash-foreign currency	5.054.036	-	-	-	-	-
Domestic sovereign debts	-	-	-	-	-	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	5.257.922	-	-	-	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON RISK MANAGEMENT (Continued)

d.4. Collaterals for CCR (Continued):

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

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

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

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

		December 31, 2025		December 31, 2024	
		Post-CRM	RWA	Post-CRM	RWA
1	Exposures to QCCPs (total)		7.136		340
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
3	(i) OTC derivatives	-	-	-	-
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) Securities financing transactions	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-		-	
8	Non-segregated initial margin	-	-	-	-
9	Pre-funded default fund contributions	10.465	7.136	10.465	340
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs (total)		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-		-	
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Information to be announced to public on Securitization:

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

XI. EXPLANATIONS ON RISK MANAGEMENT (Continued)

f. Qualitative disclosure on market risk:

The Bank has internal regulations consisting of policies, processes, and procedures that define the market risks exposed to and detail the measurement, monitoring, and control processes. Policies, procedures, and processes are updated at least annually or more frequently if necessary, considering legal or internal bank changes. Market risk-related work is carried out by the "Market Risk, Operational Risk, and Reporting" service under the Risk Management Department. The relevant work includes legal market risk calculations, monitoring compliance with bank-determined limits, and stress test calculations. The Treasury Department works closely with market risk management. During the creation and updating of internal bank policy, procedure, and process documents that can be addressed within the scope of market risk, opinions and suggestions are obtained from relevant departments. Additionally, in case of non-compliance with the limits monitored within the scope of market risk, information is obtained from relevant units about the reason for exceedances and actions taken/to be taken. The amount subject to market risk in the Bank is calculated using the standard method within the scope of the "Regulation on Measurement and Evaluation of Banks' Capital Adequacy." The capital requirements for interest (profit share) rate risk, exchange rate risk (including gold), commodity risk, settlement risk, and equity risk calculated according to the standard method are multiplied by twelve and a half to determine the total.

Standardised approach:

	December 31, 2025	December 31, 2024
	RWA	RWA
Outright products		
1 Profit rate risk (general and specific)	87.650	135.650
2 Equity risk (general and specific)	60.775	-
3 Foreign exchange risk	399.950	224.988
4 Commodity risk	3.852.150	18.125
Options		
5 Simplified approach	-	-
6 Delta-plus method	-	-
7 Scenario approach	-	-
8 Securitisation	-	-
9 Total	4.400.525	378.763

g. Disclosure to the Public Regarding Operational Risk:

Capital requirement for operational risk is calculated annually by using the Basic Indicator Method in accordance with Article 24 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks. As of December 31, 2025, amount subject to operational risk and the calculation information are given below.

December 31,2025	2 PP Value	1 PP Value	CP Value	Total number of years for which gross income is positive	Rate (%)	Total
Gross Income	12.330	91.397	3.176.924	1.093.550	15	164.033
Amount subject to Operational Risk (Total*12,5)						2.050.407

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

XII. EXPLANATIONS ON RISK MANAGEMENT (Continued)

h. Qualitative disclosure on profit rate risk arising from banking books

1) Important assumptions including the nature of profit rate risk arising from banking books and the early repayment of loans and movements in deposits other than time deposits with measurement frequency of the profit rate risk

The scope of the profit share rate risk arising from the banking book includes key assumptions such as the early repayment of fixed profit-share loans, the early withdrawal of term funds, and assumptions regarding non-maturity core funds. The measurement principles and frequency of this risk are summarized below:

- Profit share rate risk arising from the banking book is calculated based on month-end balance sheet data within the framework of the Regulation on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Accounts Using the Standardized Approach published in the Official Gazette of the Republic of Türkiye dated 12 May 2025 and numbered 32898.
- Profit share rate-sensitive assets and liabilities are analyzed according to their repricing maturities and expected cash flows. Certain shocks are applied to the differences between the repricing periods of asset and liability items related to banking accounts, and the resulting change in economic value is then expressed as a ratio to Tier 1 capital. The table presents the results of parallel upward and downward profit share rate shocks.

Against the risk that these matters may affect the Bank's capital negatively, these risks are assessed and managed on a weekly basis within the scope of the Charters established by the Board of Directors.

2) Economic value differences arising from profit rate fluctuations in accordance with Regulation on Measurement and Assessment of Profit Rate Risk arising from Banking Books by Standard Shock Method:

Currency	December 31, 2025
Parallel Up	527.529
Parallel Down	(524.610)
Steeper	(200.176)
Steeper	279.738
Short-term Up	503.024
Short-term Down	(486.589)
Maximum	527.529
Tier-I Capital	8.764.650

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

X. EXPLANATIONS ON BUSINESS SEGMENTS:

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

December 31, 2025	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	248.730	11.475.502	2.109.998	13.834.230
Operating Expenses	221.942	9.043.337	1.813.768	11.079.047
Operating Income/Expenses	26.788	2.432.165	296.230	2.755.183
Profit/(Loss) Before Tax	26.788	2.432.165	296.230	2.755.183
Tax Expense	6.786	616.142	75.044	697.972
Current Year Profit/(Loss)	20.002	1.816.023	221.186	2.057.211
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

December 31, 2024	Retail Banking	Commercial, Corporate and SME Banking	Treasury, Other and Undistributable	Total
Operating Income	94.262	3.070.485	2.088.876	5.253.623
Operating Expenses	51.161	2.284.836	1.301.443	3.637.440
Operating Income/Expenses	43.101	785.649	787.433	1.616.183
Profit/(Loss) Before Tax	43.101	785.649	787.485	1.616.235
Tax Expense	-	-	262.593	262.593
Current Year Profit/(Loss)	43.101	785.649	524.892	1.353.642
Total Assets	876	20.678.224	13.956.057	34.635.157
Total Liabilities	580.440	22.346.465	11.708.252	34.635.157

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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SECTION FIVE

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

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

	December 31, 2025	
	TL	FC
Cash/Foreign currency	91.926	1.596.518
CBRT	1.982.797	20.765.370
Other ^(*)	-	1.570.929
Total	2.074.723	23.932.817

^(*) As of December 31, 2025, it includes a precious metals deposit account amounting to TL 1.146.021 and a cash in transit account amounting to TL 424.908.

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

b. Information related to CBRT:

	December 31, 2025	
	TL	FC
Unrestricted demand deposit	1.705.112	8.158.287
Unrestricted time deposit	-	-
Restricted time deposit	277.685	12.607.083
Total	1.982.797	20.765.370
	December 31, 2024	
	TL	FC
Unrestricted demand deposit	553.500	1.535.726
Unrestricted time deposit	-	-
Restricted time deposit	-	2.005.201
Total	553.500	3.540.927

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

c.1. Information on Banks:

	December 31, 2025	
	TL	FC
Banks		
Domestic	1.783.444	1.420.226
Abroad	-	5.307.296
Foreign head offices and branches	-	-
Total	1.783.444	6.727.522
	December 31, 2024	
	TL	FC
Banks		
Domestic	1.625.027	1.745.541
Abroad	-	1.067.053
Foreign head offices and branches	-	-
Total	1.625.027	2.812.594

c.2. Information on foreign bank accounts:

	December 31, 2025	
	Unrestricted amount	Restricted amount
European Union Countries	2.083.216	-
USA and Canada	954.767	-
OECD Countries (*)	2.260.497	-
Off-shore banking regions	-	-
Other(**)	8.816	-
Total	5.307.296	-

(*) OECD countries other than EU countries, USA and Canada.

	December 31, 2024	
	Unrestricted amount	Restricted amount
European Union Countries	935.542	-
USA and Canada	-	-
OECD Countries (*)	129.633	-
Off-shore banking regions	-	-
Other(**)	1.878	-
Total	1.067.053	-

(*) OECD countries other than EU countries, USA and Canada.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

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

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

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

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

	December 31, 2025	
	TL	FC
Investment fund participation certificates (Net)	1.308.897	-
Sukuk	-	-
Equity Securities	15	-
Other	30.392	-
Total	1.339.304	-

	December 31, 2024	
	TL	FC
Investment fund participation certificates (Net)	947	-
Sukuk	-	132.336
Equity Securities	15	-
Other	-	-
Total	962	132.336

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

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

As of December 31, 2025, the Bank has no nominal investments subject to sale with a repurchase agreement (December 31, 2024: 240.377).

As of December 31, 2025, the nominal investment amount given as collateral/blocked is TL 1.344.832 (December 31, 2024: None).

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

	<u>December 31, 2025</u>
Debt Securities	5.188.331
Quoted on a stock exchange	5.188.331
Unquoted	-
Share Certificates	-
Quoted on a stock exchange	-
Unquoted	-
Impairment Provision (-)	474
Total	5.187.857

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

4. Information on financial assets measured at amortised cost:

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

As of December 31, 2025, the Bank has no nominal investment subject to sale with a repurchase promise (December 31, 2024: TL 194.307).

As of September 30, 2025, the nominal investment amount given as collateral/blocked is TL 249.880 (December 31, 2024: None).

b. Information on debt securities measured at amortised cost:

	<u>December 31, 2025</u>
Government Bonds	-
Treasury Bills	-
Other Government Securities (*)	750.636
Other Debt Securities	-
Total	750.636

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

	<u>December 31, 2024</u>
Government Bonds	-
Treasury Bills	-
Other Government Securities (*)	391.310
Other Debt Securities	-
Total	391.310

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

	<u>December 31, 2025</u>
Debt securities	750.636
Quoted in a stock exchange	750.636
Not quoted	-
Impairment provisions (-)	-
Total	750.636

	<u>December 31, 2024</u>
Debt securities	391.310
Quoted in a stock exchange	391.310
Not quoted	-
Impairment provisions (-)	-
Total	391.310

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

	<u>December 31, 2025</u>
Balance at beginning of period	391.310
Foreign currency differences on monetary assets	-
Purchases during period (*)	359.326
Disposals through sales and redemptions	-
Impairment provision (-)	-
Closing balance	750.636

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

	<u>December 31, 2024</u>
Balance at beginning of period	-
Foreign currency differences on monetary assets	-
Purchases during period (*)	391.310
Disposals through sales and redemptions	-
Impairment provision (-)	-
Closing balance	391.310

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

5. Information on derivative financial assets

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

	December 31, 2025	
	TL	FC
Forward Transactions	55.226	307.941
Swap Transactions	78.112	706.286
Futures Transactions	-	-
Options	-	-
Others	-	-
Total	133.338	1.014.227

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

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

6. Information on loans:

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

	December 31, 2025	
	Cash	Non-cash
Direct loans granted to shareholders	-	-
Corporate shareholders	-	-
Real person shareholders	-	-
Indirect loans granted to shareholders	-	-
Loans granted to employees	16.405	-
Total	16.405	-

	December 31, 2024	
	Cash	Non-cash
Direct loans granted to shareholders	-	-
Corporate shareholders	-	-
Real person shareholders	-	-
Indirect loans granted to shareholders	-	-
Loans granted to employees	-	-
Total	-	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

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

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
Loans given to abroad	616.331
Loans for purchase of marketable securities for customer	52.522
Other	11.474
Total	11.668.621

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

December 31, 2024	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	23.029.459	-	-	-
Export loans	-	-	-	-
Import loans	-	-	-	-
Business loans	16.721.167	-	-	-
Consumer loans	876	-	-	-
Credit cards	-	-	-	-
Loans given to financial sector	4.061.952	-	-	-
Other	2.245.464	-	-	-
Other receivables	-	-	-	-
Total	23.029.459	-	-	-

(*) Details of other loans are provided below:

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

Commercial loans with installments	1.459.905
Precious Metals Loans	702.660
Foreign Loans	78.011
Other	4.888
Total	2.245.464

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

December 31, 2025	Standard-Qualified Loans	Close-Monitoring Loans
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

c Maturity analysis of cash loans:

Cash Loans December 31,2025	Standard Loans	Loans Under Follow-Up	
		Non-restructured	Restructured
Short term loans	38.577.079	217.314	-
Medium and long-term loans (*)	12.826.936	232.811	15.504
Total	51.404.015	450.125	15.504

(*) Loans with original maturities longer than a year are classified as "Medium- and Long-Term Loans".

Cash Loans December 31,2024	Standard Loans	Loans Under Follow-Up	
		Non-restructured	Restructured
Short term loans	17.547.714	-	-
Medium and long-term loans (*)	5.481.745	-	-
Total	23.029.459	-	-

(*) Loans with original maturities longer than a year are classified as "Medium- and Long-Term Loans".

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

December 31, 2025	Short-term	Medium and long-term	Total
Consumer loans-TL	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-TL	12.354	-	12.354
With installment	902	-	902
Without installment	11.452	-	11.452
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	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-TL	3.593	-	3.593
With installment	963	-	963
Without installment	2.630	-	2.630
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (Real Person)	-	-	-
Overdraft account-FC (Real Person)	-	-	-
Total	46.396	277.086	323.482

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

December 31, 2025	Short-term	Medium and long-term	Total
Commercial installment loans-TL	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-TL	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	-	-	-
Overdraft account-FC (Legal Entity)	-	-	-
Total	338.831	2.046.378	2.385.209

DÜNYA KATILIM BANKASI A.Ş.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025**

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

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

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

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

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

e. Allocation of loans by customers:

	December 31, 2025
Public	3.504.762
Private	48.364.882
Total	51.869.644
	December 31, 2024
Public	1.570.244
Private	21.459.215
Total	23.029.459

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

f. Breakdown of domestic and foreign loans:

	<u>December 31, 2025</u>
Domestic loans	51.253.313
Foreign loans	616.331
Total	51.869.644

	<u>December 31, 2024</u>
Domestic loans	22.951.448
Foreign loans	78.011
Total	23.029.459

g. Loans granted to subsidiaries and associates:

None (December 31, 2024: None).

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

	<u>December 31, 2025</u>
Provisions for Loans with Limited Collectability	347.855
Provisions for Doubtful Loans	40.650
Provisions for Loss Loans	-
Total	388.505

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

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

None (31 December 2024: None).

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

<u>December 31, 2025</u>	<u>Group III</u> <u>Loans with limited</u> <u>collectability</u>	<u>Group IV</u> <u>Loans with doubtful</u> <u>collectability</u>	<u>Group V</u> <u>Uncollectable</u> <u>loans</u>
Closing balance of prior period	-	-	-
Additions in the current period (+)	392.160	-	-
Transfers from other categories of non-performing loans (+)	-	40.650	-
Transfers to other categories of non-performing loans (-)	40.650	-	-
Collections in the current period (-)	3.655	-	-
Transfers to standard loans and write off(-)(*)	-	-	-
Dispose of (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	347.855	40.650	-
Provisions (-)	347.855	40.650	-
Net balance at the balance sheet	-	-	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
December 31, 2025			
Period end balance	176.859	-	-
Provision (-)	176.859	-	-
Net balance			
December 31, 2024			
Period end balance	-	-	-
Provision (-)	-	-	-
Net balance	-	-	-

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

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

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

None.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

i. Liquidation policy for uncollectible loans:

Loans determined as uncollectible are liquidated through starting legal follow up and by converting the guarantees into cash.

j. Information on write-off policies:

The write-off policy of the Bank for receivables under follow up is to retire the receivables from assets in case of determination of the inability of collection through follow-up by the decision of Bank management.

7. Information on lease receivables (net):

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

	December 31, 2025	
	Gross	Net
Less than a year	443.966	411.860
1 to 4 years	1.776.397	1.522.274
More than 4 years	737.690	650.087
Total	2.958.053	2.584.221

	December 31, 2024	
	Gross	Net
Less than a year	-	-
1 to 4 years	5.840	4.363
More than 4 years	-	-
Total	5.840	4.363

b. Information on net investments through finance lease:

	December 31, 2025
Financial lease receivables (Gross)	2.958.053
Unearned financial lease receivable (-)	373.832
Financial lease receivables (Net)	2.584.221

	December 31, 2024
Financial lease receivables (Gross)	5.840
Unearned financial lease receivable (-)	1.477
Financial lease receivables (Net)	4.363

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

c. General explanation on finance lease contracts:

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

Information on leasing receivables:

	Loans Under Close Monitoring			
	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Loans with Revised Contract Terms	Restructured Refinancing
December 31, 2025				
Financial lease receivables (Net)	2.538.126	46.095	-	-
December 31, 2024				
Financial lease receivables (Net)	4.363	-	-	-

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

None (December 31, 2024: None).

9. Associates:

None (December 31, 2024: None).

10. Information on subsidiaries (net):

a. Information on unconsolidated non financial subsidiaries:

Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TL 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
23.120	8.317	205	983	-	3.073	244	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

b. Information on subsidiaries:

	Name	Address (City/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

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

	Total Assets	Shareholders ' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value	Total Assets
1	303.223	301.891	-	66.716	-	101.891	-	-
2	132.981	126.225	-	16.838	-	26.225	-	-
3	1.033	297	-	66	-	47	-	-
4	469.682	447.527	-	72.659	-	97.527	-	-

d. Movement information on subsidiaries:

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

e. Sectoral information on subsidiaries:

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

11. Information on investments in joint-ventures:

None (December 31, 2024: None).

12. Information on tangible assets:

December 31, 2025	Leased tangible assets			Assets held for sale	Total
	Immovables (*)	assets	Vehicles		
Cost					
Opening balance: January 1, 2024	128.331	-	-	438.250	566.581
Additions	223.613	-	-	360.573	584.186
Revaluation differences	-	-	-	-	-
Disposals	-	-	-	-	-
Impairment losses(-)/Reversal of impairment losses	-	-	-	-	-
Transfers	-	-	-	-	-
Ending balance: December 31, 2024	351.944	-	-	798.823	1.150.767
Accumulated depreciation (-)					
Opening balance: January 1, 2024	12.681	-	-	62.993	75.674
Depreciation expense	28.762	-	-	124.257	153.019
Reversal of depreciation of the disposed assets	-	-	-	-	-
Transfers	-	-	-	-	-
Ending balance: December 31, 2024	41.443	-	-	187.250	228.693
Total cost at the end of the year	351.944	-	-	798.823	1.150.767
Total accumulated depreciation at the end of the year	(41.443)	-	-	(187.250)	(228.693)
Closing net book value	310.501	-	-	611.573	922.074

December 31, 2024	Leased tangible assets			Assets held for sale	Total
	Immovables (*)	assets	Vehicles		
Cost					
Opening balance: January 1, 2024	5.752	-	-	86.182	91.934
Additions	122.579	-	-	353.961	476.540
Revaluation differences	-	-	-	-	-
Disposals	-	-	-	(1.893)	(1.893)
Impairment losses(-)/Reversal of impairment losses	-	-	-	-	-
Transfers	-	-	-	-	-
Ending balance: December 31, 2024	128.331	-	-	438.250	566.581
Accumulated depreciation (-)					
Opening balance: January 1, 2024	4.266	-	-	2.867	7.133
Depreciation expense	8.415	-	-	60.187	68.602
Reversal of depreciation of the disposed assets	-	-	-	(61)	(61)
Transfers	-	-	-	-	-
Ending balance: December 31, 2024	12.681	-	-	62.993	75.674
Total cost at the end of the year	128.331	-	-	438.250	566.581
Total accumulated depreciation at the end of the year	(12.681)	-	-	(62.993)	(75.674)
Closing net book value	115.650	-	-	375.257	490.907

(*) The cost of right-of-use assets recognized under the TFRS 16 Leases standard, classified under property, plant, and equipment on the bank's balance sheet, amounts to TL 257.902 (31 December 2024: TL 112.754), with accumulated depreciation of TL 35.346 (31 December 2024: TL 7.519), resulting in a net book value of TL 222.556 (31 December 2024: TL 105.235).

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

13. Information on intangible assets:

a) Opening and ending book values and accumulated depreciation balances:

	December 31, 2025	January 1, 2024
Gross book value	623.671	245.527
Accumulated depreciation (-)	165.681	32.969
Total (net)	457.990	212.558

b) Intangible assets movement between the beginning and end of the period:

	December 31, 2025	December 31, 2024
Opening balance	212.558	5.575
Additions	379.069	239.733
Disposals (-) (net)	-	-
Depreciation expense (-)	133.637	32.750
Closing net book value	457.990	212.558

14. Information on investment property:

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

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

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

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

15. Information related to deferred tax asset:

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Information on funds collected:

a. Information on maturity structure of funds collected:

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 TL	533.326	-	-	-	-	-	-	-	533.326
II. Real Persons Participation Accounts Non-Trade TL	-	1.015.694	253.978	581	-	7.882	80.398	-	1.358.533
III. Current Account other-TL	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-TL	-	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 TL	-	-	-	-	-	-	-	-	-
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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(Thousands of Turkish Lira (TL) unless otherwise stated)

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on funds collected: (Continued)

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

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on funds collected: (Continued)

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

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

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Real persons' current and participation accounts	6.653.823	221.416	17.098.690	4.147.973
Turkish Lira accounts	821.353	110.646	1.070.506	3.053.689
Foreign currency accounts	5.832.470	110.770	16.028.184	1.094.284
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Legal Entities' current and participation accounts	579.446	202.577	52.322.597	19.239.577
Turkish Lira accounts	336.808	144.693	19.666.411	10.113.122
Foreign currency accounts	242.638	57.884	32.656.186	9.126.455
Foreign branches' deposits subject to foreign authorities' insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

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

	December 31, 2025	December 31, 2024
Foreign Branches' Profit Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	65.295	169.615
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

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

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	December 31, 2025	
	TL	FC
Loans from CBRT	-	-
Loans from domestic banks and institutions	5.185.314	-
Loans from foreign banks, institutions and funds	-	587.753
Total	5.185.314	587.753

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

2.2. Maturity analysis of funds borrowed:

	December 31, 2025	
	TL	FC
Short-Term	5.185.314	-
Medium and Long-Term	-	587.753
Total	5.185.314	587.753

	December 31, 2024	
	TL	FC
Short-Term	85.110	1.837.130
Medium and Long-Term	-	-
Total	85.110	1.837.130

3. Information on derivative financial liabilities:

	December 31, 2025	
	TL	FC
Forward transactions	49.294	608.849
Swap transactions	-	392.544
Futures transactions	-	-
Options	-	-
Other	-	-
Total	49.294	1.001.393

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

3. Information on derivative financial liabilities:

	December 31, 2024	
	TL	FC
Forward transactions	72	25.797
Swap transactions	-	277
Futures transactions	-	-
Options	-	-
Other	-	-
Total	72	26.074

4. Lease payables (Net):

	December 31, 2025	
	TL	FC
Less than a year	14.304	-
1 to 4 years	104.955	-
Over 4 years	100.709	-
Total	219.968	-

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

5. Information on the hedging derivative financial liabilities:

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

6. Information on provisions:

a. Information on general provisions

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

b. Information on provisions for employee rights:

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

As of December 31, 2025, provisions for employee benefits consist of reserve for employee termination benefits amounting to TL 36.846 (December 31, 2024: TL 15.383), vacation pay liability amounting to TL 28.237 (December 31, 2024: TL 13.702) and bonus provision amounting to 250.000 TL.

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.

	December 31,2025
Discount rate (%)	29,00
Estimated increase rate of salary ceiling (%)	24,00
	December 31, 2024
Discount rate (%)	29,32
Estimated increase rate of salary ceiling (%)	35,00

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

	December 31,2025
Prior period ending balance	13.702
Allocation the in period	13.081
Reversal of provision	-
Actuarial (gain)/loss	1.454
Balance at the end of the period	28.237
	December 31, 2024
Prior period ending balance	10.731
Allocation the in period	-
Reversal of provision	(3.560)
Actuarial (gain)/loss	6.531
Balance at the end of the period	13.702

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	December 31, 2025	December 31, 2024
First and second stage expected loss provisions for non-cash loans	62.000	-
Provisions allocated from profits to be distributed to the participation account	206.799	-
Other	51	51
Total	268.850	51

7. Information on taxes payable:

a. Explanations on current tax liability

a.1. Information on taxes payable:

	December 31, 2025
Corporate taxes payable	166.420
Banking insurance transaction tax	66.896
Taxation on securities income	59.412
Value added tax payable	14.305
Taxation on real estate income	614
Foreign exchange transaction tax	32.156
Income tax deducted from wages	33.505
Other	1.350
Total	374.658

	December 31, 2024
Corporate taxes payable	179.467
Banking insurance transaction tax	41.235
Taxation on securities income	26.003
Value added tax payable	9.941
Taxation on real estate income	339
Foreign exchange transaction tax	204
Income tax deducted from wages	23.543
Other	1.277
Total	282.009

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

a.2. Information on premiums:

	<u>December 31, 2025</u>
Social security premiums-employee	11.400
Social security premiums-employer	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	781
Unemployment insurance-employer	1.562
Other	-
Total	28.214

	<u>December 31, 2024</u>
Social security premiums-employee	7.266
Social security premiums-employer	8.758
Bank pension fund premium-employees	-
Bank pension fund premium-employer	-
Pension fund membership fees and provisions-employees	-
Pension fund membership fees and provisions-employer	-
Unemployment insurance-employee	498
Unemployment insurance-employer	996
Other	-
Total	17.518

8. Explanations regarding deferred tax liability

As of December 31, 2025, the Bank recognized a deferred tax asset amounting to 186.543 TL and a deferred tax liability amounting to 266.028 TL, 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 (79.485) TL recognized in the books.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

	<u>December 31, 2025</u>
Rediscount On Profit Share and Prepaid Fees and Commission Income Unearned Revenues	35.074
Provisions For Retirement Premium and Vacation Pay Liabilities	21.722
Provisions	84.195
TFRS 16 Leasing Profit Share Expenses	11.809
Securities Valuation Difference	17.538
Spot transactions valuation difference	12.058
Other	4.147
Deferred Tax Asset	186.543
Difference Between Carrying Value and Tax Base of Tangible Assets (Amortisation Differences)	52.024
Derivative Financial Liabilities	29.063
Marketable Securities Valuation Difference	25.842
Spot transactions valuation difference	159.011
Other	88
Deferred Tax Liability	266.028
Ertelemiş Vergi Varlığı/(Yükümlülüğü) (Net)	(79.485)
	<u>December 31, 2024</u>
Rediscount On Profit Share and Prepaid Fees and Commission Income Unearned Revenues	23.178
Provisions For Retirement Premium and Vacation Pay Liabilities	11.359
Provisions	89.419
TFRS 16 Leasing Profit Share Expenses	4.147
Spot transactions valuation difference	2.019
Other	1.162
Deferred Tax Asset	131.284
TFRS 16 Amortization of Leases	13.108
Derivative Financial Liabilities	26.144
Securities Valuation Difference	3.558
Spot transactions valuation difference	10.636
Other	-
Deferred Tax Liability	53.446
Deferred Tax Asset (Net)	77.838

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

None (December 31, 2024: 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:

None (December 31, 2024: None).

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

12. Information on shareholders' equity:

a. Presentation of paid-in capital:

	<u>December 31, 2025</u>
Common stock	7.272.337
Preferred stock	-
	<u>December 31, 2024</u>
Common stock	5.999.337
Preferred stock	-

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

The Bank does not apply the registered share capital system.

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

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

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

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

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

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

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

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

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

There are no privileges given to stocks representing the capital.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

I. Information on shareholders' equity: (Continued)

h. Information on marketable securities valuation reserve:

	December 31, 2025	
	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-
Valuation difference	42.824	17.473
Foreign exchange difference	-	-
Total	42.824	17.473

	December 31, 2024	
	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-
Valuation difference	8.303	-
Foreign exchange difference	-	-
Total	8.303	-

i. Information on other capital reserves:

None.

j. Information on the General Assembly and Profit Distribution:

At the Ordinary General Assembly Meeting of the Bank held on April 7, 2025, it was resolved that from the Bank's net profit for the 2024 fiscal year amounting to TL 1.353.642, the prior year's loss of TL 13.048 be deducted, and TL 67.030 be set aside as first legal reserves. The remaining distributable net profit of TL 1.273.565 was transferred to extraordinary reserves, with TL 1.273.000 of this amount to be capitalized, and no dividend distribution to be made.

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

1. Type and amount of irrevocable loan commitments:

a. Explanations on off balance sheet:

	December 31, 2025
Commitments for credit card limits	288.007
Payment commitments for cheques	39.923
Asset purchase and sale commitments	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	59.138.324

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

a. Explanations on off balance sheet (continued)

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

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

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

	<u>December 31, 2025</u>
Letters of guarantees	25.049.421
Bank loans	41.029
Letters of credit	590.233
Other guaranties and sureties	-
Total	25.680.683

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

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

	<u>December 31, 2025</u>
Letters of guarantees	25.049.421
Long standing letters of guarantees	21.589.747
Temporary letters of guarantees	1.232.406
Advance letters of guarantees	2.227.267
Letters of guarantees given to customs	1
Sureties and similar transactions	-
Total	25.049.421

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

c. Within the Non-cash Loans

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

	<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	25.680.683
Total	<u>25.680.683</u>

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	December 31, 2025			
	TL	(%)	FC	(%)
Agricultural	55.358	0,32	7.781	0,09
Farming and stockbreeding	55.358	0,32	7.781	0,09
Forestry	-	0,00	-	0,00
Fishery	-	0,00	-	0,00
Manufacturing	4.932.829	28,23	4.509.184	54,95
Mining	40.921	0,23	4.285	0,05
Production	3.476.648	19,90	4.392.177	53,52
Electricity, gas and water	1.415.260	8,10	112.722	1,37
Construction	6.441.158	36,86	1.040.488	12,68
Services	5.924.706	33,90	2.647.516	32,26
Wholesale and retail trade	3.377.320	19,33	1.553.458	18,93
Hotel, food and beverage services	143.157	0,82	50.286	0,61
Transportation and telecommunication	665.555	3,81	714.253	8,70
Financial Institutions	114.807	0,66	-	0,00
Real estate and renting services	1.337.439	7,65	286.673	3,49
Self-employment services	103.657	0,59	42.846	0,52
Education services	-	0,00	-	0,00
Health and social services	182.771	1,05	-	0,00
Other	120.737	0,69	926	0,01
Total	17.474.788	100,00	8.205.895	100,00

	December 31, 2024			
	TL	(%)	FC	(%)
Agricultural	107	0,00	6.407	0,31
Farming and stockbreeding	107	0,00	6.407	0,31
Forestry	-	-	-	-
Fishery	-	-	-	-
Manufacturing	603.259	11,43	606.216	29,49
Mining	1	0,00	-	-
Production	462.527	8,76	606.216	29,49
Electricity, gas and water	140.731	2,67	-	-
Construction	2.485.216	47,07	269.198	13,09
Services	2.191.148	41,50	1.174.163	57,11
Wholesale and retail trade	681.410	12,91	459.181	22,33
Hotel, food and beverage services	5.276	0,10	-	-
Transportation and telecommunication	1.172.215	22,20	529.734	25,77
Financial Institutions	71.500	1,35	-	-
Real estate and renting services	149.911	2,84	149.968	7,29
Self-employment services	77	0,00	35.280	1,72
Education services	-	-	-	-
Health and social services	110.759	2,10	-	-
Other	-	-	-	-
Total	5.279.730	100,00	2.055.984	100,00

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

December 31, 2025	I st Group		II nd Group	
	TL	FC	TL	FC
Non-cash loans	17.464.284	8.205.899	-	-
Letters of guarantee	17.464.284	7.574.637	-	-
Bank loans	-	41.030	-	-
Letters of credit	-	590.232	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	-	-	-

December 31, 2024	I st Group		II nd Group	
	TL	FC	TL	FC
Non-cash loans	5.279.730	2.055.984	-	-
Letters of guarantee	5.279.730	2.055.984	-	-
Bank loans	-	-	-	-
Letters of credit	-	-	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	-	-	-

2. Explanations on derivative transactions:

	Derivative transactions according to purpose	Derivative transactions according to purpose
	December 31, 2025	December 31, 2024
Trading Derivatives		
Foreign Currency Related Derivative Transactions (I)	274.242.790	15.368.077
Currency Forwards-Purchases, sales	138.296.379	5.111.010
Currency Swaps-Purchases, sales	135.946.411	10.257.067
Currency Futures	-	-
Currency Options-Purchases, sales	-	-
Profit share Rate Related Derivative Transactions (II)	-	-
Profit share rates forwards-Purchase, sales	-	-
Profit share rates swaps-Purchases, sales	-	-
Profit share rates options-Purchases, sales	-	-
Profit share rates futures-Purchases, sales	-	-
Other Trading Derivatives (III)	-	-
A. Total Trading Derivatives (I + II + III)	274.242.790	15.368.077
Hedging Derivatives	-	-
Fair value hedges	-	-
Cash flow hedges	-	-
Foreign currency investment hedges	-	-
B. Total Hedging Derivatives	-	-
Total Derivatives Transactions (A+B)	274.242.790	15.368.077

3. Explanations on contingent assets and liabilities:

None.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

5. Other

There are letters of guarantee amounting to TL 7.890 issued to former companies of Uzan Group as of December 31, 2025 and there is no collateral for the portion of the letters of guarantee amounting to full TL 7.888. As of December 31, 2025, there is no provision for this matter in the accompanying unconsolidated financial statements. The effect of these letters of guarantee on the financial statements will be determined according to the outcome of the related lawsuits and is not expected to have a negative impact on the financial statements of the Bank.

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

1. Information on profit share income:

a. Information on profit share income received from loans:

	January 1 – December 31, 2025	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	7.425.609	431.447
Medium and Long Term Loans	2.406.743	381.018
Profit Share on Non-Performing Loans	558	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	9.832.910	812.465
	January 1 – December 31, 2024	
	TL	FC
Profit share received from loans^(*)		
Short Term Loans	2.294.679	101.040
Medium and Long Term Loans	536.826	62.507
Profit Share on Non-Performing Loans	-	-
Premiums Received from Resource Utilization Support Fund	-	-
Total	2.831.505	163.547

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

b. Information on profit share income received from banks:

	January 1 – December 31, 2025	
	TL	FC
CBRT	531.834	23.178
Domestic Banks	75.832	-
Foreign Banks	-	1.701
Head Offices and Branches Abroad	-	-
Total	607.666	24.879

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

b. Information on profit share income received from banks (Continued)

	January 1 – December 31, 2024	
	TL	FC
CBRT	-	48.654
Domestic Banks	394.257	281
Foreign Banks	-	1.482
Head Offices and Branches Abroad	-	-
Total	394.257	50.417

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

	January 1 – December 31, 2025	
	TL	FC
Financial assets measured at fair value through profit/loss	-	4.155
Financial assets measured at fair value through other comprehensive income	626.469	37.628
Financial assets measured at amortised cost	205.245	-
Total	831.714	41.783

	January 1 – December 31, 2024	
	TL	FC
Financial assets measured at fair value through profit/loss	-	333
Financial assets measured at fair value through other comprehensive income	121.965	-
Financial assets measured at amortised cost	93.805	-
Total	215.770	333

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

None. (December 31,2024: None.)

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on profit share expenses:

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

January 1 – December 31, 2025		Profit sharing accounts					More than 1 year	Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year				
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	213.351	120.904	3.012	-	4.011	227.583	5	568.866	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	1.372.383	1.774.534	1.876.714	-	32.847	-	-	5.056.478	
Other institutions profit sharing accounts	18.977	180.094	50.311	-	-	-	-	249.382	
Total	1.604.711	2.075.532	1.930.037	-	36.858	227.583	5	5.874.726	
FC									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	1.409	14.404	95	-	7	1	-	15.916	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	26.176	216.393	72.562	-	16.768	840	-	332.739	
Other institutions profit sharing accounts	106	49.066	64	-	-	-	-	49.236	
Precious metals deposits	15.658	83.540	29.388	-	1.757	5.982	-	136.325	
Total	43.349	363.403	102.109	-	18.532	6.823	-	534.216	
Grand total	1.648.060	2.438.935	2.032.146	-	55.390	234.406	5	6.408.942	

January 1 – December 31, 2024		Profit sharing accounts					More than 1 year	Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year				
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	10.295	42.889	1.582	-	1.193	721.766	-	777.725	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	540.915	150.816	330.054	-	28.541	-	-	1.050.326	
Other institutions profit sharing accounts	883	93.693	-	-	-	-	-	94.576	
Total	552.093	287.398	331.636	-	29.734	721.766	-	1.922.627	
FC									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	134	374	321	-	-	-	-	829	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	11.640	29.347	15.151	-	139	2.701	-	58.978	
Other institutions profit sharing accounts	-	1.211	277	-	-	522	-	2.010	
Precious metals deposits	1	972	579	-	33	6	-	1.591	
Total	11.775	31.904	16.328	-	172	3.229	-	63.408	
Grand total	563.868	319.302	347.964	-	29.906	724.995	-	1.986.035	

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

2. Explanations on profit share expenses (continued)

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

	January 1 – December 31, 2025	
	TL	FC
Banks	143.097	85.410
CBRT	-	-
Domestic banks	143.097	79.146
Foreign banks	-	6.264
Head offices and branches abroad	-	-
Other institutions	194.770	-
Total	337.867	85.410

	January 1 – December 31, 2024	
	TL	FC
Banks	-	14.695
CBRT	-	-
Domestic banks	-	14.695
Foreign banks	-	-
Head offices and branches abroad	-	-
Other institutions	44.255	-
Total	44.255	14.695

c. Profit share expense paid to associates and subsidiaries:

	January 1 – December 31, 2025	
	TL	FC
Profit share paid to investments in associates and subsidiaries	314.457	-
Total	314.457	-

	January 1 – December 31, 2024	
	TL	FC
Profit share paid to investments in associates and subsidiaries	418	-
Total	418	-

d. Profit share expenses paid to marketable securities issued:

None.(December 31,2024: None)

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

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 – December 31, 2025
Banking Service Package Sales Revenues	556.177
Insurance and Brokerage Commissions	126.959
Other	89.403
Total	772.539

Other Fees and Commissions Received	January 1 – December 31, 2024
Banking Service Package Sales Revenues	137.672
Insurance and Brokerage Commissions	36.015
Other	7.773
Total	181.460

Other Fees and Commissions Paid	January 1 – December 31, 2025
Credit cards fees and commissions	5.331
Fees and commissions for Swift, EFT and money orders	117.185
Brokerage commission for leasing transactions	7.563
Commissions and fees paid to the clearing house	2.442
Fees and commissions paid to group transfers	27.664
Other	
Total	160.185

Other Fees and Commissions Paid	January 1 – December 31, 2024
Credit cards fees and commissions	3.479
Fees and commissions for Swift, EFT and money orders	2.062
Brokerage commission for leasing transactions	1.166
Commissions and fees paid to the clearing house	1.156
Fees and commissions paid to group transfers	596
Other	827
Total	9.286

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

4. Information on dividend income:

	<u>January 1 – December 31, 2025</u>	
	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	87	-
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	-
Other	-	-
Total	87	-

	<u>January 1 – December 31, 2024</u>	
	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	52	-
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	-	-
Other	-	-
Total	52	-

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

	<u>January 1 – December 31, 2025</u>	
	TL	FC
Income	562.469.229	
Income from capital market transactions	375.597	
Income from derivative financial instruments	23.757.330	
Foreign exchange income	538.336.302	
Loss (-)	562.256.741	
Loss on capital market transactions	15.589	
Loss on derivative financial instruments	25.222.674	
Foreign exchange losses	537.018.478	
Trading Income/Loss (net)	212.488	

	<u>January 1 – December 31, 2024</u>	
	TL	FC
Income	27.218.502	
Income from capital market transactions	807.338	
Income from derivative financial instruments	1.072.860	
Foreign exchange income	25.338.304	
Loss (-)	25.838.848	
Loss on capital market transactions	677	
Loss on derivative financial instruments	618.519	
Foreign exchange losses	25.219.652	
Trading Income/Loss (net)	1.379.654	

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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 – December 31, 2025</u>
Reversal of provisions	324.622
Operating lease income	83
Expense reflections	784
Other income	15.222
Total	340.711

	<u>January 1 – December 31, 2024</u>
Reversal of provisions	8.508
Operating lease income	981
Expense reflections	2.860
Other income	376
Total	12.725

7.1 Informations on Expected Credit Losses and Other Provision Expenses:

	<u>January 1 – December 31, 2025</u>
Expected Credit Loss	672.422
12 month expected credit loss (stage 1)	259.163
Significant increase in credit risk (stage 2)	14.178
Non-performing loans (stage 3)	399.081
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	672.422

Information on Other Provision Expenses

	<u>January 1 – December 31, 2025</u>
Expense for Bonus Provision	250.000
Expense for Vacation Pay Provision	33.307
Provisions allocated from profit shares to be distributed to profit sharing accounts	100.271
Total	383.578

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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)

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

	<u>January 1 – December 31, 2024</u>
Special Provisions Relating to Loans and Other Rec.	-
From III. Group Loans	-
From IV. Group Loans	-
From V. Group Loans	-
General Provisions	369.935
Securities Impairment Provisions	-
Fin. Assets of which Fair Value through P/L	-
Fin. Assets of which Fair Value through Other Comprehensive Income	-
Associates, Subsidiaries Impairment Provisions	-
Subsidiaries	-
Affiliates	-
Joint Ventures	-
Other	-
Total	369.935

8. Information on other operating expenses:

	<u>January 1 – December 31, 2025</u>
Provision for retirement pay liability	15.988
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	154.497
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	133.637
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	510.537
Leasing Expenses on TFRS 16 Exceptions	117.849
Maintenance and repair expenses	13.966
Advertisement expenses	53.726
Other expenses(*)	324.996
Loss on sale of assets	84
Other(**)	263.257
Total	1.078.000

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

	<u>January 1 – December 31, 2024</u>
Provision for retirement pay liability	-
Deficit provision for pension fund	-
Impairment expenses of tangible assets	-
Depreciation expenses of tangible assets	68.565
Impairment expenses of intangible assets	-
Impairment expense of goodwill	-
Amortization expenses of intangible assets	32.750
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	208.622
Leasing Expenses on TFRS 16 Exceptions	59.416
Maintenance and repair expenses	7.830
Advertisement expenses	10.766
Other expenses ^(*)	130.610
Loss on sale of assets	8
Other ^(**)	122.873
Total	432.818

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

	<u>January 1 – December 31, 2025</u>
Dues	2.745
Communication Expenses	31.432
Cleaning expenses	47.422
Heating, lighting and water expenses	10.871
Representation and Hosting expenses	16.492
Vehicle expenses	17.582
Stationery Expenses	4.926
Computer Usage Expenses	80.896
Security service expenses	33.275
Expenses related to promotions for credit cards and banking services	8.323
Transportation, portorage and small fixture expenses	5.054
Other	65.978
Total	324.996

	<u>January 1 – December 31, 2024</u>
Dues	22.225
Communication Expenses	9.498
Cleaning expenses	17.821
Heating, lighting and water expenses	7.541
Representation and Hosting expenses	9.153
Vehicle expenses	11.211
Stationery Expenses	2.871
Computer Usage Expenses	27.554
Security service expenses	8.812
Transportation, portorage and small fixture expenses	2.332
Other	11.592
Total	130.610

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

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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):

	January 1 – December 31, 2025
Taxes, Duties, Charges and Funds	107.753
Audit and Consultancy Fees	75.133
Institution and Union participation share	13.698
Savings Deposit Insurance Fund	15.765
Other	50.908
Total	263.257

	January 1 – December 31, 2024
Taxes, Duties, Charges and Funds	77.856
Audit and Consultancy Fees	29.474
Institution and Union participation share	9.149
Savings Deposit Insurance Fund	-
Other	6.394
Total	122.873

9. Fees for Services Received from Independent Auditor/Independent Audit Firm:

As per the decision by Public Oversight Accounting and Auditing Standards Authority dated March 26, 2021, the following table represents the fees for the services received from the auditor or independent audit firm for reporting period. The fees in the table does not include Value Added Tax.

	December 31, 2025	December 31, 2024
Independent Audit fee for reporting period	12.905	8.200
Independent Audit fee for reporting period	725	-
Fees for tax consultancy	-	-
Other service fees other than independent audit	1.000	-
Total	14.630	8.200

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

As the Bank does not have any discontinued operations, there is no explanation related to income/loss from discontinued operations before taxes.

The Bank's income before tax is realized as TL 2.755.183. Income before tax comprises net profit share income in the amount of TL 5.468.033 and fees and commission income in the amount of TL 740.698. Total other operating expenses amount to TL 1.078.000.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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)

11. 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 December 31,2025, the Bank has deferred tax income amounts to TL 640.439 (December 31, 2024: TL 190.766) and deferred tax expense amounts to TL 766.326 (December 31, 2024: TL 118.531). Current tax provision amounts to TL 572.085 (December 31, 2024: TL 334.828).

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

The Bank has no discontinued operations. Net income for the period has been realized as TL 2.057.211 (December 31,2024: TL 1.353.642) by deducting tax expense amounting to TL 697.972 (December 31,2024: TL 262.593) from profit from continued operations amounting to TL 2.755.183 (December 31,2024: TL 1.616.235).

13. Explanations on net income/loss:

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

None.

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

None.

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

a) There is no declaration of dividends made subsequent to the balance sheet date, and prior to the announcement of the financial statements.

Decision related to the dividend distribution will be taken in the General Assembly. General Assembly has not been held as of the date of finalization of the accompanying financial statements.

b) "Unrealized gains and losses" arising from changes in the fair value of securities classified as financial assets measured at fair value through other comprehensive income are recognized in the "Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss" account under equity, until the financial assets are sold, disposed of or impaired at which time they are transferred to the statement of income.75.054 TL (December, 31 2024: 11.861 TL)increase (before deferred tax) has occurred after the revaluation of financial assets measured at fair value through other comprehensive income.

c) Revaluation amounts related to tangible and intangible assets are accounted under equity in revaluation reserve on tangible assets and revaluation reserve on intangible assets.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

“Cash” is defined as cash in vault and foreign currency cash, money in transit, cheques purchased, unrestricted balance with the Central Bank and demand deposits at banks. “Cash equivalents” is defined as money market placements and time deposits at banks with original maturities less than three months.

(a) Cash and cash equivalents at the beginning of the period:

	December 31,2025	December 31, 2024
Cash	2.616.774	1.166
Cash in TL/foreign currency	527.548	-
Cash in transit	-	-
CBRT	2.089.226	1.166
Cash equivalents	4.411.073	428.607
Domestic banks	3.344.020	428.607
Foreign banks	1.067.053	-
Total cash and cash equivalents	7.027.847	429.773

(b) Cash and cash equivalents at the end of the period:

	December 31, 2025	December 31, 2024
Cash	13.122.772	2.616.774
Cash in TL/foreign currency	2.834.465	527.548
Cash in transit	424.908	-
CBRT	9.863.399	2.089.226
Cash equivalents	7.889.447	4.411.073
Domestic banks	2.582.151	3.344.020
Foreign banks	5.307.296	1.067.053
Total cash and cash equivalents	21.012.219	7.027.847

2. Cash and cash equivalent items which are restricted for the usage of the Bank by legal or other limitations:

Restricted time deposits held at the Central Bank of Türkiye is not considered as cash and cash equivalent items.

3. Explanation about other cash flow items and the effect of the changes in foreign exchange rates on cash and cash equivalents:

The “Others” item under “Operating profit before changes in operating assets and liabilities” amounting to TL (1.449.837) (December, 31 2024: TL 791.966) mainly comprises other operating expenses excluding personnel expenses and amortization expenses.

The “Net increase/decrease in other liabilities” item under “Changes in operating assets and liabilities” amounting to TL 2.946.105 (December, 31 2024: TL 879.920) mainly comprises changes in miscellaneous payables, other liabilities and taxes and other duties payable.

Effect of the changes in foreign currency rates on cash and cash equivalents has been calculated approximately as TL 1.630.120 (December, 31 2024: TL 143.448) as of December 31, 2025.

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NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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

EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

December 31, 2025	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	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	-	-	-	-	352.073	-

December 31, 2024	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	-	-	-	-
Balance at the end of the period	-	-	-	-	739.947	-
Profit share and commission income received	-	-	-	-	39.866	-

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

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

Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Current and profit sharing accounts						
Balance at the beginning of period	1.496	-	-	-	1.030.705	-
Balance at the end of period	806.398	1.496	2.347.242	-	184.838	1.030.705
Profit share expense	119.687	418	25.533	-	84.291	37.004

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

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

For the period January 1 – December 31, 2025 the Bank has paid TL 154.790 (January 1 – December 31, 2024: 93.312 TL) to top management.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	Number	Number of Personnel	Country	Total Assets	Total Assets
Domestic Branches	25	215			
Foreign Representation Office	-	-	-		
Foreign Branches	-	-	-	-	-
Foreign Branches	-	-	-	-	-

(*) The number of employees at the Head Office is not included in the number of employees at domestic branches.

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

The Bank open 8 domestic branches in 2025. The Bank did not open or close any branches abroad in 2024.

IX. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

None.

DÜNYA KATILIM BANKASI A.Ş.

**NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025**

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SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025

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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 December 31, 2025 have been audited by "PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi" and the audit report dated March 2, 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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