



Dünya Katılım

**Integrated Annual Report
2025**

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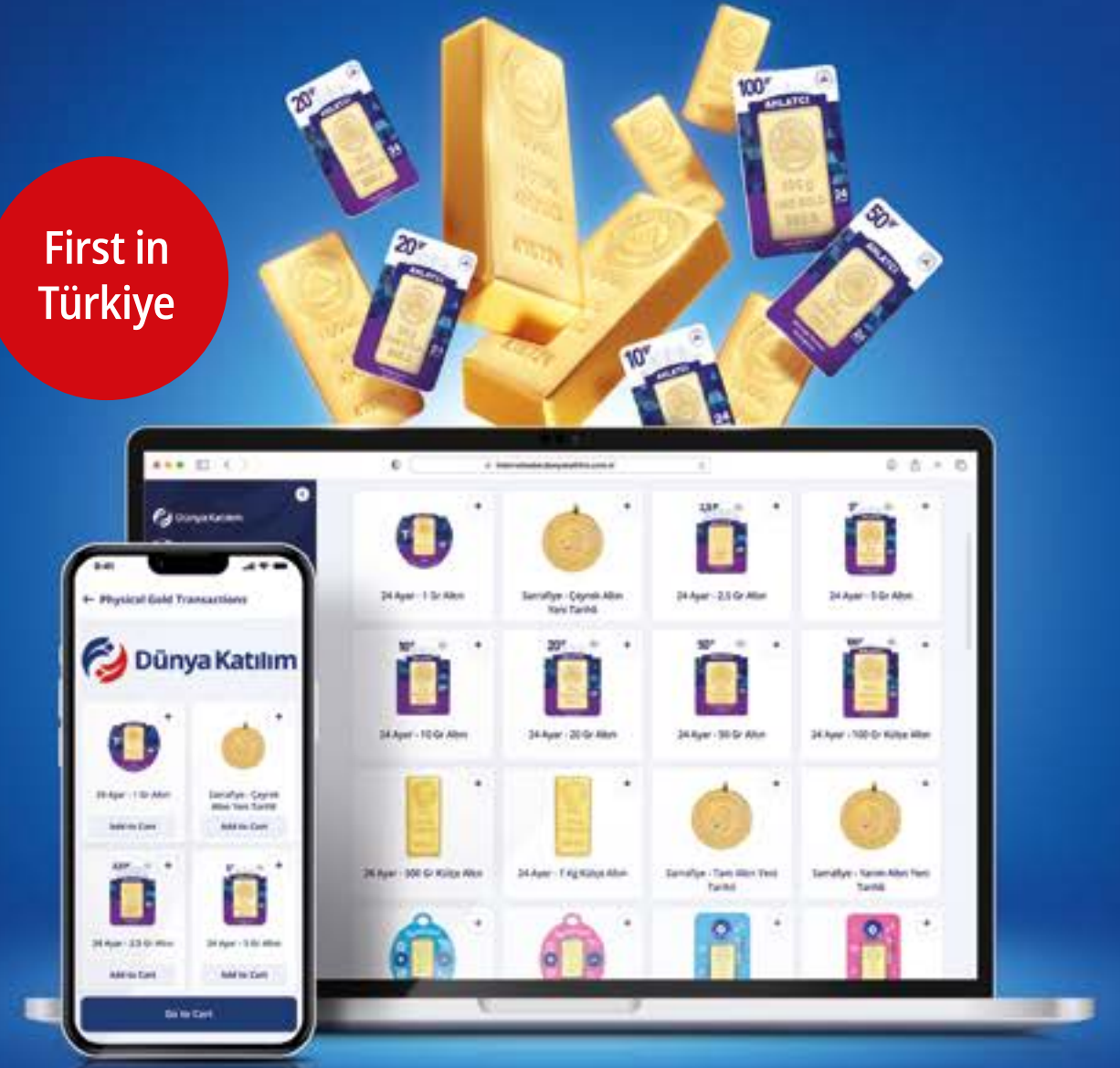
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ABOUT THE REPORT

Dünya Katılım Bankası A.Ş. (*Dünya Katılım Bankası*) has prepared its first Integrated Annual Report to communicate its long-term value generation objectives to all stakeholders.

Prepared in alignment with the International Integrated Reporting Council (IIRC) framework and observing GRI Standards, the Report underscores the Bank's environmental, social, and governance (ESG) performance and strategic commitments.

The Report outlines the sustainability approach of Dünya Katılım Bankası, how sustainability is integrated into its business model and value generation, the management of related risks and opportunities, and the Bank's forward-looking strategies and objectives.

This Report tracks the ESG initiatives and developments of the Bank, offering a comparative analysis of both financial and non-financial performance indicators.

Unless stated otherwise, the Integrated Annual Report relates to the period from 1 January to 31 December 2025.

The financial information in this Report has been audited by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş., an independent auditing firm, and the Independent Auditor Statement is provided on page 152.

Dünya Katılım Bankası Investor Relations managed the reporting process. Stakeholder feedback and suggestions on the 2025 Integrated Annual Report are encouraged and may be sent to yatirimciiliskileri@dunyakatilim.com.tr.

The 2025 Integrated Annual Report of Dünya Katılım Bankası may be accessed via the "Annual Report" section on our official website.

Reporting Period: 1 January 2025 – 31 December 2025

Trade Name of the Bank: Dünya Katılım Bankası A.Ş.

Head Office Address: Yamanevler Mah. Ahmet Tevfik İleri Cad. No: 22-26 İç Kapı No: 61
Ümraniye / İSTANBUL

Head Office Phone: +90 444 3 166

Website: dunyakatilim.com.tr

Corporate Email Address: bilgi@dunyakatilim.com.tr

SWIFT Code: ADABTRIS

Tax Office: Large Taxpayers' Office

Tax Number: 0070015481

Trade Registry Number: 206564-0

MERSIS No.: 0007001548100028

MESSAGES FROM THE MANAGEMENT

- *Message from the
Chairman of the
Board*
- *Message from the
General Manager*



MESSAGE FROM THE CHAIRMAN OF THE BOARD



Guided by our mission to support the development of participation finance and through our innovative approach to precious metals banking, we continue to generate value for the national economy while achieving stable and sustainable growth.

AHMET AHLATCI

Chairman of the Board of Directors

2025, our second year of operation, was a milestone year in which the strategic vision of Dünya Katılım Bankası was translated into tangible results, achieving notable financial and operational successes. Building on the solid foundation of capital strength, managerial expertise, and broad strategic perspective of Ahlatcı Holding, the Bank continued its trajectory of stable growth. Through its mission to promote the development of participation finance and its innovative approach to precious metals banking, the Bank further enhanced its contribution to the national economy.

The growth achieved during the 2025 fiscal year is reflected in the total assets of the Bank, reaching approximately TL 100 billion, funds collected amounting to TL 76.5 billion, and funds disbursed totaling TL 80.5 billion. The increase in both cash and non-cash loans underscores the continued diversification of our balance sheet structure. Net profit for the period reached TL 2.06 billion, representing an increase of approximately 52% compared to the previous year, while the number of branches rose to 25. These results underscore robust risk management of Dünya Katılım Bankası, its stable growth trajectory, and the solid financial foundation established in 2025.

In just our second year of operations, this rapid yet balanced progress has clearly distinguished our Bank from peer institutions at a comparable stage of development and firmly demonstrated the strength of our growth potential. This achievement has fueled strong momentum not only for our Bank but also for the Turkish participation banking sector, contributing meaningfully to the reinforcement of overall economic stability.

One of the strongest drivers of performance of the Bank has been its leadership in precious metals banking. During the year, we further advanced our efforts to integrate precious metals into the financial system, thereby enhancing financial inclusion and contributing meaningfully to the reduction of the informal economy. The significant share of precious metals within our collected and disbursed funds stands as a clear indicator of this strategic focus. Through our competitive and customer-oriented exchange rate margins, we have established a strong and differentiated position in this field. Moreover, by obtaining approval from the Banking Regulation and Supervision Agency (BRSA) for our participation finance-based Banking as a Service (BaaS) model, we became the first private participation bank in Türkiye to implement this structure, setting a benchmark for the sector.

Pioneering expertise of Ahlatcı Holding in precious metals has further strengthened our gold-, silver-, platinum-, and palladium-focused product portfolio, enabling us to reach a broad and trusted customer base. Through our digital channels, we deliver an innovative banking experience by offering competitive exchange rates in precious metals and foreign currency transactions, physical gold sales, and customer-focused campaigns, including promotional gold incentives. Our service network has been further enhanced through the establishment of new branches and subsidiaries. In addition, our first sukuk (lease certificate) issuance through DK Varlık Kiralama A.Ş. has made a meaningful contribution to addressing the limited availability of participation-based instruments in the capital markets, while reinforcing our Bank's sustainable funding capacity.

In 2025, the banking sector underwent an accelerated transformation, marked by intensifying competition and the heightened impact of both global and domestic risks. Despite this challenging environment, our country continued on a balanced and optimistic path of growth and disinflation, supported by macroprudential monetary policies. Looking ahead, we anticipate further acceleration of the disinflation process and a strengthening of financial activity in the coming years. This outlook is expected to provide a favorable environment for both our sector and our Bank, supporting sustainable growth and long-term value generation.

Our strong 2025 results reflect the outstanding dedication of our employees, managers, and valued stakeholders. I extend my heartfelt gratitude to all who contributed to this success. In 2026, Dünya Katılım Bankası will continue its commitment to delivering sustainable and lasting value while accelerating growth and building on the achievements of the past year.

I would like to express my heartfelt gratitude to all our colleagues, managers, and stakeholders whose dedication and contributions made this achievement possible. May Allah grant that 2026 be a year marked by peace, stability, and enduring, sustainable success for our world, our nation, our industry, and our Bank.

Best Regards,

Ahmet Ahlatci
Chairman of the Board

MESSAGE FROM THE GENERAL MANAGER



Leveraging our innovative and inclusive “phygital” banking platform, combined with a socially responsible exchange rate strategy, we continue to deliver an exceptional and differentiated banking experience to our customers.

İKRAM GÖKTAŞ
General Manager

At Dünya Katılım Bankası, we set out with the goal of delivering a comprehensive “phygital” banking experience that seamlessly integrates our physical branches with advanced digital solutions. In 2025, our second year of operations, we focused on building a sustainable, scalable, and inclusive financial platform within participation banking, combining innovative financial solutions with our core principles of reliability, agility, and transparency.

The principles of participation banking, which form the foundation of our operations, are inherently sustainable and embody a distinctive structure that sets them apart from conventional banking. Grounded in risk-sharing, transparency, and ethical values, this model is designed to generate shared value for our clients. Its effective implementation requires discipline, strategic foresight, and agility, enabling balanced and sustainable growth while generating meaningful social impact. In alignment with these principles, our innovative and inclusive “phygital” banking platform—supported by a socially responsible exchange rate strategy—enables us to deliver a differentiated and exceptional banking experience to our clients.

At Dünya Katılım Bankası, we strive to be a driving force for sectoral growth through the opportunities offered within our ethical yet dynamic business model. The market share of the participation banking sector increased from 8.14% last year to 9.22% this year. At the same time, net profit of our Bank grew by approximately 52% compared to the previous year, while total assets reached nearly TL 100 billion. As a new and ambitious player, we are proud to have made a meaningful contribution to the advancement of our sector in just our second year of operations. We remain committed to supporting further progress in the years ahead and enabling participation finance to realize its full potential.

In 2025, our Bank achieved rapid and sustainable growth by successfully translating its strategic goals into tangible results. Among our most notable accomplishments was our socially responsible exchange rate approach. By moving beyond conventional banking practices, we enabled our customers to access competitive pricing instantly eliminating the need to visit jewelers or currency exchange offices, thereby delivering both convenience and value with a single click. Through these initiatives, we have transformed social benefits and sustainability from abstract metrics into a tangible financial experience that directly enhances people’s lives. In addition to pioneering the first-ever on-site delivery of physical gold orders in Turkish banking—with complimentary gold included—we have expanded our FX Dünya platform to offer platinum and palladium trading, providing a tailored service that meets our customers’ evolving expectations in precious metals. During the same period, we expanded our network to 25 physical branches, ensuring continued direct access to our services. Looking ahead, we aim to establish a presence in all 30 metropolitan centers, reaching the regions where the majority of the country’s population resides.

Among our key achievements this year, a standout initiative has been making Paraf and Halkbank ATMs accessible to our customers through a collaboration with Halkbank. We are also proud to be the first private participation bank to offer Banking as a Service (BaaS). Under a partnership approved by the Banking Regulation and Supervision Agency (BRSA), Karaca Züccaciye now provides the banking infrastructure that allows its customers to access our Islamic banking products. In addition, we launched our inaugural sukuk issuance, marking the Bank’s first offering of Islamic-based products to the capital markets. To further strengthen our international banking capabilities, we established a correspondent banking relationship with The Bank of New York Mellon, enabling our customers to conduct international payments with enhanced speed, security, and efficiency.

Macroeconomic indicators in 2025 underscored the resilience of the Turkish economy, as positive developments in disinflation, reserve accumulation, declining risk premiums, and investment activity strengthened our Bank’s sustainable growth potential. This constructive outlook allows us to approach 2026 with cautious confidence regarding the performance of the national economy, the banking sector, and our Bank, while reinforcing our growth vision both domestically and internationally.

Dünya Katılım Bankası has adopted a strategic roadmap targeting an initial public offering (IPO) in 2030, aligned with its long-term growth and sustainability objectives. A robust financial structure, corporate maturity, and sustainable profitability have been identified as critical prerequisites for the successful execution of this plan. While we are focused on strengthening our presence across Türkiye in the short and medium term, our long-term vision includes international expansion through our digital banking model in strategically significant regions such as the Balkans, the Caucasus, the Arab and Maghreb countries, the Turkic Republics, and Sub-Saharan Africa—regions where our country, as a regional power, maintains strong historical, cultural, and economic ties.

In today’s world, the financial sector plays a pivotal role in addressing climate change by channeling capital

toward low-carbon initiatives and supporting the transition to a more sustainable economy. Dünya Katılım Bankası embraces this responsibility as an integral part of its core vision, evaluating all its activities through the lens of environmental impact. Our operational processes are designed with resource efficiency at the forefront and structured to minimize environmental impact, reduce our carbon footprint, and actively contribute to the fight against climate change.

In 2025, we advanced our commitment to sustainability by relocating our General Directorate to a new head office certified as a Green Building. We view digitalization not merely as a technological transformation but as a strategic tool that supports both environmental sustainability and financial inclusion. Within this framework, we aim to reduce carbon emissions by minimizing physical transactions and documenting traffic. Looking ahead, we will continue to accelerate our efforts to develop financial solutions aligned with Green Asset Ratio (GAR) calculations in the medium term.

We embed our sustainability approach within the core principles of participation banking: social benefit, entrepreneurship, and a strong culture of savings. We believe that a financial model grounded in ethical values and mutual solidarity—rather than interest-based principles—provides the foundation for resilient and sustainable growth. We embrace this responsibility not merely as an obligation, but as a long-term commitment to helping shape a better future.

The rapid and stable progress we achieved in 2025 has distinguished Dünya Katılım Bankası from other institutions at a similar stage of development, clearly demonstrating our growth potential. God willing, in the coming period, we will continue to build on these successes—realized through the visionary leadership of our Board of Directors and Senior Management, alongside the dedicated efforts of every member of our skilled and capable workforce. Guided by our innovative, customer-focused, and sustainable approach, we will continue to make a meaningful contribution to the advancement of participation banking.

At this milestone we have reached, I wish to extend my deepest gratitude—first and foremost to our esteemed Members of the Board of Directors, whose dedication and vision have guided us, and to all our colleagues and stakeholders whose contributions have made this journey possible. May the year ahead witness the continued success of our Bank and bring peace, stability, and well-being to people across the world.

Best Regards,

İkram Göktaş
General Manager



CORPORATE OVERVIEW OF DÜNYA KATILIM

- *About Dünya Katılım Bankası*
- *Vision, Mission and Principles*
- *Milestones and History*
- *Dünya Katılım in Numbers in 2025*



ABOUT DÜNYA KATILIM BANKASI



A reliable financial ecosystem built on a sustainable participatory finance...

Dünya Katılım Bankası

The foundations of the Bank were laid in 1984 under the trade name Adabank A.Ş., and banking operations commenced in 1985. In 2003, the Bank's shares were transferred to the Savings Deposit Insurance Fund (TMSF). Subsequently, following a tender process, the shares were acquired by AHL Ahlatcı Finansal Yönetim A.Ş., marking the beginning of a new era and the initiation of a strategic repositioning process.

Dünya Katılım Bankası, a subsidiary of Ahlatcı Holding, has operated as a participation bank since 2023 in accordance with “interest-free banking” principles. As **the only privately owned, domestically capitalized, branch-based participation bank in Türkiye**, Dünya Katılım Bankası delivers tailored financial solutions to retail, commercial, and corporate customers within the framework of participation banking principles. Through participation accounts offering competitive returns, advantageous foreign exchange rates,

physical gold orders, financing precious metals, and a wide range of gold banking products and services, the Bank is taking decisive steps toward becoming a leading player in the gold and precious metals ecosystem. In addition to providing competitive exchange rates, the Bank offers a secure and seamless banking experience. Guided by its **“phygital banking”** vision—integrating digital and physical channels—it enhances fast and accessible services delivered through user-friendly digital platforms with the strength of its extensive branch network.

As of 2025, our bank operates through 25 branches across 13 cities. Leveraging the sustainable principles of participation banking, Dünya Katılım Bankası seeks to establish an inclusive financial platform through innovative products, strategic partnerships, and subsidiaries. Building on its past achievements, the Bank continues its journey with a steadfast commitment to shaping the future of finance based on trust, inclusivity, ethical principles, and **“a universally accessible”** approach.

Capital Structure and Shareholding

Alterations in the Capital and Shareholding of the Bank During the Reporting Period

At the Ordinary General Meeting held on April 7, 2025, it was resolved to increase the Bank capital from TL 6,000,000,000 to TL 7,273,000,000, with TL 1,273,000,000 to be allocated from internal resources. Following the completion of registration and announcement procedures and the receipt of the necessary approvals from the BRSA, the Bank's capital was formally increased to TL 7,273,000,000. The current shareholding structure of the Bank is presented below:

SHAREHOLDER INFORMATION	SHAREHOLDING RATIO
AHL Ahlatcı Finansal Yönetim A.Ş.	99.95%
Other	0.05%

Shares Held by the Board of Directors and Executive Management

Neither the Chairman nor any member of the Board of Directors, nor the General Manager or their deputies, hold any shares in the Bank.

Amendments to the Articles of Association in 2025

In line with the resolutions of the Extraordinary General Meeting of the Bank held on April 7, 2025 Article 5 of the Articles of Association, concerning the company's headquarters, and Article 7, concerning capital, were amended. The previous and revised versions of the Articles of Association are presented below.

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

Ahlatcı Holding

Headquartered in Çorum, Ahlatcı Holding operates at full pace **across 15 diverse sectors**, spanning energy and healthcare, precious metals and finance, advanced technologies and automotive, aviation and mining, as well as real estate investment and manufacturing. With a **portfolio of 79 companies and a workforce exceeding 6,000 employees**, the Group maintains a strong presence both domestically and internationally.

Ahlatcı Doğal Gaz Dağıtım Enerji ve Yatırım A.Ş. and **Enerya Enerji A.Ş.**, both subsidiaries of the holding company, are publicly traded, with their shares listed on the Istanbul Stock Exchange. **Over the past 5 years, Ahlatcı Kuyumculuk has consistently ranked among the top 5, and Ahlatcı Metal Rafinerisi among the top 30 gold producers and exporters in the Fortune 500 Türkiye rankings.** Ahlatcı Holding is recognized as one of the leading producers in the Turkish domestic market within its core business areas of goldsmithery and gold.

AHLATCI
HOLDING



VISION

To elevate the potential of this country's fertile lands to their full value on the international stage.



MISSION

To make a difference in the international stage with our innovative approach while adding value to our nature, people, and culture.



VISION, MISSION AND PRINCIPLES



VISION

To become the leading platform in participation banking, combining the best customer experience with innovative financial solutions.



MISSION

To advance participation banking through customer-focused, next-generation financial solutions.

PRINCIPLES

Our corporate culture is founded on the core principles of reliability, agility, transparency, customer- and solution-orientation, and innovation. These principles are aligned with our mission and reflect the sustainable, forward-looking nature of participation banking.



RELIABILITY

We provide dependable services while prioritizing the confidence of our customers and stakeholders.



AGILE

We respond swiftly to changing conditions by delivering fast and flexible solutions.



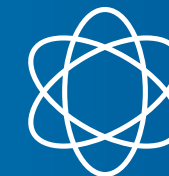
TRANSPARENT

We conduct all our transactions and communications with openness, honesty, and transparency.



CUSTOMER- AND SOLUTION-ORIENTED

We always prioritize our customers' needs, delivering the best services and solutions.



INNOVATIVE

We embrace innovative approaches based on continuous development and evolve alongside modern technologies.

MILESTONES AND HISTORY

2025

Dünya Katılım Bankası increased its capital from TL 6 billion to TL 7.27 billion through internal allocation. The payment systems initiatives have been successfully completed. TR QR Code, virtual cards for e-commerce transactions, Secure Shopping (GO), and next-generation contactless debit and credit cards with digital receipt functionality are now available to our customers. Through a partnership with the Paraf brand, customers also gain access to Paraf card features. Furthermore, Dünya Katılım Bankası received approval from the BRSA for its service model banking activities based on participation finance principles, becoming the first private participation bank in the country to implement service model banking practices.

Dünya Katılım Bankası is a versatile financial platform that offers next-generation financial solutions. Grounded in the sustainable and reliable principles of participation finance, it strives to be a bank for everyone and to drive the development of the sector.

2024

As of January 2, 2024, Dünya Katılım Bankası opened its first customer accounts and launched its website. Later that year, the Bank introduced its Mobile Branch to provide greater accessibility to customers. Additionally, it completed the integration of the FAST (Instant and Continuous Transfer of Funds) payment system, enabling 24/7 fee-free money transfers.

Throughout 2024, Dünya Katılım Bankası steadily expanded its customer base across all segments.

2023

Following the acquisition of Adabank A.Ş. shares by Ahlatçı Finansal Yönetim A.Ş., our Bank has commenced operations as a participation bank. During this process, Takasbank integrations were completed, and an Extraordinary General Meeting was held. In line with its expanding vision and evolving services, our bank adopted the name “Dünya Katılım Bankası A.Ş.” and has been operating as a participation bank since December 26, 2023.

DÜNYA KATILIM IN NUMBERS IN 2025

BRANCHES AND EMPLOYEES



Number of Branches

25



Branch Network by Province

13



Total Number of ATMs

22

with access to more than 4,000 ATMs through shared ATM agreements



Total Number of Employees

509



Average Training Time per Employee

36 Hours

FINANCIAL INDICATORS



Total Assets

99,678,154 thousand TL



Cash Financing

54,842,370 thousand TL



Non-Cash Financing

25,680,683 thousand TL



Funds Collected

76,466,774 thousand TL



Net Profit

2,057,211 thousand TL



Non-Performing Loan (NPL) Ratio

7%

MARKET AND PRODUCT SHARE OVERVIEW



Dünya Katılım Bankası Participation Asset Market Share

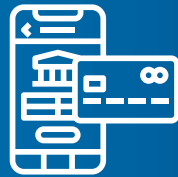
2.03%



Sector Share in Gold Loans

10.8%

OPERATIONAL CHANNELS



Mobile and Internet Banking Transaction Rate

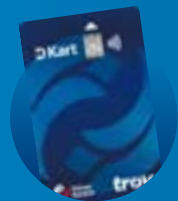
76%

CUSTOMER AND CARD OVERVIEW



Number of Individual Customers

51,417



Number of Credit Cards

3,000+



Number of Bank Cards

42,000+



*By pursuing its strategic vision, leveraging a strong financial structure, and maintaining an effective governance approach, our bank reached an asset size of **TL 99.7 billion** as of 2025, further strengthening its position in the sector.*

OUR WORLD GROWING WITH CONFIDENCE

- *Network of Activities*
- *Key Areas of Activity*
- *Subsidiaries*

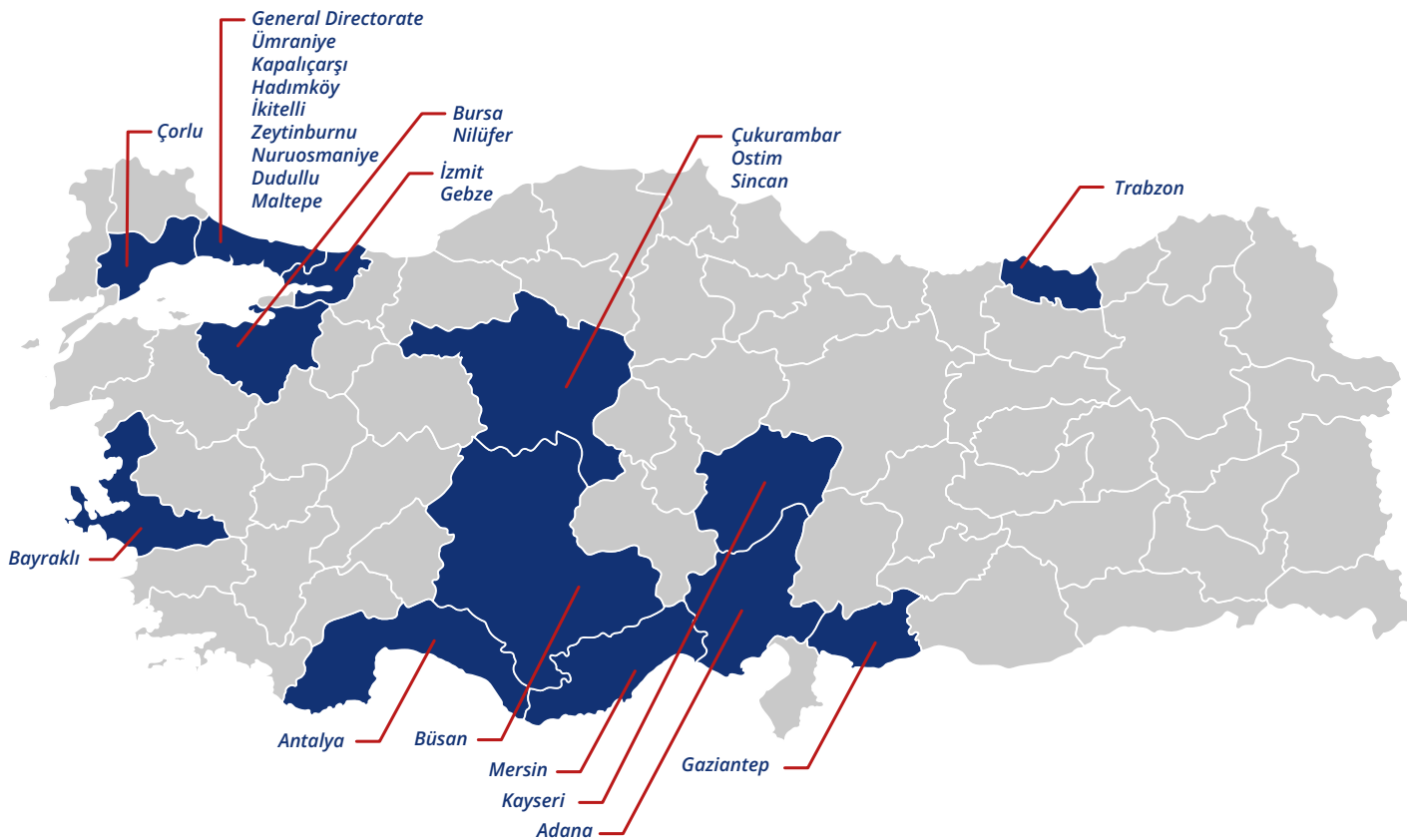


NETWORK OF ACTIVITIES

25 branches across
13 cities



Dünya Katılım Bankası provides participation banking services through its operational network of 25 branches across 13 cities. The branch network is complemented by digital banking channels, 22 Dünya Katılım ATMs, access to over 4,000 ATMs through shared ATM agreements, and a dedicated Customer Communication Center.



KEY AREAS OF ACTIVITY

Dünya Katılım Bankası operates in accordance with the principles and standards of interest-free banking, primarily guided by the Communiqué on Compliance with Principles and Standards of Interest-Free Banking, published by the Banking Regulation and Supervision Agency (BRSA) in the Official Gazette No. 30888 dated 14 September 2019, and in full compliance with relevant legislation.

In line with participation banking principles and a customer-focused approach, our bank provides products and services based on interest-free financing across individual, commercial, and corporate banking segments.

Detailed information on areas of activity related to the Bank is provided below:

Commercial and Corporate Banking

Dünya Katılım Bankası focuses on sustainable growth in commercial and corporate banking, delivering innovative and value-added financial solutions to its clients.

The Bank provides tailored solutions to companies operating in strategically important sectors, including tourism, technology, agriculture, and the defense industry. Our goal is to support the sustainable growth of our clients and enhance their competitiveness. Guided by its innovative vision, Dünya Katılım Bankası remains committed to expanding access to its financial solutions, taking active steps to make its products and services more widely available.

Digital transformation initiatives in commercial and corporate banking play a key role in expanding our customer reach. By focusing on customer experience, these initiatives enable us to deliver tailored solutions that emphasize speed, efficiency, and personalization. This customer-centric approach has strengthened long-term relationships with commercial clients and enhanced service quality.

Dünya Katılım Bankası achieved significant growth in its commercial and corporate banking segments in 2025. The Bank began working with approximately 1,000 new commercial clients, bringing the total number of active clients to 3,000. During the year, it provided a total of TL 190 billion in financing support, while its current risk exposure reached TL 41 billion. In the same period, in line with the steady expansion of its client portfolio, the Bank's fund size increased to TL 43.7 billion.

With the support of Turk Eximbank, a total of TL 1 billion was provided to export clients across 24 transactions.

In 2025, the financing needs of manufacturing companies were addressed, particularly through the development of Leasing and Sale and Lease-Back products. As part of Commercial and Corporate Marketing activities, the Bank continued to offer products and services designed to strengthen customer relationships through an advisory banking approach.

Looking ahead, Dünya Katılım Bankası aims to contribute to the economic growth and sustainable development of the country by expanding product diversity in line with selective growth, disciplined risk management, and participation finance principles.

Small and Medium Enterprises (SME) Banking

Dünya Katılım Bankası identified the SME segment as a strategic priority. By 2025, the Bank planned to open 8 additional branches, bringing the total to 25, and began offering tailored financial solutions to companies operating in the manufacturing, wholesale and retail trade, and jewelry sectors—segments strategically prioritized within SME banking.

Our bank leverages digital channels and customer management systems to expand its client base and facilitate companies' access to products and services. This approach enables a more accurate, holistic, and in-depth analysis of businesses' financial needs, allowing the development of flexible, tailored solutions that support SME growth. Through enhancements in technological infrastructure and data-driven solutions, the Bank aims to optimize SME business processes, strengthen customer relationships, and foster long-term partnerships.

In line with visit and appointment programs conducted for high-turnover SME customers in regions with significant trade activity, customer acquisition, credit limit allocation, financing, and fundraising processes are carried out efficiently.

Dünya Katılım Bankası aims to activate products such as the Direct Debiting System (DBS), Supplier Financing (SF) and Contribution Share Financing by 2026, with the goal of improving collection cycles and optimizing the cash management processes of SMEs.

Thanks to the effective and innovative solutions developed to address the needs of SMEs, our Bank rapidly expanded its customer base in 2025. During the year, **4,000 new active customers were acquired across various sectors, increasing the total number of active customers to 7,000 in the SME segment.** In line with our broad-based growth strategy, approximately 1,000 customers were provided with cash and non-cash financing support, reaching a total financing volume of TL 36 billion. As of year-end, total outstanding risk stood at TL 18 billion.

In 2025, SME Banking, with a strategic focus on manufacturing, export, and innovation, successfully completed the year by delivering sustainable and effective growth.

Retail Banking

Dünya Katılım Bankası continued its operations in 2025 in line with its strategic priorities of customer focus, digitalization, and sustainable growth. Within this framework, balanced and widespread growth was achieved across both the individual and retail customer segments.

Within the scope of Sales and Marketing Services, the Bank expanded its reach across Türkiye, acquiring 51,417 new individual customers and 768 retail (small business) customers. Sales capacity was strengthened through the expansion of 25 branches across 13 cities. Financing volume reached TL 389.3 million in the individual segment and TL 969.1 million in the retail segment. Total funds collected amounted to TL 13.4 billion. Significant transaction volumes were generated in gold banking products through the Physical Gold Service and Gold Banking from Digital Channels and the related "Digital to Physical Gold" and "Gold to Gold" campaigns. Additionally, credit card sales and digital customer acquisition channels were effectively supported throughout the year.

The Insurance Service enhanced its production performance in 2025 through the expansion of bancassurance activities and a strong focus on digitalization. A total of **5,518 policies were issued to 1,466 customers across life, health, motor, home, and credit-linked insurance products**, generating TL 283.4 million in premiums. Commission income reached TL 130 million during the year. The automation of operational processes through the Insurance Management System significantly improved service speed and operational efficiency.

Within the scope of Cash Management Services, comprehensive solutions were developed to enable corporate and commercial clients to manage their cash flows digitally and securely. Digital integrations were enhanced through web services covering invoice collections, cheque clearing and collection infrastructure, secure payment systems, account transactions, and money transfers, leading to increased transaction volumes and commission income. Through Enterprise Resource Planning (ERP) integrations and advanced web service infrastructure, clients are now able to execute banking transactions directly through their own systems, significantly improving operational efficiency and customer satisfaction.

Overall, 2025 was a successful year for Retail Banking, delivering strong performance in customer growth, financial volumes, digital product utilization, and revenue generation. Our customer-centric service model, expanding branch network, and advanced digital solutions played a significant role in supporting the Bank's sustainable growth strategy and financial inclusion objectives.

Precious Metals Banking

Precious Metals Banking provides working capital financing to companies operating in the jewelry sector and engaged in the production and trade of precious metals, in full compliance with the principles and standards of participation banking. In addition, it undertakes initiatives to mobilize individual investors' gold savings and integrate them into the national economy.

Dünya Katılım Bankası, which has positioned the gold sector among its strategic priorities, introduced the **Precious Metals Financing** product to address the financing needs of companies operating in the jewelry, gold production, and gold processing sectors. As of year-end 2025, a total of **2.3 tons of gold had been disbursed** under this product.

In 2025, our Bank expanded its market share in Precious Metals Financing to 9% across the banking sector and sustained its leading position among participation banks with a 55% market share, reinforcing its strong competitive standing in the sector.

Our Bank recorded a gold deposit volume of 5.2 tons, equivalent to TL 31.2 billion.

To mobilize gold held outside the banking system, savers can transfer processed jewelry, scrap, and other gold items into their accounts through the Gold Collection Saving Model (ATOM) system via contracted jewelers, with no loss of value. Through this system, over 800 transactions were completed, resulting in 793 kg of gold (TL 4.7 billion) being deposited into our Bank accounts.

Within this framework, the Bank continues to enhance its products and services, striving to remain a sector pioneer in Precious Metals Financing.

Digital Banking

In 2025, our Bank successfully completed its Digital Channels Transformation Project as part of its broader digital banking strategy, strengthening its digital infrastructure through a holistic and sustainable approach. Initiatives focused on digitalization were implemented with an integrated perspective, aiming not only to enhance customer experience but also to improve operational efficiency, optimize resource usage, and reduce environmental impact. Within this framework, digital channels were positioned not merely as service delivery tools, but as strategic assets supporting long-term value generation.

By the end of 2025, the number of digital customers is expected to reach approximately 60,000, while remote customer acquisitions are projected to reach around 40,000. Streamlining remote acquisition processes, expanding digital application channels, and enhancing accessibility have not only improved customer satisfaction but also reduced reliance on physical branches, thereby supporting sustainable growth. Broadening the range of services available through digital channels has enabled different customer segments to access banking products more quickly and conveniently.

In the first quarter of the year, Energy Needs and Karz (Benevolent Loan) Financing applications launched through digital channels provided customers with a fast and transparent financing experience, while operational processes were streamlined by enabling fully digital application completion. Additionally, the website's blog section offered content on sustainability, financial literacy, and conscious consumption, helping users access accurate and reliable information and promoting long-term societal benefits. These initiatives further reinforced the informative and advisory role of the Bank digital channels.

The Digital Channels Transformation Project, completed in the second quarter, established a secure, scalable, and customer-centric digital infrastructure, providing a sustainable technological foundation for all digital products and services launched throughout the year. The modernized infrastructure enhanced system performance and strengthened the continuity and reliability of digital services.

In the third quarter, the implementation of remote customer acquisition without Near Field Communication (NFC) and the Invite-and-Earn (Customer Referral) campaigns accelerated digital customer onboarding and supported organic growth by reducing the reliance on physical documents and branch visits. The migration of debit and credit card product management to digital channels generated significant time and resource savings for customer transactions. Additionally, the introduction of invoice instructions for partner institutions improved customer satisfaction and retention. Enhancements across Payment Request, FX World, money transfers, account management, remote customer acquisition, and card services increased transaction speeds and promoted wider adoption of digital channels. Real-time exchange rates and physical gold prices provided on the website further reinforced transparency and accessibility of financial information for customers.

In the fourth quarter, the Paperless Banking initiative digitalized key banking processes, reducing the use of printed documents and supporting environmental sustainability. Solutions such as virtual card issuance, QR code-based POS (Point of Sale) payments, cash withdrawals and deposits, portfolio and investment tracking, digital limit management, and the application center accelerated customer transactions and enhanced operational efficiency. Enhancements to customer feedback channels established a structural foundation for the continuous improvement of service quality.

Through these initiatives in 2025, our Bank approached digitalization not merely as a technological transformation, but with a holistic focus on customer satisfaction, operational efficiency, environmental responsibility, and long-term value generation. This has laid the groundwork for a robust and sustainable infrastructure to support advanced digital products and services planned for rollout in 2026.



International Banking Unit

In 2025, our Bank expanded its international banking and correspondent infrastructure at an institutional level, strategically enhancing its global reach.

During the year, 56 new counterparties were added to our portfolio, and our correspondent network was restructured into a balanced and sustainable geographical framework spanning Europe, Asia, the Middle East, the Americas, and Africa. Concurrently, our service capabilities in foreign exchange (FX), precious metals (DM), and derivatives transactions were strengthened, supporting more efficient and comprehensive cross-border operations.

With the initiation of our nostro account relationship with BNY Mellon, we began offering our customers the fastest and most reliable payment services for US dollar (USD) transactions, which represent 58% of global trade. In addition, following the completion of nostro account openings in 6 currencies—US dollar (USD), euro (EUR), British pound (GBP), Chinese yuan (CNY), United Arab Emirates dirham (AED), and Saudi Arabian riyal (SAR)—with 8 correspondent banks, an efficient payment infrastructure has been established.

The Bank successfully completed its first long-term international foreign currency borrowing transaction with Goldman Sachs. In addition, the number of framework agreements signed with domestic and international banks for interbank short- and long-term funding transactions increased by 50% compared to the previous year. These developments have substantially enhanced the Bank's capabilities and flexibility in the money market.

Throughout 2025, our active participation in regional and global organizations in Europe and the Arabian Peninsula, along with country visits and bilateral bank meetings, enhanced our brand recognition and strengthened our network within the financial circles of regions with which our country maintains the most intensive economic cooperation.

In conclusion, 2025 marked a strategic turning point for the Bank, with the establishment of a robust, scalable, and sustainable international banking infrastructure that supported growth in foreign trade, treasury operations, and international funding.

Asset and Liability Management Unit

Throughout 2025, our Bank continued its activities in investment banking and financial markets, supporting sustainable growth and strengthening its balance sheet in accordance with Islamic finance principles. Through initiatives in capital markets, liquidity management, and investment products, the Bank enhanced both its market presence and the diversity of its offerings.

On the capital markets front, sukuk (lease certificate) were issued through DK Varlık Kiralama A.Ş., a wholly owned subsidiary of the Bank. Under the TL 5 billion issuance ceiling approved by the Capital Markets Board, the Bank issued a total of TL 4 billion in sukuk during 2025. These issuances diversified funding sources of the Bank in line with Islamic finance principles and expanded the investor base.

During the reporting period, the Assets-Liabilities Unit continued its efforts to manage the Bank's balance sheet effectively, maintain control over profit share (dividend) and liquidity risks, and ensure sustainable profitability. Within this framework, the matching of maturities between assets and liabilities was regularly monitored, and necessary adjustments were made in response to evolving market conditions.



Sukuk Issuance
TL 4 billion

Within the scope of liquidity management, the Bank maintained a sufficient liquidity buffer to meet short- and medium-term obligations, with monitoring conducted based on cash flow projections and internal limits. The Asset-Liability Unit systematically prepared balance sheet management reports in close coordination with senior management and relevant committees.

As part of effective liquidity management, the number of domestic and international banks with which the Bank conducts transactions increased by approximately 100%, and the first long-term US dollar (USD) funding transaction from foreign markets was successfully completed.

In investment products domain, infrastructure enhancements were prioritized to improve customer access. Investment funds and sukuk transactions were initiated through the branch channel. Under the framework of the Order Transmission Intermediation agreement signed with Ahlatcı Yatırım Menkul Değerler A.Ş., software and system development works were completed to enable customers to execute transactions on the Istanbul Stock Exchange Equity Market through the Bank's channels and to offer investment funds traded on the Turkish Electronic Funds Trading Platform (TEFAS) under the custody of the Bank. These services are scheduled for launch in 2026.

Banking Services Unit



Store Your Valuables Safely with a Safe Deposit Box

Entrust your valuables to Dünya Katılım! Use our safe deposit box service and put your mind at ease—no need to worry about your valuables or important documents getting lost or stolen.

Dünya Katılım

As of 2025, the Bank began offering checkbooks, bill payment, and safe deposit box services to its customers.

In the same year, to enhance the efficiency and effectiveness of cash management, the Bank initiated Decentralized Cash Management (MONY) operations in coordination with the Central Bank of the Republic of Türkiye (CBRT).

Loan Services Unit

In 2025, the Loan Services Unit ensured the efficient and compliant execution of financing transactions in line with interest-free banking principles and applicable legislation. The unit's activities included fund utilization, collateral management, financial leasing and incentivized transactions, real estate valuation, and data governance, with full compliance with the Turkish Personal Data Protection Law (KVKK-PDPL).

As a result of the initiatives undertaken in 2025 for personal data management, the Bank was awarded the ISO/IEC 27701:2025 Privacy Information Management System Certificate, and its data security processes were fully aligned with corporate standards.

The integration of the INVEX application (a real estate valuation and process management software) into real estate appraisal processes has been completed; operational speed, accuracy, and efficiency have been increased through the automation of processes.

The systematization of export credit incentive reduction processes has simplified transaction flows and strengthened operational effectiveness.

External Operations Unit

Throughout 2025, the Bank conducted its operations with the goal of providing fast, secure, and efficient solutions for clients' foreign trade transactions, aligned with its sustainable growth objectives.

Leveraging expert staff, robust technical infrastructure, and process automation, the quality of service in foreign trade financing and operations was significantly enhanced. During the year, the Bank expanded its range of foreign trade products and introduced new processes. Import letters of credit, Export Proceeds Acceptance Certificate (IPC), and Cash Declaration Form (CDP) processes were launched, and the Bank successfully completed compliance with the new ISO 20022-based MX messaging standards as part of SWIFT's global messaging transformation program, implementing the necessary infrastructure and applications.

Looking ahead to 2026, the Bank aims to implement export letters of credit and external guarantee processes, enable outgoing transfer transactions through mobile and internet banking channels, and complete the integration of SWIFT Global Payments Innovation (SWIFT GPI). These initiatives are expected to enhance operational efficiency in foreign trade and transfer processes, strengthen control and monitoring capabilities, and improve customer experience through a holistic approach.

Loan Policies and Coordination Unit

In 2025, our unit continued its operations in line with the Bank's risk appetite, profitability targets, and customer-focused growth strategies. A data-driven decision-making infrastructure was established to support effective loan risk management, analytical capabilities were enhanced, and efforts were made to improve the efficiency, speed, and effectiveness of loan processes.

A key achievement of the Bank in 2025 was the successful establishment of a decision support system infrastructure, along with the full integration of scorecards and models. The framework enabled a holistic approach to managing credit strategies, policies, and risk practices, supported by a robust analytical design. As a result of coordinated efforts with business units, the Bank enhanced the speed, transparency, and traceability of strategic decision-making processes.

To foster a data-driven decision-making culture in credit allocation processes, application data mart studies were completed, supporting standardization and operational efficiency in loan operations through the implementation of the individual loans' module and the formation of the credit card customer report. Within

this framework, 123 business development initiatives aimed at enhancing the speed and effectiveness of loan processes were successfully implemented.

As part of its sustainable banking objectives, the Bank carried out analyses to ensure compliance with the Communiqué on Bank Green Asset Ratio. System development requests were prepared, and the necessary infrastructure enhancements were implemented to meet regulatory requirements. These efforts represent an important step toward embedding environmental risk considerations into the Bank's loan processes.

In 2025, the Loan Policies and Coordination Unit contributed to the sustainable, balanced, and responsible growth objectives of the Bank, while enhancing corporate-level credit risk management and policy-making capabilities.

Loans Unit

The unit allocated credit cards, vehicle loans, real estate loans, and personal loans to consumers under the individual products portfolio of the Bank.

By the end of 2025, the total allocated limit reached TL 385 billion, representing a 161% increase, while total risk grew by 190% to TL 76.6 billion.

Throughout the year, on-site company visits and examinations were conducted to manage allocations more effectively. As a result of these efforts, the number of customers and groups granted credit limits increased approximately threefold compared to the previous year.

Currently, 4 active development projects are underway: the Establishment of a Limit and Collateral-Based Restriction Structure, the Establishment of Legal Risk Groups and Credit Limit Structures, and the Revision of the Allocation and Financial Analysis Process through the Loans Dashboard Project.

Intelligence Unit

Our unit carries out intelligence gathering in accordance with applicable legislation for companies subject to loan applications from the Loans Unit and branches, sharing the information with relevant departments. Bankruptcy and insolvency notices received from the Public Advertising Agency (BİK) Agency and the Turkish Association of Participation Banks are monitored and archived digitally. System enhancements are being implemented to manage these processes more efficiently, and initiatives to fully transfer these operations to digital platforms are ongoing.

Corporate Communication Unit

The Corporate Communications Unit of Dünya Katılım Bankası, responsible for strengthening the corporate identity of the Bank and brand reputation among the public, industry stakeholders, and current and prospective customers, continued to expand and diversify its communication activities in 2025 to enhance brand awareness and reach.

Building on the corporate identity framework established last year, the Bank maintained consistent brand perception across all communication channels and delivered effective 360-degree verbal and visual messaging to its audience. Press releases highlighted key collaborations and milestones, while participation in major fairs and industry events ensured that the Bank's corporate identity was prominently represented both digitally and in person.

Our World

Extensive communication efforts were undertaken for more than 20 products and services of the Bank, reflecting the Bank vision, while content supporting corporate positioning was developed. Within the scope of digital communications, social media and other digital platforms served as primary interaction channels, with special content, campaign activations, and "special day" communications implemented to boost engagement and awareness.

Adopting an inclusive and unifying approach centered on the slogan "Our World," product and benefit communications were launched ahead of the media campaign of the Bank, and product-focused campaigns were initiated to highlight key offerings. Strategic media plans supported the Bank's innovative services, and, according to reach, impression, and engagement data from relevant sources, these campaign communications generated over 1 billion impressions, significantly contributing to increased daily customer acquisition.

"Such a World Exists!" (Böyle Bir Dünya Var!) campaign is scheduled to launch in the new year

Preparations for the media launch of the Bank linked innovative products and services were conducted consistently throughout 2025. Communication plans for the first month of 2026 were developed in coordination with business partners and media relations. Commercials under the motto "Such a World Exists!" are planned for public launch in January 2026.

In the new year, the Corporate Communications Unit of Dünya Katılım Bankası will continue to diversify and expand its innovative product and brand communication activities, in line with its vision of being a leading participation bank and its motto, "Our World". Following a 2-year period of intensive establishment and rapid growth, 2026 is set to be a landmark year, featuring the launch of corporate social responsibility and sustainability-focused initiatives, increased momentum in inspiring and digital communications, leadership communication and public relations initiatives.

Strategy, Process and Project Management Unit

Strategy Service

Strategy Service is responsible for developing and maintaining medium- and long-term strategies and policies in line with the Bank mission and vision and supporting the objectives of the Board of Directors and Senior Management. In this context, the Unit works closely with business units to identify priority areas of focus in line with the strategic objectives of the Bank and plays an active role in designing processes that ensure these efforts are implemented by translating them into measurable targets and performance scorecards. Bank strategies are regularly reviewed and updated, considering developments in internal and external dynamics, thus aiming to maximize corporate potential.

Leading up to 2025, the Bank conducted a comprehensive evaluation of the macroeconomic outlook, sector trends, regulatory developments, and customer expectations. Strategic priorities were redefined, and clear implementation steps were established to achieve the targets. Starting in 2026, corporate performance management will be further strengthened within a framework aligned with the Bank mission and vision, supporting sustainable growth and fostering a performance-oriented culture in line with its strategic objectives.

Process Management and Architecture Service

Comprehensive process development efforts are being carried out to achieve the sustainable growth objectives of the Bank, enhance customer satisfaction, and maximize operational efficiency. This includes process modeling, analysis, and design; digital transformation and technology integration; regulatory compliance; risk management; and continuous improvement practices, with effective coordination ensured across internal units.

In 2025, the Process Management and Architecture Service coordinated the launch of new product and service processes, identified process owners, conducted process training, modeled Bank processes, and developed control and PDPL inventories as part of expanding process management practices. Looking ahead to 2026, plans include the digitalization of processes, strengthened inter-unit coordination through an end-to-end approach in new product and service designs, process optimization, and the implementation of Business Process Management (BPM) initiatives.

Project Management Service

The Project Management Service of Dünya Katılım Bankası plays a pivotal role in translating the strategic vision of the Bank into actionable and measurable initiatives. It oversees project planning, prioritization, and execution within an integrated and holistic framework to ensure the consistent achievement of corporate objectives. The core mission of the Service is to identify, evaluate, prioritize, plan, and effectively manage projects that directly contribute to the strategic goals. All strategic initiatives are coordinated through a centralized governance structure, ensuring alignment with corporate priorities while maintaining strict discipline in scope, timeline, and budget management. In addition, the Service is responsible for the proactive identification of project risks, conducting impact and probability assessments, and implementing mitigation strategies through structured action plans. Through this comprehensive approach, it ensures transparency, accountability, and sustainable value generation across the Bank project portfolio.

The Strategic Projects Roadmap, developed in alignment with the long-term vision of the Bank, aims to define strategic focus areas, standardize monitoring and analysis processes, and strengthen decision-making mechanisms. As of 2025, portfolio management processes have been institutionalized through structured portfolio management meetings organized for business families. In parallel, the effectiveness of the Demand Management Committee has been enhanced. The collection, evaluation, and prioritization of project-scale requests have been streamlined, and upper-level governance steps have been standardized through the implementation of a master planning methodology. By the end of 2025, 15 major projects directly related to the establishment processes of the Bank were successfully completed. Furthermore, 23 new projects were incorporated into the master plan for the first half of 2026, reinforcing the strategic information agenda of the Bank.

Procurement and Support Services Unit

The Procurement and Support Services Unit is managed with a strategic perspective, aligned with the objectives of effective cost management, optimal asset utilization, and the strengthening of corporate resilience.

The procurement function is positioned as a strategic lever in the effective management of the Bank expense structure. Within this framework, procurement processes are conducted with a total cost of ownership perspective, while giving due consideration to supply continuity and operational risk factors. Standardization and centralized governance have been strengthened across supplier management and contract administration processes. Accordingly, budget discipline is reinforced not only through the management of unit costs, but also through the proactive control of long-term cost implications and associated risks. In 2025, within the scope of procurement and administrative operations, 134 contracts were executed with supplier companies following competitive tender processes. As a result of comprehensive cost optimization initiatives, total savings of TL 54,517,211 were achieved.

Administrative functions of the Bank are structured to ensure the sustainability of its physical and operational infrastructure while enabling the efficient utilization of human resources. Operational efficiency has been enhanced through the optimized use of workspaces, the consolidation of support services, and the systematic monitoring of service levels, with a clear focus on achieving sustainable resource savings.

Construction and real estate activities are managed from an integrated investment and asset management perspective, aligned with the long-term growth and operational strategies of the Bank. The efficient use of existing locations, the implementation of branch concept initiatives, and maintenance, repair, and improvement investments are executed within a structured planning framework, supported by disciplined budget management.

Budget and Management Reporting Unit

The Budget and Management Reporting Unit carries out budget preparation and management reporting processes in alignment with the Bank's strategic objectives. Throughout 2025, the performance of the Bank and the sector was closely monitored, and planning and feasibility analyses were conducted to support informed decision-making. Through comprehensive management reporting, the Unit contributed to ensuring that operations progressed in line with established targets.

The 2025 budget, approved by the Board of Directors, was systematically monitored, while the 2026 budget was prepared in conjunction with the completion of the Bank's 3-year strategic planning framework.

In addition to regular reports submitted to the Board of Directors, detailed reports including balance sheet analysis, profitability performance, net income evaluation by fund category, and sector benchmarking data were prepared for Senior Management. Branch-level profit and loss statements, foreign exchange position reports, branch performance metrics, and similar analytical reports supported business units in maintaining performance at targeted levels.

As part of the Bank's digital transformation initiatives, projects were implemented to enable Senior Management reports to be generated through a business intelligence platform. In collaboration with the Information Technologies (IT) Data Analytics team, efforts were undertaken to empower all business units to produce analytical reports via the same platform. Furthermore, the Unit provided analytical and reporting support to projects carried out by other departments.

Financial Affairs Unit

Throughout 2025, the Financial Affairs Unit prepared the accounting records, financial statements, and regulatory reports of Dünya Katılım Bankası A.Ş. in full compliance with the regulations of the BRSA, as well as the requirements of Turkish Accounting Standards (TAS/TMS) and Turkish Financial Reporting Standards (TFRS). All activities supporting the sustainable growth objectives of the Bank were conducted with a strong emphasis on adherence to participation finance principles and long-term value generation.

Regulatory reporting obligations were fulfilled completely and in a timely manner. As of 2025, the transition to consolidated financial reporting was successfully completed, further strengthening the financial reporting infrastructure. In addition, new regulatory reports—widely adopted by the BRSA—were incorporated into the supervisory reporting set, and submission processes were initiated accordingly. Both unconsolidated (solo) and consolidated financial statements were subjected to independent audit, while Public Disclosure Platform (KAP) notifications and related external audit processes were managed effectively and in full compliance with regulatory requirements.

Participation in training programs and workshops on sustainability reporting and emerging sustainability trends was ensured, and legislative developments were closely and regularly monitored. To enhance institutional awareness, a Sustainability Bulletin was published periodically. In coordination with relevant business units, the first Sustainability Report of Dünya Katılım was successfully prepared and published. In addition, studies focusing on sustainability performance metrics and green asset ratios were conducted, contributing to the strengthening of the institutional capacity in sustainable finance.

Within the scope of financial control activities, the accuracy and reliability of financial statements were rigorously safeguarded. The transition to IFRS 9 standards—governing the classification, measurement, and impairment of financial instruments—was successfully completed, thereby reinforcing risk management and financial reporting processes and contributing positively to the profitability. Processes were also established to address income not compliant with participation finance principles. Financial risks were closely monitored through comprehensive controls over treasury transactions, and detailed profitability analyses were carried out.

In the area of accounting and tax compliance, system infrastructure was further strengthened, accounting frameworks for new products were established, and system integrations were completed. All tax obligations were fulfilled in full compliance with applicable legislation.

Through its strong internal control framework and sustainability-oriented approach, the Financial Affairs Unit continues to support the transparent, resilient, and long-term value-generating financial structure of the Bank.

SUBSIDIARIES

Techdünya Bilişim Teknoloji ve Ticaret A.Ş.

Dünya Katılım Bankası continues to invest in information technologies to strengthen its technological infrastructure, develop critical IT competencies in-house, and support its digital and green transformation initiatives.

In line with this strategic vision, Techdünya Bilişim Teknoloji ve Ticaret A.Ş. was established with a paid-in capital of TL 5 million and was officially registered in the Trade Registry Gazette on March 15, 2024. The company's capital has been fully paid.

Techdünya actively conducts its research and development activities at its Zaim Technopark Branch.

DK Girişim Sermayesi Yatırım Ortaklığı A.Ş.

Established on February 4, 2025, with a fully paid-in capital of TL 200 million by Dünya Katılım Bankası, the company was officially registered in the Trade Registry Gazette. The company was founded to issue shares and manage a diversified portfolio consisting of venture capital investments, capital market instruments, and other assets and transactions as determined by the Capital Markets Board.

DK Portföy Yönetimi A.Ş.

Established on February 5, 2025, with a fully paid-in capital of TL 100 million by Dünya Katılım Bankası, the company was officially registered in the Trade Registry Gazette. It was founded to carry out portfolio management activities in accordance with the Communiqué on Portfolio Management Companies and the Principles Regarding Their Activities (III-55.1), published in the Official Gazette on July 2, 2013, numbered 28695. Applications for an operating license have been submitted to the Capital Markets Board, and the licensing process is currently underway.

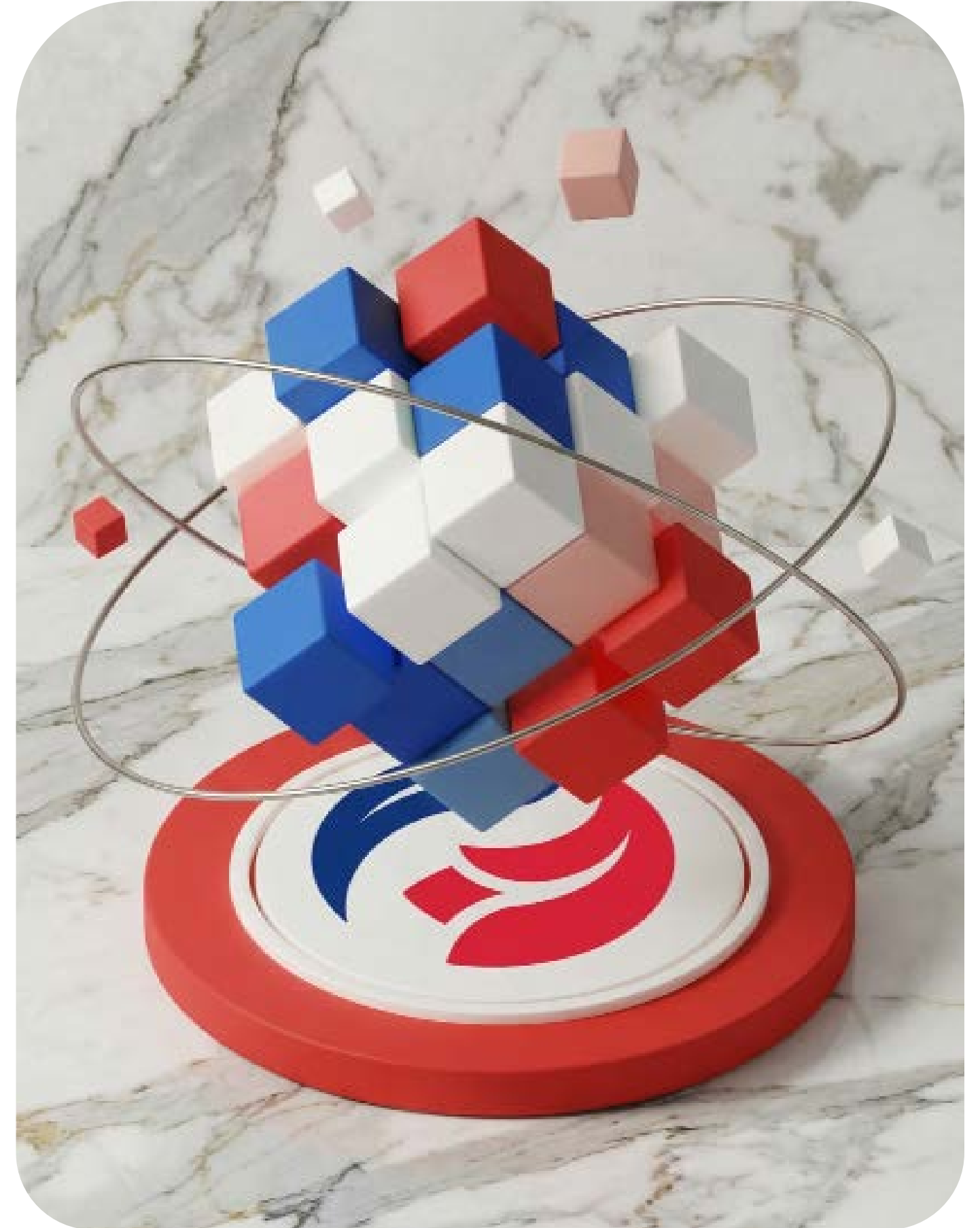
DK Varlık Kiralama A.Ş.

Established on February 6, 2025, with a fully paid-in capital of TL 250,000 by Dünya Katılım Bankası, and in accordance with the permissions obtained from the Banking Regulation and Supervision Agency (BRSA) and the Capital Markets Board (SPK), the company was officially registered in the Trade Registry Gazette. It was founded exclusively to issue lease certificates under the Lease Certificates Regulation (III-61.1), published in the Official Gazette on June 7, 2013, numbered 28670, by the Capital Markets Board.

In 2025, a lease certificate issuance totaling TL 4 billion was successfully executed, with Dünya Katılım Bankası A.Ş. as the fund user and DK Varlık Kiralama A.Ş. as the issuer.

DK Yatırım Menkul Değerler A.Ş.

Established on March 19, 2025, with a fully paid-in capital of TL 350 million by Dünya Katılım Bankası, the company was officially registered in the Trade Registry Gazette. It was founded to operate within the framework of the Communiqué on the Establishment and Operating Principles of Investment Institutions (III-39.1), published in the Official Gazette on December 17, 2023, numbered 28854. Applications for an operating license have been submitted to the Capital Markets Board, and the licensing process is currently underway.



PARTICIPATION BANKING IN 2025

- *Sectoral Overview and Assessment of Dünya Katılım's Position*
- *Financial Highlights*
- *Developments in the Climate and Sustainability Ecosystem*
- *Operational Developments*



Dünya Katılım

2025 Integrated Annual Report

SECTORAL OVERVIEW AND ASSESSMENT OF DÜNYA KATILIM'S POSITION

Introduction

Since its foundation, Dünya Katılım Bankası has embraced a core mission of contributing to the national economy and supporting the growth of the participation finance sector. Demonstrating sustainable and balanced growth in line with its strategic objectives, the Bank has steadily strengthened its position within the sector. The financial results achieved as of 2025 clearly reflect both the effectiveness of the Bank strategies and its growth potential in participation finance, despite having completed only its second year of operations.

Through its innovative “phygital” banking model, the Bank manages physical and digital channels in an integrated manner, providing customers with a seamless and comprehensive banking experience. At the same time, it continues to prioritize service excellence across all customer segments, reinforcing its commitment to quality and innovation.

Assessment

The year 2025 was marked by an accelerated transformation of the banking sector, intensifying competition, and heightened risks and uncertainties at both global and domestic levels. Despite macro-prudential measures, economic challenges, and various sectoral constraints such as credit limits, Dünya Katılım Bankası concluded the year with strong results across both balance sheet and profitability indicators.

During the same period, competition within the participation banking sector further intensified in terms of products, services, and customer acquisition, driven by the entry of new players. By the end of 2025, the sector's market share had risen to 9.22%, up 1.08 percentage points from 8.14% at year-end 2024. In parallel, Dünya Katılım Bankası continued to reinforce its sector position by pursuing a growth strategy grounded in participation finance principles, supported by digital banking and payment infrastructure, capital markets activities, and products focused on precious metals.

Financial Performance

During the 2025 fiscal year, Dünya Katılım Bankası achieved substantial growth across its operations. Total assets rose by 188%, increasing from TL 34.6 billion to TL 99.7 billion. Funds collected grew by 221%, from TL 23.8 billion to TL 76.5 billion, while total funds disbursed expanded by 238%, reaching TL 54.8 billion, up from TL 23 billion.

Of the funds disbursed, TL 54.8 billion consisted of cash loans and financial leasing, while non-cash loans increased by 250%, from TL 7.3 billion to TL 25.7 billion.

In terms of profitability, the Bank's net profit rose by 52%, from TL 1.35 billion to TL 2.05 billion. The Bank also expanded its physical presence, opening 8 new branches, bringing the total number of branches from 17 to 25.

Despite the rapid asset growth of 188%, the non-performing loan (NPL) ratio remained low at 7% as of 2025. Considering the rapidly expanding asset base of the bank, this ratio reflects a healthy and robust balance sheet, highlighting the effective risk management and financial discipline.

Milestones

A distinctive pillar of sectoral positioning at Dünya Katılım Bankası is its precious metals-focused banking approach. Within this framework, gold accounts represent 40.55% of total deposits, while precious metals constitute 15.69% of total disbursed funds, underscoring the strategic focus on alternative and value-preserving financial instruments.

With the approval granted for service model banking activities based on participation finance principles, Dünya Katılım Bankası became the first private participation bank in Türkiye to operate under the service model banking framework.

In line with its strategy to support the growth of the participation-based financial ecosystem and enhance financial inclusion, the Bank established 5 subsidiaries in 2025: DK Girişim Sermayesi Yatırım Ortaklığı A.Ş., DK Portföy Yönetimi A.Ş., DK Varlık Kiralama A.Ş., DK Yatırım Menkul Değerler A.Ş. and Techdünya Bilişim Teknoloji ve Ticaret A.Ş. The Bank holds 100% ownership in all of these entities, all of which commenced active operations during the year.

These subsidiaries include:

- Techdünya Bilişim Teknoloji ve Ticaret A.Ş., which conducts its R&D activities at the Zaim Technopark Branch, with ongoing plans to establish additional branches in other technology development zones.
- DK Varlık Kiralama A.Ş., which issues lease certificates.
- DK Girişim Sermayesi Yatırım Ortaklığı A.Ş., which is actively operating.
- DK Portföy Yönetimi A.Ş. and DK Yatırım Menkul Değerler A.Ş., for which applications for operating licenses have been submitted to the Capital Markets Board, with the licensing processes currently underway.

Forward-Looking Strategy

In the upcoming period, Dünya Katılım Bankası aims to reinforce its strong position in an increasingly competitive sector through a digital banking-focused growth strategy and an innovative approach. Within this framework, the key strategic priorities of the Bank for the period ahead are outlined under the following headings:

- Increasing speed, security, and accessibility in financial services to reach a broader customer base, while continuing technological investments to improve the overall user experience
- Expanding the financing portfolio, effectively managing risks, and maintaining a robust risk governance framework
- Preserving financial stability in a manner that supports long-term profitability and sustainable growth
- Developing innovative solutions aligned with participation finance principles that address customer needs, thereby expanding access and the customer base of the Bank

Conclusion

Dünya Katılım Bankası has reinforced its distinctive position in the participation banking sector through strong scale growth and profitability achieved during the years 2024 and 2025, 2024-2025 period, a diversified funding structure, and a specialization in precious metals-focused banking.

By combining a customer-centric approach with its “phygital” banking model and service- and platform-based banking capabilities, the Bank has clearly demonstrated its growth potential as of 2025.

Looking ahead, Dünya Katılım Bankası aims to consolidate sustainable growth by enhancing its sector effectiveness, maintaining a healthy balance sheet, strengthening risk governance, and fostering innovation-driven initiatives.

FINANCIAL HIGHLIGHTS

(THOUSANDS OF TL)	2025	2024
Dividend Income	12,377,611	3,662,048
Dividend Expenses	6,909,578	2,059,455
Net Fee and Commission Income/Expenses	740,698	188,995
Net Profit	2,057,211	1,353,642
Equity	9,473,428	7,342,090
Total Assets	99,678,154	34,635,157
Capital Adequacy Ratio	18.34%	46.94%
Cash Loans + Leasing	54,842,370	23,033,822
Non-Cash Loans	25,680,683	7,335,714
Funds Collected	76,466,774	23,824,709

Dividend Income (thousands of TL)



Net Fee and Commission Income/Expenses (thousands of TL)



Net Profit (thousands of TL)



Equity (thousands of TL)



Total Assets (thousands of TL)



Cash Loans + Leasing (thousands of TL)



DEVELOPMENTS IN THE CLIMATE AND SUSTAINABILITY ECOSYSTEM

Given the Paris Agreement's target of limiting global warming to 1.5°C and the tenth anniversary of the Sustainable Development Goals (SDGs) in 2025, expectations for responsibility and accountability have intensified. Global temperatures have already risen by approximately 1.42°C, while current Nationally Determined Contributions (NDCs) point to a projected warming of 2.3–2.5°C, highlighting 2025 as a critical year for Paris Agreement parties to update their emission reduction plans. During the year, 64 countries, including Türkiye, submitted their updated NDCs to the Secretariat of the United Nations Framework Convention on Climate Change (UNFCCC), marking a significant step toward global climate action.

In the current environment of escalating global climate risks, both international and national developments related to climate change have gained significant momentum. Legislative processes carried out throughout the year, particularly within the European Union (EU), have made reporting standards and frameworks increasingly decisive for companies and financial institutions. Although the scope of several regulations—including the EU Corporate Sustainability Reporting Directive (CSRD), Corporate Sustainability Due Diligence Directive (CSDDD), Carbon Border Adjustment Mechanism (CBAM), and European Union Deforestation Regulation (EUDR) has been narrowed in terms of required data and the number of entities obligated to report, the strategic importance of compliance and robust reporting remains unchanged.

COP30, held in Belém, Brazil, from November 10–21, 2025, served as a pivotal platform for addressing critical decisions and fostering collaborations that will shape global climate action. Key discussions included roadmaps for phasing out fossil fuels and ending deforestation, alongside a reiterated call to triple adaptation financing by 2035. Special attention was also given to enhancing the capacity of developing countries to scale up their climate-related investments.

Global Sustainable Finance Outlook for 2025

The escalating risks of climate change, combined with increasing regulatory requirements for sustainability, have strengthened global demand for low-carbon energy. As a result, renewable energy has become the fastest-growing segment of the global energy mix. In this context, the energy transition, propelled by an expanding array of sustainability regulations, has emerged as a key driver of the green economy, supporting both climate change adaptation and resilience efforts worldwide.

Provided that deemed a standalone sector, the “green economy” has become the world's fourth-largest sector, following technology, industry, and healthcare. By the first quarter of 2025, the global green economy is estimated to have reached USD 7.9 trillion, representing 8.6% of the global stock market. These figures underscore that sustainability-focused strategies and long-term value generation have become central priorities in the financial sector.

Developments in the sustainability and climate ecosystem require companies of all sizes to strengthen their corporate capacities, a process that demands both financial and technical resources. In response, global demand for green finance products continues to rise. According to the latest data, sustainable finance issuances worldwide reached USD 975 billion in the first 7 months of 2025. Within the sustainability finance sector, green bonds emerged as the instrument with the highest issuance volume, while sustainability bonds and sustainability-linked loans also recorded an upward trend during the same period. These developments highlight the growing importance of sustainable finance in supporting the transition to a low-carbon, resilient economy.

The growth of global sustainable sukuk issuances further highlights the increasing significance of sustainable finance instruments within the Islamic finance ecosystem. Total sustainable sukuk issuances rose by 38%, from USD 15.6 billion in 2024 to USD 21.5 billion in 2025. Approximately half of this increase was driven by banks, including the Islamic Development Bank, followed by corporates based in select Gulf Cooperation Council (GCC) countries and Malaysia.

Türkiye's Climate Action and Sustainability Initiatives in 2025

Mirroring global trends, Türkiye made significant strides in 2025 on climate change and sustainability. The country's first Climate Law was published in the Official Gazette on July 9, 2025, entering into force and providing the legal framework for the establishment of a national Emissions Trading System (ETS) in line with Türkiye's net-zero targets.

As part of these developments, Organizations, including banks, that meet specified threshold criteria have published their first mandatory sustainability reports in line with the Turkish Sustainability Reporting Standards (TSRS) issued by the Public Oversight, Accounting and Auditing Standards Authority (KGK). Accordingly, organizations subject to TSRS have started reporting the sustainability implications of their operations in an integrated manner together with their financial statements.

The BRSA, through guidelines and legal documents issued throughout the year, took concrete steps to strengthen the country's sustainable finance infrastructure and expand its practices.

The Guideline on the Management of Climate-Related Financial Risks establishes principles defining the policies, processes, and responsibilities that enable banks to effectively manage both existing and potential climate-related financial risks.

Meanwhile, the Communiqué on the Calculation of Banks' Green Asset Ratio mandates that banks calculate and report their green asset ratios, along with other performance indicators, to measure their contribution to financing sustainable economic activities.

Under the 2025–2028 Strategic Plan, the BRSA aims to further strengthen the infrastructure for sustainable finance practices. Studies will be conducted to facilitate the development and implementation of sustainable finance, supporting a more resilient and climate-aligned banking sector.

2026 Outlook: COP31 and Türkiye's Climate Engagement

Hosting COP31 in Antalya in 2026 will place Türkiye at the forefront of global climate action, enabling the country to take a leading role in shaping international climate policies. The summit will provide a platform for unveiling roadmaps to phase out fossil fuels and halt deforestation, while offering Türkiye the opportunity to enhance its influence in decision-making and foster collaborations in climate finance and green technology.

OPERATIONAL DEVELOPMENTS

In 2025, Dünya Katılım Bankası A.Ş. established 4 subsidiaries: DK Girişim Sermayesi Yatırım Ortaklığı A.Ş., DK Portföy Yönetimi A.Ş., DK Varlık Kiralama A.Ş., and DK Yatırım Menkul Değerler A.Ş.

At its meeting on March 11, 2025, the Board of Directors resolved to increase the Bank capital from TL 6,000,000,000 to TL 7,273,000,000, representing an increase of TL 1,273,000,000, to be fully covered from internal resources. This capital increase was submitted to and approved by the General Assembly at the Ordinary General Meeting on April 7, 2025.

In 2025, the payment systems initiatives have been successfully completed. TR QR Code, virtual cards for e-commerce transactions, Secure Shopping (GO), and next-generation contactless debit and credit cards with digital receipt functionality are now available to our customers.

A cooperation agreement was signed with Halkbank under the Paraf Brand Partnership. This project enables our customers to enjoy cash or installment purchases across Paraf's extensive merchant network, earn Paraf Points (Paraf Para), and benefit from exclusive campaigns. The Dünya Katılım Paraf credit cards were successfully launched and made available to customers in 2025.

Additionally, service model banking activities of Dünya Katılım Bankası based on participation finance principles, were approved by the BRSA Board Decision No. 11353 dated December 25, 2025. Within this model, Karaca Finans, a subsidiary of Karaca Züccaciye, serves as the "interface provider," while all banking products and services are delivered to customers through Dünya Katılım Bankası's licensed and secure infrastructure.

OUR WORLD OF SUSTAINABILITY

- *Sustainability Working Group*
- *Sustainability Risk and Opportunity Management*
- *Sustainability Strategy and Approach*
- *Material Topics*
- *Contribution to Sustainable Development Goals*
- *Value Generation Model*
- *Sustainability Across the Value Chain*



SUSTAINABILITY WORKING GROUP

"We are committed to leaving a sustainable and prosperous world for generations to come."

In its first year of operation, the Sustainability Working Group, along with its 4 sub-working groups, was established as the highest-level body within the Bank to define, implement, and monitor our sustainability goals and priorities. The roles and responsibilities of each group were clearly outlined, ensuring accountability and effectiveness. The Sustainability Working Group maintains a flexible structure, allowing it to adapt to emerging innovations, strategic priorities, and evolving sustainability objectives. In 2025, our team achieved 100% participation in all sustainability meetings.



Responsibilities of the Sustainability Working Group

1. Formulate sustainability-focused strategies aligned with the Bank business objectives and prevailing market conditions
2. Execute sustainability initiatives in line with the Bank strategy, priorities, and goals, while continuously improving performance
3. Embed sustainability into all business processes, identify relevant risks and opportunities, and align them with key priority areas
4. Operate in accordance with sustainability principles and relevant legislation, continuously monitor regulatory developments, and ensure proper communication
5. Identify, monitor, and foster relationships with national and international organizations and authorized institutions relevant to sustainability
6. Establish and sustain an open and honest communication platform with all stakeholders
7. Prepare and present sustainability reports and performance indicators on the corporate website and promotional channels in accordance with Corporate Governance and Sustainability Principles
8. Regularly assess sustainability performance and identify areas for improvement
9. Organize training and awareness programs on sustainability for internal and external stakeholders
10. Develop innovative sustainability practices and ensure the Bank maintains a leading role in this field



SUSTAINABILITY RISK AND OPPORTUNITY MANAGEMENT

Risks Related to Climate Change and Sustainability

In 2025, Dünya Katılım Bankası A.Ş. began integrating climate change and sustainability considerations into its corporate risk management framework. This process involves identifying, incorporating, evaluating, monitoring, and addressing risks and opportunities related to environmental, social, and governance (ESG) factors.

Risks arising from ESG-related events or conditions that could materially affect the asset quality, profitability, or reputation of the Bank are classified as sustainability risks. Within this scope, environmental risks—particularly those associated with climate change—are assessed in detail, reflecting the commitment to proactive risk management and resilience.

Climate risks are evaluated under 2 main categories: physical risks and transition risks. Physical risks arise either from event-driven climate impacts, known as acute physical risks, or from long-term shifts in climate patterns, referred to as chronic physical risks. Acute physical risks result from extreme weather events such as storms, floods, droughts, or heat waves, which are increasing in both frequency and intensity. Chronic physical risks, on the other hand, stem from gradual changes in climate conditions, including alterations in precipitation and temperature, which can lead to sea level rise, reduced water availability, biodiversity loss, and changes in soil fertility. A detailed classification of climate-related physical risks is presented in the table below:

	Related to Temperature	Related to Wind	Related to Water	Related to Soil
Chronic	Varying temperatures (changes in ambient, freshwater, and sea temperatures)	Shifts in wind patterns	Shifts in precipitation patterns and intensity (rain, hail, and snow/ice)	Coastal erosion
			Variability in precipitation and hydrological cycles	Soil degradation
	Heat stress		Ocean acidification	Soil erosion
	Fluctuations in temperature patterns		Saltwater intrusion or changes in salinity gradients	Soil runoff
	Freeze-thaw cycles		Sea level rise	
			Water stress	
Acute	Extreme heat events (heatwaves)	Tropical cyclones and tornadoes	Drought (prolonged dry periods)	Avalanches
	Extreme cold events (cold waves and frost)	Severe storms (including snowstorms, dust storms, and sandstorms)	Extreme precipitation events (heavy rain, hail, and snow/ice accumulation)	Landslides and rockfalls
	Wildfires	Hurricane	Flooding (including coastal, riverine, pluvial (rainwater), and groundwater flooding)	Terrain or structural collapse
			Glacial lake outburst floods (GLOFs)	

Transition risks are those arising from economic, regulatory, technological, or market developments associated with the shift toward a low-carbon economy. These risks may manifest through additional tax burdens, production or trade restrictions, changes in customer preferences, or evolving national and international policies. Key examples include:

- The European Union plans to apply a carbon tax to 5 sectors—cement, electricity, fertilizers, iron and steel, and aluminum—which may increase operational costs for companies in these industries.
- Green asset ratio requirements provided that Banking Regulation and Supervision Agency sets a target for banks' green asset ratios, institutions may face additional capital requirements or provisions. This could increase the cost of credit and limit access to financing for companies that do not qualify for green loans, while reducing banks' appetite for non-green lending.
- Banks relying on traditional funding instruments may experience increased borrowing costs if lenders prefer green sukuk over conventional sukuk, necessitating adjustments in funding strategies.

Methodology for Quantifying Physical and Transition Risks

Data on physical risks was sourced from the [ThinkHazard!](#) web-based platform, developed by the Global Facility for Disaster Reduction and Recovery (GFDRR) and managed by the World Bank. Forest fire data on the platform was specifically updated and adapted to reflect regional conditions, with particular emphasis on the Black Sea Region.

Physical Risk Identification and Assessment

Considering our country's geographical location and climate, 7 physical risks have been identified as priorities. Although earthquakes are a physical risk, they are not directly related to climate and are therefore excluded.

Water-related risks: River flooding, urban flooding, sea flooding, and drought

Soil-related risks: Landslides

Temperature-related risks: Forest fires and extreme heat

Wind-related risks: Wind significantly contributes to forest fires and sea flooding; therefore, no separate wind-related risk has been identified.

Economic Implications of Physical Risks

ThinkHazard! provides risk-level information for each physical hazard. Each hazard is categorized into 4 levels: High, Medium, Low, and Very Low. The general definitions of these levels are as follows:

High: The relevant hazard (physical risk) can cause serious damage. If an investment is made without taking measures to mitigate this risk, a high level of damage can be expected to occur within the project duration or human lifespan.

Medium: The relevant hazard (physical risk) can cause harmful effects. Measures to mitigate this risk must be taken when making the investment; otherwise, harmful effects can be expected to occur within the project duration or human lifespan.

Low: Although the probability of the relevant hazard (physical risk) occurring within the project duration or human lifespan is low, it cannot be completely disregarded. Even though the hazard is classified according to long-term averages, the potential for harmful events to occur during this period still exists.

Very Low: Although the probability of the relevant hazard (physical risk) occurring within the project duration or human lifespan is very low, it cannot be completely disregarded. Even though the hazard is classified according to long-term averages, the potential for harmful events to occur during this period still exists.

ThinkHazard! provides information only on the probability of physical risks occurring. In this study, the potential economic impacts of each physical risk are also evaluated, with each risk assessed on a 5-point scale (1: Very low impact, 2: Low impact, 3: Medium impact, 4: High impact, 5: Very high impact) according to the geographical regions of Türkiye. This methodology allows the impact of each physical risk to be determined on a regional basis, and the analyses are conducted based on these regional impact capacities rather than the simple arithmetic mean of the 7 identified physical risks.

Determining Transition Risks and Economic Impact Levels

First, sectors that may be exposed to transition risks (e.g., the impact of a carbon tax) or affected by physical risks were identified using the Statistical Classification of Economic Activities in the European Community (NACE). The level of impact of each transition risk—categorized as high, medium, low, or very low—was then determined based on the corresponding NACE sectors.

Scoring of Physical and Access Risks

Information regarding the district, customer NACE sector, and customer risk amount was used to correlate physical and access risks. The steps for generating the score are summarized below:

- For customers with cash and/or non-cash exposures as of the reporting period, relevant district information was obtained based on their residential or business addresses.
- Each customer was assigned a physical risk level (high, medium, low, or very low) according to the hazards associated with their location (district).
- A physical risk score was generated based on the determined economic impact capacities.
- The NACE sectors in which customers operate were identified.
- A transition risk level (high, medium, low, or very low) was assigned based on NACE sectors.
- A transition risk score was generated based on the determined economic impact capacities.
- A climate score was calculated by applying fixed weights to the physical and transition risk scores.

To ensure consistency and understanding across the organization, the climate score was divided into 5 classes, with the starting and ending scores for each class indicated in the table below:

SCORE LOWER LIMIT	SCORE UPPER LIMIT	CLIMATE RISK CLASS
0 <	<= 20	Very Low Risk
20 <	<= 40	Low Risk
40 <	<= 55	Medium Risk
55 <	<= 75	High Risk
75 <	<= 100	Very High Risk

Occurrences of Physical and Transition Risks

Within the framework of the defined methodology, the distribution of the portfolio of the Bank across climate risk classes is monitored monthly.

As of 31.12.2025, the overall risk-weighted average climate score is 42.12. The distribution of the portfolio by climate risk class is as follows:

CLIMATE RISK CLASS	TOTAL EXPOSURE RATIO (CASH + NON-CASH) (%)
Very Low Risk	0.00
Low Risk	37.01
Medium Risk	60.42
High Risk	2.57
Very High Risk	0.00
Total	100.00

SUSTAINABILITY STRATEGY AND APPROACH



We are inspired by the sustainability ethos inherent in the participation finance system.

Dünya Katılım Bankası places sustainability, environmental responsibility, and ethical values at the core of its corporate culture. Our aim is to secure not only the present but also the future through our activities, ensuring that every step we take contributes positively to both nature and society.

Bringing innovation to the participation banking sector and fostering sustainable growth are central to our mission. Our founding values and business approach are built on principles aligned with sustainability. Beyond supporting our own growth, we strive to contribute to the development of the participation banking sector and achieve a leading position within it.

We recognize that economic development is possible only within a societal structure that prioritizes production and fair distribution. Accordingly, our banking model is environmentally conscious, inclusive, and designed to generate value for all segments of society.

Our commitment to sustainability extends far beyond the financial services we provide; it encompasses all aspects of our operations, from corporate culture and employee relations to environmental impact and social contributions. The bank structures its corporate governance system around the Sustainable Development Goals (SDGs) and the establishment and implementation of long-term objectives.

We continue to develop a strategic roadmap to enhance our contribution to sustainable development. With the understanding of being an active stakeholder in addressing the global climate crisis, our bank aims to embed and expand its sustainability approach across all stages of the value chain. In this context, Dünya Katılım Bankası positions decarbonization targets as a core element of its corporate strategy. A significant step has been taken to calculate Scope 1 and 2 greenhouse gas emissions for the second time in 2025, enabling us to measure and manage our environmental impacts more effectively.

In line with the value generation approach of our Bank, projects that enhance operational efficiency, improve resource utilization, and support sustainability were implemented in 2025. These initiatives strengthen the application and effectiveness of a value generation model that promotes operational excellence, generates long-term value for stakeholders, and addresses environmental, social, and governance (ESG) dimensions through a holistic approach.

Dünya Katılım Bankası aims to reduce operational inefficiencies by optimizing financial processes with a focus on efficiency, minimize its carbon footprint, and generate long-term, sustainable value for all stakeholders.

Dünya Katılım Bankası and the Sustainability Commitments

- Shape our sustainable development approach in line with responsible banking conduct and ethical principles.
- Adopt a long-term environmental and social sustainability perspective toward the organizations we finance.
- Integrate environmental and social impact considerations into decision-making processes related to resource use and service infrastructure management.
- Uphold the principles of responsible banking by supporting the transition to a low-carbon economy.
- Provide equal opportunities for all employees.
- Embrace diversity—including language, religion, gender, and race—as a source of richness within our corporate culture.
- Reassess customer focus and satisfaction through the lens of sustainability principles.
- Structure supplier relationships based on sustainability, mutual respect, responsibility, and fair value sharing.
- Encourage employees and management to develop projects aligned with universal sustainability principles.
- Foster collaborations in social responsibility initiatives that align with the Sustainable Development Goals (SDGs) and promote environmental and social inclusion.

MATERIAL TOPICS

Dünya Katılım Bankası approaches its sustainability journey from a strategic perspective, aligned with its objectives of sustainable growth, financial resilience, and social responsibility. In light of the impact of global climate and geopolitical developments on the financial sector, the Bank has adopted a holistic approach to clearly define its sustainability priorities. In determining these priorities, key references have included the Bank’s strategic plan and business model, as well as national and international developments, sustainable finance regulations, and sectoral trends. Within this framework, Dünya Katılım Bankası has initiated a structured preparatory process to identify areas with high impact potential and strategic value generation opportunities throughout its sustainability journey.

Although a comprehensive and systematic prioritization process has not yet been finalized, a preliminary prioritization analysis has been conducted to identify sustainability priorities aligned with the long-term strategies of the Bank. Pending the completion of this process, an initial framework has been established that outlines priority sustainability issues, taking into account sectoral and global sustainability trends, key drivers shaping the transformation of the financial sector, and the general expectations of our stakeholders. Within this scope, priority objectives were identified through collaboration among the Sustainability Working Groups, the Strategy Team, senior management, and relevant business units. These objectives were subsequently incorporated into the prioritization matrix in accordance with corporate evaluations.

Our efforts to establish a structure aligned with GRI Standards and to address our priority sustainability issues are managed within a holistic governance framework. Our objective extends beyond merely identifying these areas; we aim to build a comprehensive system supported by robust corporate governance structures, impact assessment studies, clearly defined targets, and effective performance monitoring mechanisms. While our current approach provides a strong foundation based on internal evaluations and industry dynamics, we intend in the coming period to further refine our strategies, policies, targets, and metrics related to priority issues, and to strengthen them with measurable performance indicators.

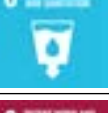
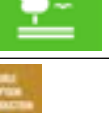
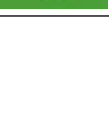


MATERIAL TOPIC	OUR APPROACH	OUR GOALS	ACTIONS TO BE TAKEN
Climate Change	Strengthening resilience to climate-related risks and accelerating the transition to a low-carbon economy are strategic priorities for the banking sector. In this context, strategic plans are being developed to expand the availability and accessibility of green financing products.	Expanding sustainable financing solutions while systematically monitoring and managing our carbon footprint	Initiating feasibility assessments for green financing products
Principles of Participation Banking	Developing products that comply with interest-free finance principles and emphasize ethics, and social benefits are fully aligned with core values of our Bank. To further strengthen this approach, it is aimed to expand and diversify our portfolio of related products and services.	Expanding value-based financial products and services	Developing and diversifying products in accordance with participation principles and ethical guidelines
Financial Inclusion	Ensuring the inclusion of people with disabilities, women entrepreneurs, youth, and other disadvantaged groups in the financial system is central to promoting social development. Targeted infrastructure projects are being designed to deliver inclusive and accessible financial solutions.	Designing and developing inclusive products and service models	Developing tailored solutions for SMEs and women entrepreneurs
Data Security	The rapid pace of digitalization has elevated customer data security to a top priority. Accordingly, initiatives are being planned to strengthen information security systems and ensure compliance with international standards.	Ensuring customer data security and enhancing digital infrastructure	Analyzing current practices and implementing improvements to align with established information security standards
Human Resources and Equality	Talent management, inclusivity, and equal opportunity form the foundation of our Bank's people-centered approach. In line with this, programs are being developed and structured to support employee growth and professional development.	Supporting the development of our human capital through the principles of diversity and inclusion	Structuring education and development programs with a focus on sustainability.
Ethics and Compliance	Upholding ethical principles, promoting corporate transparency, and ensuring regulatory compliance are core to sustainable banking, with continuous enhancement of internal policies and oversight systems as a key priority.	Strengthening corporate governance by promoting transparency and accountability across all organizational levels	Updating the Code of Ethics and developing programs to raise employee awareness
Social Impact	Aligned with the Bank perspective of social responsibility, the goal is to generate societal value through initiatives in education, entrepreneurship, and environmentally focused social projects. Within this framework, the development of social investment strategies is planned.	Advancing social responsibility projects designed to generate meaningful social impact	Launching planning and partnership initiatives to implement financial literacy projects

Material Topics Matrix		
Generated Impact	High Materiality	- Human rights - Equal rights and inclusion - Combating climate change - Sustainable products and services - Environmental and social impact monitoring and reporting - Digital transformation and technological development - Financial performance and profitability - Effective risk management - Ethical compliance and anti-corruption - Cyber security, customer and data privacy
		- Financial literacy - Key initiatives for environmental sustainability - Corporate culture principles - Corporate social responsibility - Occupational health and safety - Customer-centric service approach - Employee engagement and satisfaction - Health, safety, and employee rights - Employee development and talent management
	Materiality	- Financial inclusion - Resource efficiency and waste management
		Materiality High Materiality
Financial Impact		

High Materiality Topics	
Topic	Related SDGs
Digital Transformation and Technological Development	
Cyber Security, Customer and Data Privacy	 
Ethics and Compliance (Anti-Corruption)	
Equal Rights and Inclusion	 
Human Rights	
Customer Orientation and Service Quality	
Financial Performance and Profitability	
Effective Risk Management	 

Materiality Topics	
Topic	Related SDGs
Financial Inclusion	 
Natural Resource and Waste Management	

Medium Materiality Topics	
Topic	Related SDGs
Emissions (Carbon Footprint)	
Energy Management	
Water Footprint	
Employee Satisfaction	
Employee Development and Talent Management	 
Financial Literacy	
Environmental Sustainability Steps	  
Corporate Social Responsibility	 
Sustainable Supply Management	
Environmental and Social Impact Monitoring and Reporting	 
Employee Health and Rights	 
Corporate Culture and Principles	
Occupational Health and Safety	 

Within our Bank, sustainability is recognized as a strategic development area that drives long-term value generation. In the coming period, we plan to implement and integrate structured engagement tools—such as digital communication channels, surveys, focus groups, and one-on-one interviews—across different stakeholder groups to assess their expectations and priorities. The environmental, social, and governance (ESG) prioritization matrix we have developed will be regularly updated based on insights from internal and external stakeholders, as well as global and local dynamics. Through more in-depth analyses that include active stakeholder participation, we will re-evaluate key areas and clarify issues deemed “material” for the Bank, integrating them into governance and decision-making processes. This approach aims to strengthen our long-term value generation capacity while ensuring transparent and accountable sustainability management. By keeping our strategic priorities current, we seek to manage sustainability performance more effectively and responsibly.



CONTRIBUTION TO SUSTAINABLE DEVELOPMENT GOALS

In line with the sustainability vision of Dünya Katılım Bankası and considering the projects it has implemented and plans to undertake, the following Sustainable Development Goals (SDGs) and their sub-targets have been prioritized for the short, medium, and long term:

Priority Focus Areas of Dünya Katılım Bankası Aligned with the SDGs

Digital Inclusion and Technology-Empowered Access

- Promoting financial inclusion through mobile banking, remote customer onboarding (Know Your Customer – KYC, Know Your Business – KYB), and open banking applications
- Ensuring accessible and user-friendly design of digital banking services



Data-Driven Governance and Trust

- KVKK compliant data management
- Cyber security infrastructures and transparent risk processes



Equitable and Inclusive Corporate Culture

- Gender equality, accessibility for people with disabilities, and equal opportunities
- Participatory human resources (HR) practices and inclusive service approaches



Environmental Sustainability and Resource Efficiency

- Paperless processes, expansion of digital services
- Waste and water management, energy efficiency practices



Addressing Climate Risks and Reducing Carbon Footprint

- Operational emission reduction
- Environmentally friendly products and financing models



Lifelong Learning and Digital Skills Development

- Professional development, digital competence enhancement
- Internal training platforms and inclusive learning opportunities



Decent Work and Employee Satisfaction

- Fair remuneration, safe working environment
- Flexible benefits and internal communication policies



Integrating Innovation into Financial Services

- Digital product development, open banking and API-based solutions
- Proactive response to customer needs with new technologies



Ethical Banking and Responsible Governance

- Compliant with participation banking principles
- Anti-corruption, ethical codes and internal audit



Financial Products with High Social Impact

- SME support and assistance, disaster area financing
- Green financing and social benefit-oriented solutions



Contributions to the Sustainable Development Goals and Progress Toward Their Achievement



SDG 6: Clean Water and Sanitation

Prioritizing water conservation, our Bank implements measures such as sensor-operated faucets to reduce waste and improve efficiency, while continuously exploring innovative approaches to optimize water usage.



SDG 7: Affordable and Clean Energy

Emphasis has been placed on enhancing energy efficiency and promoting the use of clean energy. Anticipating higher electricity consumption due to the expansion of branches, options for transitioning to renewable energy sources have been evaluated. Measures have also been incorporated into tender processes to encourage the adoption of renewable energy solutions.



SDG 11: Sustainable Cities and Communities

By prioritizing local products and suppliers in branch construction and renovation, the Bank supports the local economy and sustainable development.

In 2025, this commitment was further demonstrated with the relocation of our General Directorate to a Green Building-certified facility.



SDG 12: Responsible Consumption and Production

Committed to responsible waste management, the Bank aims to partner with certified organizations to facilitate source-separated waste collection and promote effective recycling processes.

As part of our **“Waste-Free Future”** vision and commitment to achieving zero waste:

- Photocopy machines are reprogrammed to prevent unnecessary printing.
- Waste paper is collected and delivered to municipal-authorized recycling companies.
- Used batteries are separated and collected at the General Directorate building to prevent environmental pollution.
- Cardboard boxes used for transportation at the General Directorate are reused an average of 15 times, and end-of-life boxes are sent to municipal-authorized recycling companies.
- Vehicles, equipment, and fixed assets are regularly maintained to extend their service life.



SDG 13: Climate Action

Dünya Katılım Bankası aims to introduce a pioneering and innovative approach to the sector by actively taking responsibility in the fight against climate change.

Our agenda includes contributing to the country's net-zero emission target and addressing environmental challenges such as the climate crisis, water pollution, and waste management through the development of an Environmental, Social, and Governance (ESG) system within the Bank. We strive to minimize the impact of our activities, products, and services on climate change to the greatest extent possible.



SDG 14: Life Below Water

Our operations emphasize environmentally sustainable cleaning materials, ensuring minimal impact on marine and aquatic ecosystems while promoting the protection of these vital resources.



SDG 15: Life on Land

Acknowledging the critical role of biodiversity, our Bank actively explores initiatives and collaborations to promote the protection and sustainability of natural ecosystems.

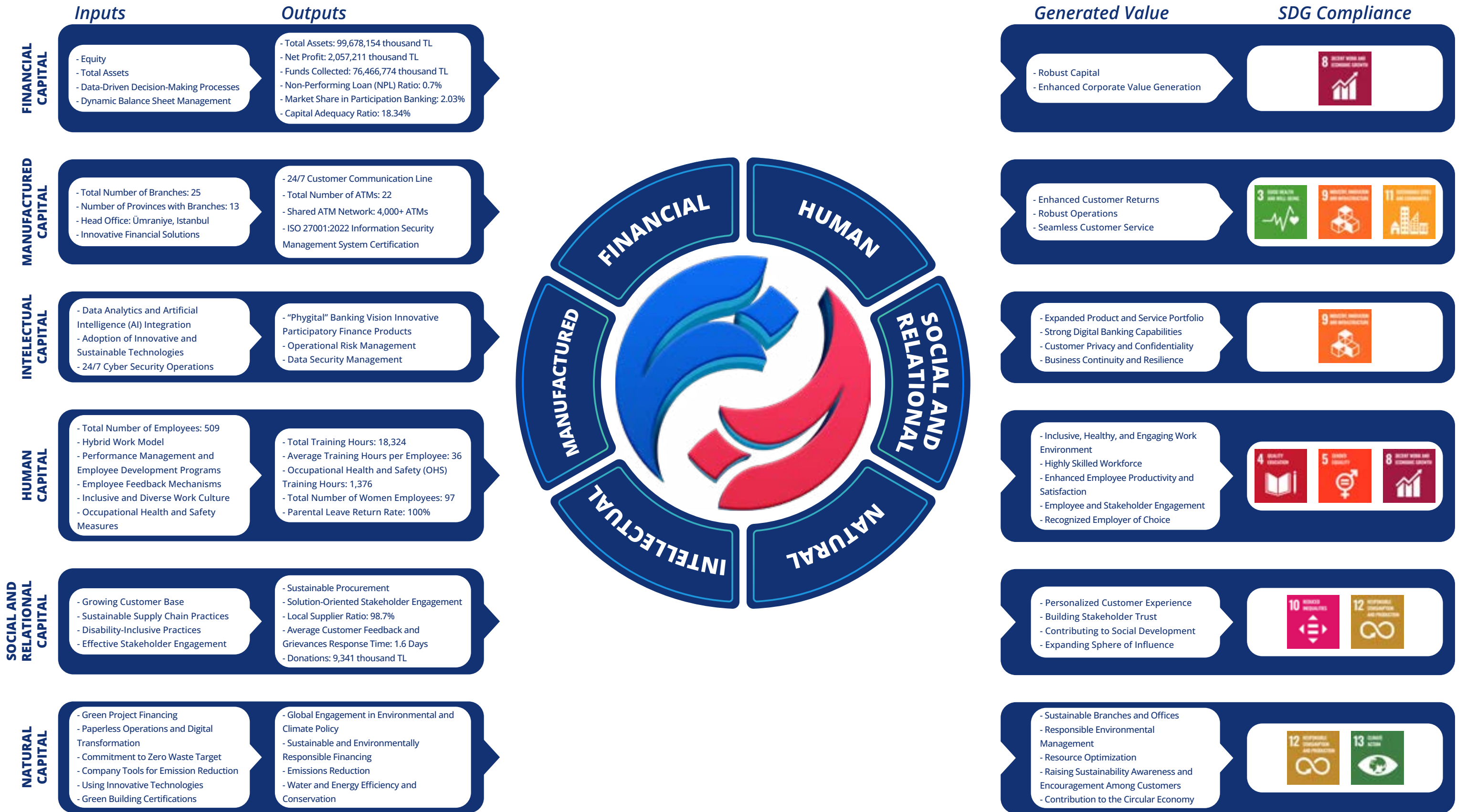


Furthermore, our products are continuously assessed for their compliance with and contribution to the Sustainable Development Goals (SDGs).

Individual Products		
Product	Explanation	Contributed SDGs
Vehicle Financing	Financing support is provided with special discounted rates for electric and hybrid vehicles.	11 Sustainable Cities and Communities 13 Climate Action
Housing Financing	In addition to our standard housing finance offerings, special discounted financing is available for residences that meet sustainability requirements, such as Type A and B properties with Energy Performance Certificates.	7 Affordable and Clean Energy 11 Sustainable Cities and Communities 13 Climate Action
Natural Gas Conversion Financing	The Bank provides financing to support individuals in converting their homes or workplaces to natural gas. This financing offers favorable conditions and preferential rates to cover expenses ranging from natural gas installation to the purchase of boilers and radiators.	7 Affordable and Clean Energy 9 Industry, Innovation and Infrastructure 13 Climate Action
Enerya Karz (Loan) Financing	In Antalya, Aydın, Denizli, and Konya, financing support is extended to individuals becoming new natural gas subscribers through our collaboration with Enerya, facilitating access to clean and efficient energy solutions.	7 Affordable and Clean Energy 9 Industry, Innovation and Infrastructure 13 Climate Action
Corporate Products		
Product	Explanation	Contributed SDGs
Vehicle Financing	Financing support is provided with special discounted rates for electric and hybrid vehicles.	11 Sustainable Cities and Communities 13 Climate Action
Electric Vehicle Charging Station Financing	Financing and leasing opportunities are offered for the installation of electric vehicle charging stations, with favorable rates and terms.	9 Industry, Innovation and Infrastructure 11 Sustainable Cities and Communities 13 Climate Action
Renewable Energy Investment Financing	Financing and leasing options are available for renewable energy projects, providing attractive conditions to encourage sustainable energy investments.	7 Affordable and Clean Energy 9 Industry, Innovation and Infrastructure 13 Climate Action
Green and Sustainable Investment Funds	The Bank aims to offer green investment funds to incentivize investments in environmentally friendly projects. These funds are designed for individuals and institutions seeking to make environmentally conscious investments, supporting sustainable growth while providing opportunities to invest in green initiatives.	8 Decent Work and Economic Growth 12 Responsible Consumption and Production 13 Climate Action
Earthquake Zone Financing Support and Insurance Products	Financing support is provided to companies located in earthquake-prone areas with special discounted rates and terms. This initiative aims to strengthen social resilience by offering insurance and investment solutions to prepare for potential disasters.	1 No Poverty 3 Good Health and Well-being 11 Sustainable Cities and Communities 13 Climate Action



VALUE GENERATION MODEL



SUSTAINABILITY ACROSS THE VALUE CHAIN

The value chain of Dünya Katılım Bankası is structured in accordance with the principles of participant banking, following a holistic and sustainable approach. At the core of this chain is the channeling of funds collected from depositors into the real economy in line with interest-free financing principles. Resources collected from customers are directed into economic activities through Islamic financing methods such as murabaha (cost-plus financing), mudarabah (labor-capital partnership), investment agency, and financial leasing, ensuring full compliance with Islamic banking principles throughout these processes.

Transparent and reliable operations conducted within the framework of interest-free finance enhance customer satisfaction and strengthen trust in the Dünya Katılım brand. The Bank operational processes are further supported by its robust technological infrastructure, advanced digital banking solutions, experienced and skilled employees, and continuously evolving human resources.

Dünya Katılım reaches diverse customer segments with value-added solutions, including gold banking, sustainable financing practices, and supportive products for SMEs, enabling end-to-end and sustainable value generation. The upstream and downstream value chain relationships of the Bank are presented below:

Upstream Value Chain

- Shareholders
- Investors
- Responsible Supply Chain
- Regulators and Legal Authorities

Our Operations

- Banking Operations
- Digital Channels and Branch Network
- Affiliates and Subsidiaries

Downstream Value Chain

- Customers
- Participation Finance Products
- Banking Services



WORLD EMPOWERED THROUGH DIGITAL LITERACY

- *“Phygital” and Digital Banking*
- *Research and Development (R&D) and Innovation*
- *Cyber Security*



"PHYGITAL" AND DIGITAL BANKING

Digitalization has been identified as a top priority in 2025 strategy set by Dünya Katılım Bankası.. The Bank is taking steps to provide fast, innovative, and high-quality solutions that meet the evolving expectations and needs of customers. In line with the **"phygital banking"** strategy, the Bank effectively leverages the opportunities offered by digital platforms while maintaining customer engagement through its physical branch network, delivering an integrated and seamless service model.

No Fees for EFT, Bank or Fast Transfers



Through mobile and internet branches, many basic banking transactions are offered on a single platform, allowing customers to perform their transactions from anywhere and at any time, without paying any fees. Additionally, thanks to the "Remote Customer Onboarding" application, individual customers can access banking services without visiting a branch, contributing to time savings and improved accessibility. With FAST system integration, customers can make money transfers 24/7 and free of charge under certain conditions.

Open Banking integration has been completed, allowing customers to securely access selected information about their accounts at other banks through our digital platforms. In addition, the Bank website has been redesigned with a dynamic, user-centric structure aligned with current banking trends, facilitating access to financing and profit-sharing calculation tools, as well as to products and services. In line with 2025 growth strategy of Dünya Katılım Bankası, infrastructure investments have been expanded using the HPE GreenLake model, enhancing scalability, efficiency, and sustainability.



Digitalization Projects Implemented in 2025

As of 2025, Dünya Katılım Bankası has implemented the following processes within the scope of its digitalization efforts:

- End-to-end digital processes have been fully implemented.
- Access to financial products and services has been significantly expanded.
- Service integration across multiple channels has enhanced overall competitiveness.
- Accessibility-focused solutions have been introduced in digital channels to ensure individuals with disabilities can easily access services.
- Paper consumption has been substantially reduced through the widespread adoption of paperless transactions and digital platforms.
- Remote customer onboarding for corporate clients has been enabled via video conferencing, improving both reach and operational efficiency.
- Personalized financial recommendations are being developed through the use of advanced analytics and intelligent data solutions.
- User experience has been enhanced through interface improvements and comprehensive infrastructure upgrades.
- Digital financing solutions have been introduced for both individual and commercial customers.
- Institutional payments are now conducted through digital channels using automated and direct payment methods.

Sustainability and Digitalization

At Dünya Katılım Bankası, digitalization is embraced as a strategic priority aligned with the objective of reducing the carbon footprint of banking operations. Within this framework, transactions traditionally requiring physical access to branches or ATMs are being migrated to digital platforms, while paperless processes are being expanded to minimize document flow. Concurrently, the financial services model is being restructured to support a more sustainable and efficient operating environment. As digital channels become increasingly widespread, a substantial reduction in waste has been achieved.

- The Mobile Branch enables remote customers to go onboard via secure video calls, eliminating the need for physical documentation during the account opening process.
- The execution of financial transactions through digital channels reduces reliance on physical service points, thereby significantly contributing to the reduction of the Bank's carbon footprint.

RESEARCH AND DEVELOPMENT (R&D) AND INNOVATION

R&D and innovation activities are structured in alignment with the strategic objectives Dünya Katılım Bankası, with a focus on customer-centric and sustainable value generation. In this context, initiatives in software development, digital and payment systems, technology and infrastructure investments, as well as service and ecosystem banking are designed to enhance operational efficiency, accelerate process digitalization, and deliver innovative products and services. Supported by secure, scalable, and integrated technological solutions, this strategic approach enables the Bank to respond swiftly and effectively to evolving customer expectations, while strengthening its resilient and sustainable position within the financial system.

Digital Banking and Payment Systems Enhancement

Digital Transformation Projects

In line with the digitalization strategy, comprehensive infrastructure transformations have been implemented across Internet Banking, Mobile Banking, Call Center, and Interactive Voice Response (IVR) channels. These enhancements have strengthened operational continuity, elevated information security standards, and improved overall system performance, thereby increasing the scalability and sustainability of our digital platforms. Building upon these infrastructure upgrades, comprehensive UI (User Interface) and UX (User Experience) improvements were introduced. Through the deployment of intuitive, user-friendly designs, customer interaction has been enhanced, and the overall digital customer experience has been significantly improved.

Digital Channel-Based Limit and Authorization Management

Limit update interfaces have been developed to enable customers to manage their financial transactions through Mobile Banking in line with their individual needs and preferences. In addition, dedicated control and management menus for digital channel access have been introduced, allowing customers to independently configure their security settings and take proactive measures when necessary. These initiatives enhance customer autonomy while further strengthening digital security standards and improving the overall user experience.



Paperless Banking Project

Contract approvals for Financing and Credit Card applications initiated at our branches can now be completed through the Mobile Branch. This initiative supports the digitization of application and approval processes, reducing paper consumption while enhancing operational efficiency. The project contributes to environmental sustainability objectives and delivers an improved customer experience by providing significant time and cost savings throughout the process.

Service Banking and Basket Funding

As part of the Service Model Banking strategy, the Mobile Branch application has been designed for integration with contracted external platforms, with the first collaboration successfully implemented with Karaca Züccaciye. The Basket Funding Project

will enable financing applications initiated through the Karaca Finance application to be completed end-to-end via our Mobile Branch. Through this initiative, the Bank aims to acquire new customers, enhance the inclusiveness of the participation finance ecosystem, and offer alternative sales channels to increase financing volume, thereby contributing positively to the Bank's revenues. Furthermore, the project seeks to generate sustainable revenue streams through digital ecosystem collaborations.

QR Code-Enabled ATM and POS Transactions

To provide customers with fast, contactless, and secure transaction capabilities, QR (Quick Response)-based functionality has been implemented for ATM and POS operations. Transactions such as cash withdrawals, deposits, and purchases can now be completed through QR codes generated via the Mobile Branch, reducing transaction times and offering card-free experience. This initiative has accelerated in-field transaction flows, reduced reliance on physical cards, and minimized security risks. Additionally, the increase in digital transaction volumes has contributed to lower operational costs and enhanced overall customer satisfaction.



DKart Credit Card

Our DKart Credit Card product, designed in accordance with Islamic banking principles, has been successfully launched. The product infrastructure supports end-to-end digital processes, encompassing application, evaluation, allocation, card issuance, spending management, and customer communication. Application and card management functions are accessible via the Mobile Branch and other digital channels, providing customers with a fast, seamless, and user-friendly experience. The launch of this product has generated new revenue streams, enhanced the Bank's competitiveness within the participation banking segment, and strengthened its position within the card transaction ecosystem.

Paraf Business Credit Card Product

Designed in accordance with participation finance principles, the Paraf Credit Card product has been successfully launched through a strategic brand-sharing model between our Bank and Halkbank's Paraf brand. The project established a modern infrastructure supporting end-to-end processes, including card application, evaluation, allocation, limit management, spending, and digital card management.

Through this integration, our customers now have access to the campaigns, benefits, and usage opportunities offered by the Paraf ecosystem, enhancing customer experience and aiming to increase card usage rates. Digital self-service capabilities enable customers to perform card transactions quickly, securely, and in a user-friendly manner.

The collaboration with the Paraf brand has accelerated new customer acquisition and increased card transaction volumes, preparing a strong foundation for sustainable revenue growth. It has also strengthened the corporate brand of the Bank, marking a strategically important initiative that reinforces its leadership in the card payments ecosystem.

Open Banking

Within the scope of open banking, customers in Türkiye can access information from accounts held at multiple banks through the digital channels of participating institutions. In this framework, essential financial transactions, such as balance monitoring, are offered securely and in a user-friendly manner via a single platform. Open banking integrations enhance customer experience, facilitate more efficient management of financial data, and accelerate the digital transformation of banking services. The primary transactions enabled include:

- Account Information
- Money Transfers
- Permission Management

FX World – FX Phase 2 Project

The Bank has launched the FX World Menu across its digital channels, including Mobile and Internet Banking, for both corporate and individual customers. This new menu provides a streamlined, end-to-end digital experience for managing foreign exchange transactions and precious metals trading transactions enhancing convenience, efficiency, and accessibility for all users.

Technology and Infrastructure

In line with the vision and mission of our Bank, and considering targeted business needs and technological developments, we aim to have a strong, modern, and sustainable technological infrastructure.

In this regard, critical infrastructure investments and activities were executed in 2025 with the objective of establishing products and services that will contribute to the growth of our bank, leveraging highly accessible, modern, and secure infrastructure.

Relocation of the Head Office

The system infrastructure installations for the office floors have been successfully completed in preparation for the relocation of our Head Office.

Disaster Data Center Migration

All systems previously hosted at the Turkcell Gebze Data Center, the secondary data center of the Bank, have been successfully migrated to the Turkcell Ankara Temelli Data Center. This migration ensures compliance with the Regulation on Information Systems and Electronic Banking Services of Banks, which sets requirements for the distance between primary and secondary data centers.

Deployment of SD-WAN for Branch Connectivity

To ensure uninterrupted connectivity between our branches and data centers, an SD-WAN (Software-Defined Wide Area Network) infrastructure has been implemented. This initiative has enhanced the availability, reliability, and performance of branch connections, supporting seamless banking operations across all locations.

Upgrading Core Banking Infrastructure Software to the Latest Version

The core banking infrastructure has been upgraded, including updates to the OpenShift platform and version upgrades for PostgreSQL and MongoDB databases. These enhancements have strengthened system performance, security, and scalability.

E-Signature HSM Infrastructure Setup

A Hardware Security Module (HSM) infrastructure has been implemented to support e-signature systems, strengthening security and ensuring compliance with legal and regulatory requirements for electronic signature processes.

Implementation of the Mail Archiving System

The Mail Archiving System has been deployed to securely store corporate emails and optimize server load. This implementation has enhanced overall system performance while delivering significant cost efficiencies.

Expansion of 24/7 System Monitoring

The Bank has expanded its SolarWinds monitoring application to enable 24/7 surveillance of banking applications and systems. With the enhanced monitoring framework, servers, networks, and critical system components can now be observed in real time.

Preparation of New Branch IT Infrastructures

The IT infrastructure for 8 new branches scheduled to open in 2025 has been fully prepared. Comprehensive network, internet, and security systems have been established, and all necessary computers, peripherals, and IT equipment have been installed. These efforts ensure that the new branches are operationally ready, providing secure and uninterrupted IT services in line with the established standards of the Bank.

IT Inventory Management Activities

A centralized inventory management application has been implemented to manage, record, assign, and track all IT assets.

Introduction of Session Limit Implementation

To enhance user login security and ensure regulatory compliance, a session limit application has been implemented, and user profiles have been updated in accordance with applicable legal requirements.

Deployment of Mobile Application Management (MAM) Solution

A Mobile Application Management (MAM) solution has been deployed to ensure compliance with applicable legislation and the Bank's internal policies governing mobile device security.

Payment Systems

Customer Communication Center

In 2025, the Customer Communication Center (CCC) continued to advance projects aimed at enhancing customer satisfaction and experience, promoting digitalization in business processes, increasing operational efficiency, ensuring continuity, and maintaining regulatory compliance.

Despite a rapidly growing volume of customer interactions, service quality and satisfaction standards were consistently upheld. Over the year, more than 54,000 voice calls and 48,000 video contacts were managed, while over 38,000 new customers were successfully onboarded.

The CCC achieved a 99% call-answering rate across its 24/7 operations, meeting the targeted service level. Customer satisfaction was maintained at over 95% for lost or stolen line requests and over 90% for bank transaction inquiries. Even with the increased volume of campaigns and transactions, approximately 6,000 customer notifications were resolved within an average of 1.6 days, sustaining a high level of customer satisfaction throughout the year.



Bank Cards and Credit Cards

In 2025, the payment systems initiatives have been successfully completed. TR QR Code, virtual cards for e-commerce transactions, Secure Shopping (GO), and next-generation contactless debit and credit cards with digital receipt functionality are now available to our customers.

A strategic cooperation agreement was signed with Halkbank under the Paraf Brand Partnership. Through this collaboration, customers gained access to cash and installment purchase options at Paraf's extensive merchant network, the ability to earn Paraf points, and participation in special campaigns. Dünya Katılım Paraf credit cards were subsequently introduced to the Bank's customer base.

Various marketing campaigns were implemented to increase card issuance and transaction volume, offering customers additional rewards and benefits.

By the end of 2025, the Bank's total number of bank cards exceeded 42,000, while credit cards surpassed 3,000.

ATM Banking

As part of ongoing efforts to enhance customer experience and expand access to banking services, several key projects have been completed and implemented including cash withdrawal and deposit via TR QR code, credit card transactions, and initiatives designed to support visually impaired customers.

By the end of 2025, the Bank operated 22 ATMs, following the commissioning of new machines. Through a strategic partnership with Halkbank, customers gained free access to more than 4,000 Halkbank ATMs nationwide.

Member Merchant Services

In 2025, the Bank introduced a range of products and solutions to meet the POS needs of its merchant customers. These include Cash Register POS (Payment Recording Device – ÖKC), Android EFT POS, Virtual POS, Mobile POS, and Payment via Link. These offerings are designed to streamline payment collection processes and enhance the overall merchant experience, enabling customers to actively manage and participate in their cash flow operations.

Product Security and Customer Confidentiality

In 2025, the Bank advanced initiatives to enhance product and customer security. The Application Fraud Project, designed to detect fraudulent applications, was successfully completed and implemented in the production environment for customer acquisition and financing products.

Additionally, NFC (Near Field Communication) verification and Interbank Card Center (BKM) Security Layer Service (SİPER) inquiry applications were deployed and are actively used in production to strengthen security, particularly for money transfer transactions. These measures aim to reduce fraud risk and reinforce the safety and integrity of customer transactions.

Service and Ecosystem Banking

Service model banking activities at Dünya Katılım Bankası based on participation finance principles, were approved by the BRSA under Board Decision No. 11353 dated December 25, 2025. With this approval, the Bank became the first private participation bank in Türkiye to implement service model banking practices. Within this model, Karaca Finans, a subsidiary of Karaca Züccaciye, serves as the "interface provider," while all banking products and services are offered through Dünya Katılım Bankası's licensed and secure infrastructure.

The collaboration aims to integrate financial services seamlessly into customers' daily lives, enabling them to

- Access all banking services offered by Dünya Katılım Bankası through the Karaca Finans application via digital channels
- Benefit from financial solutions on the same platform while making home and lifestyle purchases
- Access financial services more easily through the extensive Karaca store network across Türkiye, in addition to digital channels, providing an integrated experience that combines both physical and digital interactions

Furthermore, beyond the scope of this collaboration, Dünya Katılım Bankası has utilized its innovative business model to establish a more flexible, faster, and cost-efficient service provider bank infrastructure, positioning the Bank for future collaborations and setting it apart from existing service banking models.

CYBER SECURITY

Dünya Katılım Bankası conducts its operations with a holistic and sustainable approach to strengthen corporate resilience in the fields of information security and cyber security. The Information Security Unit supports effective governance and senior management oversight through its organizational structure, reporting directly to the General Manager. The unit's human resources and competencies are continuously developed in line with the evolving threat landscape and regulatory expectations.

Information security policies and procedures are regularly reviewed and updated across the Bank. Risk management processes are conducted in compliance with international standards and applicable legislation. The cyber security infrastructure is supported by identity and access management, network and system security, endpoint protection, and data loss prevention controls. Security incidents are monitored through the 24/7 Cyber Security Operations Center, with attack attempts detected and neutralized promptly. The objective is to prevent incidents that could result in critical data breaches or financial losses.

Information security and personal data protection processes are managed within the framework of the **ISO 27001:2022 Information Security Management System** and the **ISO 27701:2019 Personal Data Management System**, both of which are established and actively operated within the Bank. Controls within the scope of these certifications are regularly monitored, and process effectiveness is evaluated through internal and external audits. Threat intelligence and security monitoring activities enable the early identification of potential risks. The Bank's information systems undergo periodic vulnerability scans, and corrective and preventive actions are implemented for any issues identified.

Business continuity and disaster recovery activities are planned to ensure the uninterrupted operation of critical business processes and are regularly tested through drills. These efforts aim to enhance operational resilience and mitigate the impact of potential disruptions. Additionally, information security risks in third-party and supplier relationships are assessed, and appropriate controls are implemented.

Training, awareness programs, and phishing simulations are conducted regularly to strengthen employee information security awareness. Awareness levels are measured, and the results inform ongoing improvement efforts.

The Cyber Security Assurance structure within the Information Security Unit monitors the design and effectiveness of security controls and enhances the maturity of data security processes.

Information security and cyber security activities carried out throughout 2025 have been key elements supporting the Bank's goal of providing sustainable, secure, and reliable banking services. In this context, no complaints were received regarding breaches of customer confidentiality or the loss of customer data during the reporting period.



TOWARDS A MORE LIVABLE WORLD

- *Combating Climate
Change*



COMBATING CLIMATE CHANGE

Key corporate activities underline the pivotal role of effective environmental management practices in addressing climate change. In the context of climate change, businesses must adapt their strategic decisions and operational management to incorporate a comprehensive consideration of their environmental impact. In this context, it is imperative for organizations to continuously measure, monitor, and manage these impacts through a structured approach to improvement.

Our goal is to structure the entire business model sustainably, minimizing the negative effects of our activities, products, and services on climate change. Conscious of this responsibility, Dünya Katılım Bankası evaluates all its activities in terms of environmental impact and conducts comprehensive and systematic studies to use resources efficiently, effectively manage its carbon footprint, and reduce emissions.

In addressing the global climate crisis, emphasis is placed on enhancing water and energy efficiency and promoting the use of clean energy. In this context:

- To ensure efficient and economical water use, practices aimed at reducing consumption are implemented across our branches and Head Office building.
- In 2025, our Head Office relocated to a new building with **LEED Gold** Green Building Certification.
- Energy savings are achieved in the Head Office by optimizing the timer settings of lighting sensors and utilizing high-efficiency lighting fixtures.

Dünya Katılım Bankası, in collaboration with Enerya, provides financing support to new natural gas subscribers. This financing covers the subscription fee and the cost of in-home natural gas conversion installations, with the aim of contributing to a reduction in the use of high-environmental-impact energy sources, such as coal.

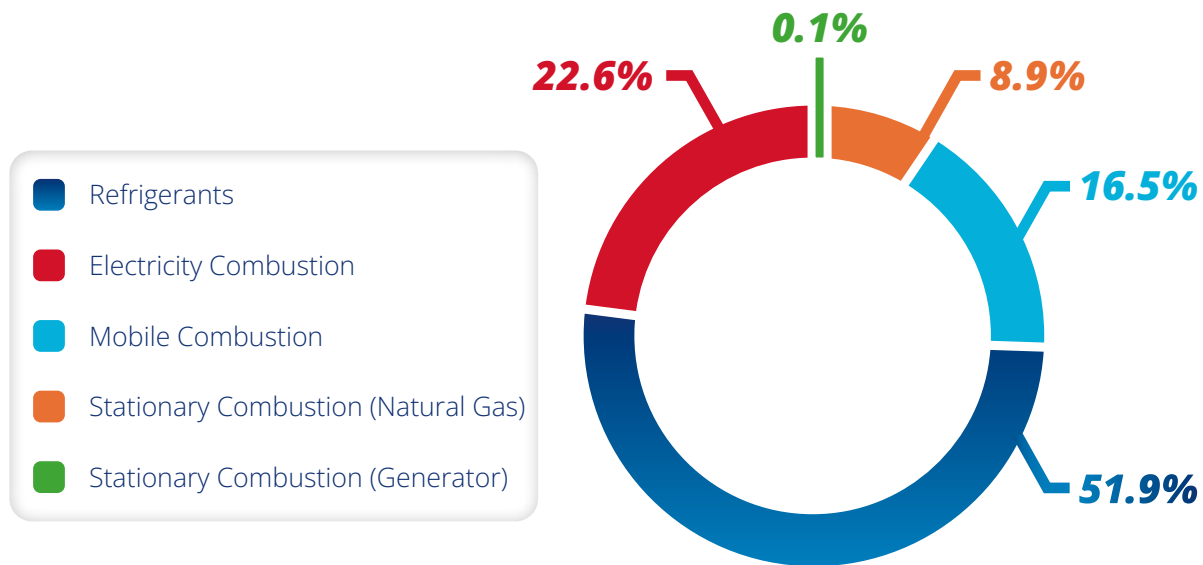


Aware of the global responsibility arising from Türkiye's ratification of the Paris Agreement under the United Nations Framework Convention on Climate Change (UNFCCC), Dünya Katılım Bankası is committed to taking an active role in combating climate change and establishing targets to reduce its carbon footprint. In this regard:

- Refrigerant gases used in equipment at the Head Office building are systematically managed compliant with Global Warming Potential (GWP) and Ozone Depletion Potential (ODP) criteria.
- New-generation service vehicles with lower exhaust emissions are prioritized to reduce emissions, and vehicle tracking systems are employed to monitor usage and minimize environmental impact.
- Remote work is promoted to reduce workplace-related commuting, contributing to lower fossil fuel consumption and carbon emissions while supporting improved urban air quality.
- Transportation to the Head Office building is provided via personnel shuttle vehicles, encouraging the use of public transportation and reducing greenhouse gas emissions from commuting.
- Solar film applied to the exterior of the Head Office building helps maintain indoor temperature balance, reducing air conditioning use, energy consumption, and greenhouse gas emissions.
- The Head Office building prioritizes energy efficiency, with insulation measures implemented to exceed regulatory standards.
- As part of greenhouse gas emission calculations, analyses were conducted across various areas related to resource use and operational activities.

Operational activities are structured to support Türkiye's net-zero emissions target and help limit the global temperature increase to 1.5–2°C. They are grounded in scientific measurement methods to ensure environmentally conscious execution. The Bank is collaborating with the Science Based Targets Initiative (SBTi) and aims to establish scientifically validated targets within the next 2 years by assessing its overall climate impact.

Breakdown of Scope 1 and Scope 2 Greenhouse Gas Emissions by Consumption Source (%) in 2025



	Emissions (tCO ₂ e)	Total Energy Consumption (MWh)	Total Water Consumption (m ³)
Scope 1	1,999 tCO ₂ e	1,375 MWh	8,456 m ³
Scope 2	584 tCO ₂ e		
Scope 1 + Scope 2	2,584 tCO ₂ e		

GHG Emissions per Employee (tCO ₂ e/employee)	GHG Emissions per Asset Size (tCO ₂ e/million TL)	GHG Emissions per Unit of Net Profit (tCO ₂ e/million TL)
5.08 tCO ₂ e/employee	0.03 tCO ₂ e/million TL	1.26 tCO ₂ e/million TL



WORLD CENTERED ON TALENT

- *Employee Experience*
- *Occupational Health and Safety*



EMPLOYEE EXPERIENCE

Sustainable success is achieved not only through a robust strategy but also through a competent workforce capable of its execution. At Dünya Katılım Bankası, a commitment is made to placing people at the center of all operations. A “people first” approach forms the foundation of the corporate culture and business philosophy. Financial services entail both economic benefits and social responsibilities, and employee well-being, development, and engagement are prioritized.

Our Human Resources Policy is guided by 4 key principles: attracting and developing qualified talent, ensuring equal opportunity, fostering an inclusive corporate culture, and promoting a participatory management approach. We also emphasize a sustainable work environment. The Talent and Culture Regulation clearly and transparently defines employee rights and responsibilities.

To enhance employee engagement:

- Periodic satisfaction surveys and feedback mechanisms are conducted
- An open-door policy and suggestion systems are in place.
- Performance and development reviews are carried out at least twice a year.
- Turnover rates and engagement indicators are regularly assessed.

This framework ensures that employee opinions are integrated into decision-making processes and supports a culture of transparent communication.

Employee Rights and Remuneration

Resources practices at our Bank are developed in line with our priorities of employee experience, digitalization, and sustainability. Compliance with International Labour Organization (ILO) conventions, the United Nations Universal Declaration of Human Rights, and other international regulations to which Türkiye is a party is ensured.

Employee physical and mental well-being is supported through safe working conditions, private health insurance, and fringe benefits. A remote working model has been implemented in 2025, and recruitment and career development processes have been strengthened through digital infrastructure.

Recruitment and Promotion

Recruitment processes are conducted using objective assessment tools aligned with position-specific competencies. Promotion decisions are made in accordance with transparent criteria, based on performance outcomes, development plans, and potential assessments.

Remuneration

A fair, transparent, and competitive compensation policy is adopted. The “Total Compensation Package” approach comprises base salary, fixed benefits, performance-based bonuses, and fringe benefits. Remuneration practices are overseen by the Remuneration Committee and audited on behalf of the Board of Directors.

Employee Development and Talent Management

Employee development is regarded as a fundamental pillar of long-term success. Accordingly, the training approach of the Bank is structured around a continuous learning framework that spans all stages of the employee lifecycle.



Total Training Hours
18,324 hours



Average Training Hours per Employee
36 hours



All employees have completed at least one digital training program.

Mandatory training programs (including Information Security, AML/CFT, and LPDP), professional competency development programs, and leadership training are delivered through a comprehensive digital learning platform.

Featured programs:

- Sales Trainee Development Program
- Retail Branch Sales Development Program
- Leadership and Management Development Program
- Competency Development Program

In addition, mentoring programs, job rotation practices, and individualized development plans are implemented to support high-potential employees. Academic development is further encouraged through collaborations with universities.

Equal Opportunities, Diversity, and Inclusion



Total Number of Employees
509



Number of Women Employees
97



Total Number of Managers
45



Number of Women Managers
4



Number of Employees with Disabilities
5

The Bank embraces the principle of equal opportunity and regards differences in age, gender, disability status, beliefs, and cultural background as a source of richness. Recruitment, career development, and compensation processes are conducted based on objective and measurable criteria.

Inclusive practices include:

- Mentoring and coaching programs
- Flexible and remote working models
- Development programs designed to foster leadership potential

The overarching objective is to cultivate a fair, inclusive, and productive work environment in which every employee can fully realize their potential.

OCCUPATIONAL HEALTH AND SAFETY

Occupational Health and Safety (OHS) is a fundamental element of a sustainable working environment. Compliance processes have been completed in all workplaces under the OHS Regulation that came into effect in 2025.

The OHS Board meets 4 times a year; environmental measurements, drills, and periodic inspections are carried out regularly. An Emergency Drill was conducted at the Head Office building in 2025, and necessary actions were taken.

2025 OHS TRAINING DATA:



Employees Participating in Training

172



Total Training Hours

1,376 hours

Basic OHS training is provided during employee orientation to ensure full compliance with applicable legislation.



WORLD UNITED IN STRENGTH AND VALUE GENERATION

- *Corporate Social Responsibility*
- *Stakeholder Relations*
- *Responsible Sourcing and Supplier Management*
- *Customer Satisfaction*
- *Inclusion and Financial Literacy*
- *Accessibility*



CORPORATE SOCIAL RESPONSIBILITY

Global best practices in sustainability and corporate social responsibility (CSR) are rigorously embraced, with a strong commitment to advancing social responsibility initiatives that foster sustainable economic development in line with our Bank's core values and ethical principles. Furthermore, strategic programs are designed in priority areas to safeguard cultural heritage and contribute meaningfully to the Sustainable Development Goals (SDGs). In this context, structured initiatives will be implemented to enhance employee awareness and actively promote voluntary engagement across the organization.

Corporate Memberships and Supported Initiatives



Participation Banks Association of Türkiye (TKBB)



Turkish Capital Markets Association (TSPB)



Kredi Kayıt Bürosu (KKB)



The Interbank Card Center (BKM)



Islamic Credit Guarantee Fund (KFK)



TAKASBANK

STAKEHOLDER RELATIONS

At Dünya Katılım Bankası, stakeholder relations are recognized as a fundamental component of strategic decision-making. Our activities are guided by strategic priorities and long-term value generation goals, while carefully considering stakeholder expectations, societal needs, and impacts across the short, medium, and long term. Stakeholder considerations are also integrated into risk and opportunity management processes.

Stakeholder communication is regarded as an ongoing, multidimensional network of interaction. Both internal and external stakeholders are engaged through various communication channels, with consistent, transparent, and meaningful dialogue assured.



INTERNAL STAKEHOLDERS		
Stakeholder Group	Communication Frequency	Communication Channels
Shareholders	General Assembly Convened When Required	Annual General Assembly Meetings Public Disclosure Activities of Dünya Katılım Bankası (via Public Disclosure Platform – presentations) Annual Activity Reports
Board of Directors	On a Regular Basis	Board of Directors meetings are convened as required by the Turkish Commercial Code, the Banking Law, and other relevant legislation
Employees	Performed Daily Within the Operational Cycle	The employment process encompasses employee training and development programs, performance appraisals, internal communications, management interviews and briefings, periodic strategy and goal meetings, and employee surveys

EXTERNAL STAKEHOLDERS		
Stakeholder Group	Communication Frequency	Communication Channels
Customers	24/7 Within the Operational Cycle	Website and Social Media, Press and Publications, Branches and ATMs, Customer Relations Representatives, and Customer Visits
Suppliers	Performed Daily Within the Operational Cycle	Procurement and logistics processes for outsourced services and products
Regulatory Authorities	Performed Within the Operational Cycle When Required	Reporting, correspondence, and related meetings in compliance with applicable legislation
National and International Bank and Finance Institutions	Performed Daily Within the Operational Cycle	Correspondent banking activities and engagement with cooperating financial institutions
Credit Rating Agencies	Performed Within the Operational Cycle When Required	Meetings, reports, presentations, and correspondence
Industrial Associations and Organizations	Performed Within the Operational Cycle When Required	Meetings, reports, presentations, and correspondence
Media	Performed Within the Operational Cycle When Required	Public communication efforts with a transparent and timely approach (e.g. press conferences, press releases, interviews, and responses to inquiries) along with advertising and promotional activities
Society	Frequently	Website, Social Media, and Press Publications

RESPONSIBLE SOURCING AND SUPPLIER MANAGEMENT

Dünya Katılım Bankası manages its relationships with suppliers in accordance with responsible business practices, aiming to establish a sustainable, needs-based supply chain grounded in ethics, transparency, and mutual trust. Our primary suppliers include domestic and international service providers selected based on the specific expertise required for banking operations.



Number of Countries Where Suppliers Are Located
3



Total Number of Suppliers
225

Supplier selection is guided by key criteria, including information security, operational continuity, regulatory compliance, and financial stability. Annual evaluations assess suppliers based on competitive pricing, adherence to the Bank's operational standards, fulfillment of commitments, and quality of after-sales service.

Suppliers are assessed through self-assessment forms, contractual requirements, document reviews, and risk-based internal audits. Third-party audits and certifications are employed when necessary. Based on evaluation findings, improvement actions are planned, nonconformities are monitored, and in cases of serious noncompliance, supplier relationships are reviewed or terminated.

Our supplier selection and evaluation processes consider operational capacity and quality, as well as environmental, social, and corporate governance (ESG) criteria. Within the scope of corporate governance, factors such as ethical principles, anti-corruption measures, transparency, information security, and regulatory compliance are taken into account. All local suppliers are assessed against environmental criteria.

Audit and evaluation processes are continuously and systematically improved. Digital procurement and reporting systems enhance transparency and traceability throughout the process. Infrastructure is being developed to incorporate sustainability criteria into supplier evaluations during the bidding phase. Moving forward, we aim to implement strategies that promote resource efficiency, reduce waste, and prioritize local suppliers. We also plan to support supplier development, training, and improvement initiatives through long-term collaborations.



Local Supplier Rate
98.7%



Suppliers Evaluated Against Environmental Criteria
222

CUSTOMER SATISFACTION

In financial markets, customer satisfaction and the trust it builds are strategically essential, forming the foundation of an institution's purpose. Guided by its "People First" philosophy, Dünya Katılım Bankası positions customer satisfaction and trust at the core of sustainable success and shapes its service model around a customer-centric approach. The Bank regards customer satisfaction not only as a priority but also as a fundamental element of its corporate mission.

Through its "phygital" banking approach, the Bank delivers seamless, high-quality service by integrating digital platforms with physical branches. Digitalization is embraced as a transformation centered on customer satisfaction. The Bank provides a next-generation banking experience with fast transactions, personalized solutions, and user-friendly services, while continuously enhancing service quality. Customer satisfaction remains the Bank's top priority, enabling it to serve a broad and steadily growing customer base.

Dünya Katılım Bankası provides uninterrupted, high-quality service 24/7 through its Customer Communication Center. Customers can submit suggestions, requests, objections, complaints, and appreciation messages via the Bank's website at www.dunyakatilim.com.tr, the mobile application, or the Customer Communication Center at 444 4 166. The relevant submission form is accessible on the website, and communications can also be sent via email to bilgi@dunyakatilim.com.tr or musterimemnuniyeti@dunyakatilim.com.tr.

Complaint management processes are continuously optimized to ensure prompt and effective solutions. Feedback collected through call centers, mobile banking, internet banking, social media, and branches is systematically evaluated and leveraged to improve service quality, optimize operational processes, and enhance the overall customer experience. Requests, complaints, and suggestions submitted via these channels are typically responded to within an average of 2 days, maintaining a high level of customer satisfaction.

Dünya Katılım Bankası develops innovative digital solutions to enhance the customer experience and increase satisfaction. In this context, active exchange rate screens have been implemented for branch digital displays, and ATM interfaces, website visuals, and mobile application store visuals have been designed with a user-friendly approach. The Dünya Katılım Mobile Branch application provides customers with a fast, accessible, and satisfaction-oriented banking experience. Self-service solutions via Interactive Voice Response (IVR) allow customers to complete password transactions quickly and conveniently. Additionally, the content and design of all physical and digital customer documents are managed holistically, ensuring consistency, accessibility, and clarity.

In 2025, our Bank upheld its customer-satisfaction-oriented approach by offering services in Turkish and Arabic via its Customer Communication Center. The targeted service level was achieved with the implementation of self-service transactions via the IVR system, achieving a 99% call answering rate within 24/7 operational processes.

Customer demand increased significantly during this period, and the team effectively managed the higher contact volumes while maintaining strong customer satisfaction and service quality standards. Over 54,000 voice calls and more than 48,000 video customer interactions were successfully handled, alongside the acquisition of over 38,000 new customers.

INCLUSION AND FINANCIAL LITERACY

To promote sustainability awareness and strengthen financial literacy, the Bank publishes informative content and blog posts on its website that address environmental and social impact agendas. In addition, content related to sustainability and corporate social responsibility is shared via social media channels on special days and weeks. The aim thereof is to raise awareness and stimulate interest among current and potential customers in matters relating to these concerns.



ACCESSIBILITY

Dünya Katılım Bankası continues to expand its branch network. In newly opened branches, accessibility practices for individuals with disabilities are prioritized, and branch designs are implemented in line with sustainability principles.



1. Prioritization During the Video Call Process

Objective

To accelerate and facilitate access to banking services for customers with visual, hearing, or physical disabilities.

Purpose of Implementation

Waiting times for customers with disabilities are minimized by providing priority access to the video call system.

Digital support and guidance are offered throughout the identity verification and customer onboarding processes to ensure a smooth and accessible experience.



2. Website Accessibility Solutions

Objective

To ensure that all website services are designed to be fully accessible and usable by individuals with disabilities.

Purpose of Implementation

To provide accessibility features across web and digital services, including high-contrast mode, text enlargement options, keyboard navigation, and compatibility with screen readers.



3. Contract Translation and Voiceover in Sign Language

Objective

To ensure equal access to bank contracts and informational materials for customers with visual or hearing impairments.

Additionally, support is provided to customers with limited digital literacy to help them seamlessly follow all banking transactions.

Purpose of Implementation

To ensure that the basic terms and conditions on the website are available in audio format for users with disabilities or reading difficulties.



4. Compatibility with Accessibility Tools Across All Digital Channels

Objective

To ensure that all digital services, including mobile and internet banking, are fully accessible to users with disabilities.

Purpose of Implementation

The mobile application provides voice guidance, text size adjustment options, and screen reader support.

Additionally, accessibility settings are integrated and optimized according to the operating system, including both iOS and Android platforms.



5. Online Lost and Stolen Item Reporting Service (Specially for Individuals with Disabilities)

Objective

To enable individuals with disabilities to communicate effectively during emergencies and to complete all transactions safely, efficiently, and seamlessly.

Purpose of Implementation

To provide an easily accessible lost/stolen reporting form specifically designed for visually and hearing-impaired users.

To include full-screen reader compatibility and alternative access options, ensuring an integrated service.

CORPORATE GOVERNANCE

- **Independent Auditor's Report on the Annual Activity Report of the Board of Directors**
- **Board of Directors and Committees**
- **Summary Report of the Board of Directors to the General Assembly**
- **Organizational Chart**
 - » Board of Directors
 - » Senior Management
 - » Function Managers in Internal Systems
 - » Advisory Committee Members
- **Audit Committee's Assessment of Internal Audit, Internal Control, Compliance, and Risk Management Systems**
- **Information on the General Assembly Meeting Held in 2025**
- **Agenda of the Ordinary General Assembly Meeting**
- **Overview of Dünya Katılım's Procedures with the Bank-Linked Risk Group**
- **Policies**
- **Risk Management**
- **Corporate Ethical Management**
- **Organizations Providing Outsource Support Services**
- **Other Considerations**



INDEPENDENT AUDITOR'S REPORT ON THE ANNUAL ACTIVITY REPORT OF THE BOARD OF DIRECTORS



CONVENIENCE TRANSLATION INTO ENGLISH OF INDEPENDENT AUDITOR'S REPORT ON THE BOARD OF DIRECTORS' ANNUAL REPORT ORIGINALLY ISSUED IN TURKISH

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

1. Opinion

We have audited the annual report of Dünya Katılım Bankası A.Ş. (the "Company") and its subsidiaries (collectively referred to as the "Group") for the period 1 January - 31 December 2025.

In our opinion, the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements regarding the Group's position in the Board of Directors' Annual Report are consistent and presented fairly, in all material respects, with the audited full set consolidated financial statements and with the information obtained in the course of independent audit.

2. Basis for Opinion

Our independent audit was conducted in accordance with the Independent Standards on Auditing that are part of Turkish Standards on Auditing (the TSA) issued by the Public Oversight Accounting and Auditing Standards Authority (POA). Our responsibilities under those standards are further described in the Auditor's Responsibilities in the Audit of the Board of Directors' Annual Report section of our report. We hereby declare that we are independent of the Group 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 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. Our Audit Opinion on the Full Set Consolidated Financial Statements

We expressed an unqualified opinion in the auditor's report dated 2 March 2026 on the full set consolidated financial statements for the period 1 January - 31 December 2025.

www.pwc.com.tr

PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.
Kılıçlı Paşa Mah. Meclis-i Mebusan Cad. No: 8
Galataport İstanbul D Blok Beyoğlu/İstanbul
T: +90 (212) 326 6060 Mersis Nömerimiz: 0-1460-0224-0500015

4. Board of Director's Responsibility for the Annual Report

The Bank management's responsibilities related to the annual report according to Articles 514 and 516 of Turkish Commercial Code ("TCC") No. 6102, Capital Markets Board's ("CMB") Communiqué Serial II, No:14.1, "Principles of Financial Reporting in Capital Markets" (the "Communiqué") and "Regulation on Principles and Procedures Regarding Preparation and Promulgation of Annual Reports by Banks" published in Official Gazette No.26333 dated 1 November 2006 are as follows:

- to prepare the annual report within the first three months following the balance sheet date and present it to the General Assembly;
- to prepare the annual report to reflect the Group operations in that year and the financial position in a true, complete, straightforward, fair and proper manner in all respects. In this report financial position is assessed in accordance with the financial statements. Also in the report, developments and possible risks which the Group may encounter are clearly indicated. The assessments of the Board of Directors in regards to these matters are also included in the report.
- to include the matters below in the annual report:
 - events of particular importance that occurred in the Group after the operating year,
 - the Group's research and development activities,
 - financial benefits such as salaries, bonuses, premiums and allowances, travel, accommodation and representation expenses, benefits in cash and in kind, insurance and similar guarantees paid to members of the Board of Directors and senior management.

When preparing the annual report, the Board of Directors considers secondary legislation arrangements enacted by the Banking Regulation and Supervision Agency, Ministry of Trade and other relevant institutions.

5. Independent Auditor's Responsibility in the Audit of the Annual Report

Our aim is to express an opinion and issue a report comprising our opinion within the framework of the TCC, Communiqué and "Regulation on Independent Audit of Banks" published on the Official Gazette No.29314 dated 2 April 2015 provisions regarding whether or not the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements in the annual report are consistent and presented fairly with the audited unconsolidated and consolidated financial statements of the Bank and with the information we obtained in the course of independent audit.

Our audit was conducted in accordance with the TSAs. These standards require that ethical requirements are complied with and that the independent audit is planned and performed in a way to obtain reasonable assurance of whether or not the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements in the annual report are consistent and presented fairly with the audited consolidated financial statements and with the information obtained in the course of audit.

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

Talar Gül
Independent Auditor

İstanbul, 13 March 2026

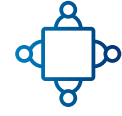
BOARD OF DIRECTORS AND COMMITTEES



Number of Board Members
8



Number of Board Meetings
43
(of which 24 were held in person)



Number of Committees Reporting to the Board
5



Total Number of Board Decisions
222

Chairman of the Board and General Manager: Ahmet AHLATCI / İkrâm GÖKTAŞ

Board of Directors

Our corporate governance approach is a fundamental and integral part of our sustainability vision. Structured around the principles of transparency, accountability, responsibility, and fairness, our governance framework is continuously enhanced with a strategic perspective that addresses both current needs and future expectations.

The system is designed to promote fair competition, uphold the highest standards of professionalism, embed an ethical and compliance-driven culture, and strategically identify, manage, and monitor environmental and social risks.

To safeguard and represent stakeholder interests effectively, governance practices aligned with international standards are implemented. Guided by the Board of Directors of the Bank, the governance framework is regularly updated to reflect evolving global and national market conditions, as well as changing legal and regulatory requirements.



Chairman of the Board
Ahmet AHLATCI



Vice Chairman of the Board
Murat UYSAL



Member of the Board
Ahmet Emin AHLATCI



Member of the Board
Rıza Tuna TURAGAY



Member of the Board
H. Kadri SAMSUNLU



Member of the Board
Abdül Latif ÖZKAYNAK



Member of the Board
Mustafa ER



Member of the Board
İkrâm GÖKTAŞ

Committees and Activities

To ensure the effective and sustainable implementation of corporate governance principles within the audit, control, compliance, and risk management processes of the Bank are managed through the relevant committees.

Audit Committee

In accordance with the Banking Law and related legislation, the Audit Committee oversees the audit, control, compliance, and risk management processes of the Bank and, when necessary, coordinates with relevant units to implement appropriate measures. In 2025, 24 meetings were held, with full attendance by all members.

Audit Committee

Abdül Latif ÖZKAYNAK (Head)
Mustafa ER

Credit Committee

As the Credit Committee, proposals for credit limit allocation, revision, cancellation, and restructuring are evaluated within the framework of the authorities granted in writing by the Board of Directors. Committee decisions are made by unanimous vote. If a member is unable to attend a meeting, a substitute member participates, and the decisions taken are implemented. The structure, substitute members, and functioning of the Committee are determined by the Board of Directors, which also closely monitors the activities of the Credit Committee and has the authority to request any information it deems necessary. In 2025, 51 meetings were held, with full attendance by all members.

Credit Committee

Rıza Tuna TURAGAY (Head)
Murat UYSAL
İkrâm GÖKTAŞ
Mustafa ER
Abdül Latif ÖZKAYNAK

Information Technologies Committee

The Information Technology Committee oversees the management of information systems in accordance with our corporate governance approach. Within this framework, necessary funding and human resources are allocated to ensure system effectiveness, while the confidentiality, integrity, and accessibility of information assets are maintained. Risks associated with information systems are also effectively managed, considering evolving technologies. In 2025, 2 meetings were held, with full attendance by all members.

Information Technologies Committee

Ahmet Emin AHLATCI (Head)
Abdül Latif ÖZKAYNAK
Hüseyin Kadri SAMSUNLU
İkrâm GÖKTAŞ

Corporate Governance Committee

In line with the objectives, legal regulations, articles of association, internal regulations of the Bank and banking ethics principles, the Corporate Governance Committee ensures the protection of all stakeholders' and depositors' rights while overseeing management practices. In 2025, 4 meetings were held to present organizational changes aligned with the strategic priorities to the Board of Directors, with full attendance by all members.

Corporate Governance Committee

Ahmet AHLATCI (Head)
Ahmet Emin AHLATCI
Murat UYSAL
İkram GÖKTAŞ
Hüseyin Kadri SAMSUNLU

Remuneration Committee

The Remuneration Committee reviews compensation practices at least once a year, approves the compensation policy, and ensures the effective management and continuous improvement of related processes. In 2025, one meeting was held to determine the compensation policy and evaluate current practices, with full attendance by all members.

Remuneration Committee

Ahmet AHLATCI (Head)
Rıza Tuna TURAGAY
Murat UYSAL
Hüseyin Kadri SAMSUNLU

SUMMARY REPORT OF THE BOARD OF DIRECTORS TO THE GENERAL ASSEMBLY

Dear Shareholders,

We are delighted to welcome you to our General Assembly meeting and sincerely appreciate your esteemed presence.

We extend our respectful greetings to our valued shareholders, their representatives, and distinguished guests attending this important session, during which we present the activity and audit reports, financial statements, and related documents for the fiscal year 2025 for your review and approval.

In its second year of operation, our Bank has embarked on a journey toward new achievements and expanded service areas, completing a highly successful fiscal year. This success has been made possible by the expertise and experience of Ahlatcı Holding, as well as the dedicated efforts and invaluable contributions of you and all our esteemed colleagues.

In this fiscal year, we showcased our ambition by increasing our capital from 6 billion TL to 7.2 billion TL. We expanded our physical presence by opening 8 new branches, complementing our Mobile and Internet Banking services and offering additional touchpoints for our customers. Significant advancements were made to our payment systems, offering next-generation banking and credit card products, including chip and contactless payments, TR QR code transactions, virtual cards, secure shopping (Go), and digital receipts for e-commerce. With the approval of the Banking Regulation and Supervision Agency (BRSA) under the service model banking framework, we became the first private participation bank in the country to implement these innovative practices. In 2025, we also achieved a leading position in the participation banking sector for precious metal financing products, capturing a 55% market share.

We have successfully accomplished numerous milestones of this kind. Guided by a vision that transcends conventional banking, we achieved substantial transaction volumes in gold products through Digital-to-Physical gold sales and Gold-to-Gold gift campaigns. Furthermore, we have adopted a socially responsible and economically mindful approach by providing our customers with competitive exchange rates. We continued to provide attractive opportunities, including the Güneş Participation account, which offers high daily profit shares. We take pride in concluding 2025 as a year that aligns with our strategic objectives, enabling us to approach the future with optimism and confidence.

With 509 highly skilled and qualified employees and 25 physical branches, Dünya Katılım Bankası is steadily advancing toward its strategic goals. Guided by the principles of participation banking and its inherent sustainability philosophy, the Bank has successfully realized its “phygital” banking vision this fiscal year, seamlessly integrating physical and digital banking. By adopting an integrated approach that combines platform and service banking, the Bank is steadily bringing its vision of blending trust with innovation to life.

Our Bank's financial statements for 2025, independently audited, along with the corresponding audit and review reports, have been submitted to the Board of Directors on a quarterly basis.

As of December 31, 2025, the key financial indicators of our Bank are as follows:

Total Assets: 99,678,154 thousand TL

Total Funds Disbursed: 54,842,370 thousand TL

Equity: 9,473,428 thousand TL

Net Profit/Loss for the Period: 2,057,211 thousand TL profit

Capital Adequacy Ratio: 18.34%

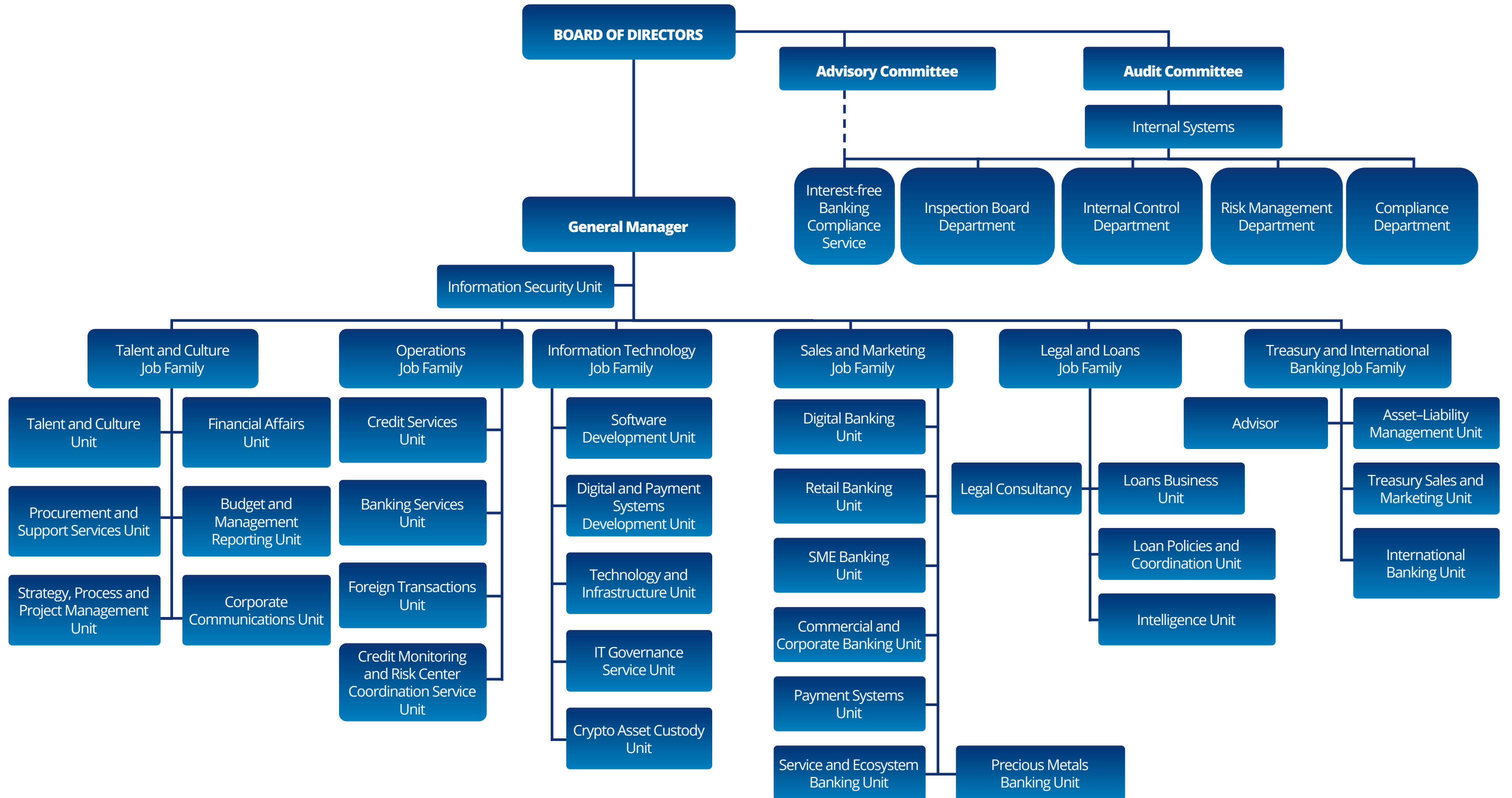
We are pleased to present our 2025 Annual Report, including the balance sheet and profit and loss statement, for your review and approval.

We extend our sincere thanks and congratulations to our valued partners for their continued support throughout our journey, and to each of our colleagues whose dedication and confidence have been integral to our success. We look forward to 2026 as a year of achievements that align with our goals and further elevate our standards.

Best regards,

Dünya Katılım Bankası A.Ş. Board of Directors

ORGANIZATIONAL CHART



Board of Directors



Ahmet AHLATCI
Chairman of the Board of Directors

Ahmet Ahlatcı was born in Çorum in 1957. He began his undergraduate studies in 1977 at the Physics Department of the Faculty of Science and Letters at Bornova University in İzmir and completed his degree at the Physics Department of the Faculty of Science and Letters at Hitit University.

He began his professional career in 1984 in Çorum, specializing in jewelry making. In 1992, he founded Ahlatcı Foreign Exchange and Precious Metals Institution, becoming a member of the Central Bank of the Republic of Türkiye's Money and Effective Markets and the Istanbul Gold Exchange. Through his investments, he has played a key role in Türkiye's precious metals sector, particularly in gold production and export. Ahlatcı Holding, chaired by Ahmet Ahlatcı, currently operates across the Energy, Healthcare, Technology, Automotive, Finance, Real Estate, Mining, Precious Metals, Defense Industry, and Aviation sectors, comprising 79 companies and employing over 6,000 people as of 2025.

Ahmet Ahlatcı has served as Chairman of the Board of Directors of Dünya Katılım Bankası A.Ş. since August 2023.



Murat UYSAL
Vice Chairman of the Board of Directors

Murat Uysal graduated from the Department of Economics at Istanbul University's Faculty of Economics and completed his Master of Science at Marmara University's Institute of Banking and Insurance. He began his career in the banking sector in 1998. Between 2007 and 2016, he served as Head of the Money and Capital Markets Department and Deputy General Manager responsible for Treasury Management at Türkiye Halk Bankası, and also held the position of Chairman of the Board of Directors at Halk Portföy A.Ş. and Halk Yatırım Menkul Değerler A.Ş.

Between 2019 and 2020, Uysal served as Governor of the Central Bank of the Republic of Türkiye. Since December 2023, he has been serving as Vice Chairman of the Board of Directors at Dünya Katılım Bankası A.Ş.



Ahmet Emin AHLATCI
Member of the Board of Directors

Ahmet Emin Ahlatcı was born in 1989. He graduated from the Department of Finance at Temple University's Business School in the United States in 2009 and gained experience in treasury banking and private banking at Bank of America in New York and UBS in Switzerland.

Since 2012, Ahmet Emin Ahlatcı has served as Vice Chairman of the Board of Directors of Ahlatcı Holding. He has played a key role in the establishment of Ahlatcı Ödeme ve Elektronik Para Hizmetleri A.Ş., Ahlatcı Metal Rafineri A.Ş.—Türkiye's largest refinery—a global gunpowder factory, and facilities for recovering precious metals from electronic waste. He also led the initial public offerings (IPOs) of Enerya Enerji A.Ş. and Ahlatcı Doğal Gaz A.Ş. Overseeing the group's precious metals operations, particularly gold, he has been instrumental in making Ahlatcı Kuyumculuk and Ahlatcı Metal Rafineri the leading exporters in Türkiye.

Ahmet Emin Ahlatcı currently serves as Chairman of Ahlatcı Holding A.Ş. and continues as Vice Chairman of the Board of Directors across all affiliated subsidiaries. Since August 2023, he has also served as a Member of the Board of Directors at Dünya Katılım Bankası A.Ş.



Rıza Tuna TURAGAY
Member of the Board of Directors

Rıza Tuna Turagay graduated from Ankara University's Faculty of Political Sciences, Department of Business Administration, and completed his Master of Science in International Banking and Finance at the University of Birmingham in the United Kingdom. He began his career as an Assistant Specialist at the Undersecretariat of Treasury and Foreign Trade and subsequently held senior positions, including Deputy General Director of Exports at the Undersecretariat of Foreign Trade, Head of the Housing Development Administration, Vice Chairman of the Board of Directors at Emlak Konut REIT, Deputy Undersecretary of Customs, and Acting Undersecretary. In 2006, Turagay transitioned to the private sector, serving as a Director and Board Member at an international company. In January 2019, he was appointed Deputy Minister of Trade. Between 2019 and 2023, he served as Vice Chairman of the Board of Directors at Turk Eximbank A.Ş. and Chairman of the Board of Directors at İGE A.Ş., retiring in 2023.

Since November 2023, Rıza Tuna Turagay has been serving as a Member of the Board of Directors at Dünya Katılım Bankası A.Ş.



Hüseyin Kadri SAMSUNLU
Member of the Board of Directors

Kadri Samsunlu was born in 1968. He received a bachelor's degree in economics from Boğaziçi University (1991) and a Master of Business Administration from the University of Missouri, USA.

Prior to becoming CEO of IGA Istanbul Airport in September 2017, Samsunlu gained experience as a General Manager and Executive Board Member in several investment companies between 1995 and 2006. From 2006 to 2009, he worked as an investment and corporate finance consultant in Romania and Türkiye. Between 2008 and 2017, he served as Deputy General Manager responsible for Financial Affairs at Akfen Holding and as a Board Member in the holding's subsidiaries before joining IGA Istanbul Airport.

During his tenure as CEO, IGA Istanbul Airport achieved significant improvements in passenger experience and operational excellence. Under his leadership, the airport became a benchmark for resilience among global hubs and a symbol of commitment to sustainability, digitalization, and accessibility.

Kadri Samsunlu was appointed CEO of Ahlatçı Holding as of February 1, 2024. He continues to serve as a Board Member in several companies within the Holding and has been serving as a Board Member at Dünya Katılım Bankası A.Ş. since March 2024.



Abdül Latif ÖZKAYNAK
Member of the Board of Directors

Abdül Latif Özkaynak graduated from Gazi University, Faculty of Economics and Administrative Sciences, Department of Banking. He began his professional career in 1985 at Egebank A.Ş., where he held various positions. Between 1998 and 2019, he served in senior management roles at Türkiye Finans Katılım Bankası A.Ş., including Senior Deputy General Manager.

Since September 2023, Özkaynak has been serving as a Member of the Board of Directors responsible for Audit at Dünya Katılım Bankası A.Ş.



Mustafa ER
Member of the Board of Directors

Mustafa Er graduated from Anadolu University, Faculty of Arts and Sciences, Department of Statistics, and earned a master's degree in quantitative methods from Anadolu University's Institute of Social Sciences. He began his professional career in 1993 at Kuveyt Türk Katılım Bankası A.Ş., where he held various management positions, including Regional Manager.

Between 2019 and 2020, Er served as Director of Sales at Türkiye Emlak Katılım Bankası A.Ş. Since December 2023, he has been serving as a Member of the Board of Directors at Dünya Katılım Bankası A.Ş.



İkrâm GÖKTAŞ
Member of the Board of Directors / General Manager

İkrâm Göktaş graduated from Ankara University, Faculty of Political Sciences, Department of Business Administration. He began his career as an Assistant Inspector at Garanti Bank, where he held various positions during his tenure. Between 2001 and 2005, he worked at Anadolu Finans, and from 2006 to 2015, he held management roles at Türkiye Finans Katılım Bankası, including Deputy General Manager.

From 2015 to 2023, Göktaş served as the Founding General Manager and Board Member of Vakıf Katılım Bankası A.Ş. Since November 2023, he has been serving as the Founding General Manager and Board Member of Dünya Katılım Bankası A.Ş.

Senior Management



İkrâm GÖKTAŞ
General Manager

İkrâm Göktaş graduated from Ankara University, Faculty of Political Sciences, Department of Business Administration. He began his career as an Assistant Inspector at Garanti Bank, where he held various positions during his tenure. Between 2001 and 2005, he worked at Anadolu Finans, and from 2006 to 2015, he held management roles at Türkiye Finans Katılım Bankası, including Deputy General Manager.

From 2015 to 2023, Göktaş served as the Founding General Manager and Board Member of Vakıf Katılım Bankası A.Ş. Since November 2023, he has been serving as the Founding General Manager and Board Member of Dünya Katılım Bankası A.Ş.



Alpaslan ÖZEN
Executive Vice President / Legal and Credits

Alpaslan Özen earned his law degree from Istanbul University, Faculty of Law, and began his professional career as a lawyer at Türkiye Tütüncüler Bankası Yaşarbank A.Ş., serving in this role between 1997 and 1998. From 1998 to 2015, he worked as a lawyer at Türkiye Finans Katılım Bankası A.Ş., and between 2015 and 2023, he served as a senior executive at Vakıf Katılım Bankası A.Ş.

Since November 2023, Özen has been serving as Deputy General Manager responsible for Legal Affairs and Loans at Dünya Katılım Bankası A.Ş.



Ahmet PARLAK
Executive Vice President / Sales and Marketing

Ahmet Parlak graduated from Marmara University, Department of Economics, in 2003 and earned a Master of Business Administration from Bilgi University. He began his professional career in 2004 at Kuveyt Türk Katılım Bankası A.Ş., where he held various positions, including Branch Manager.

Between 2016 and 2023, Parlak served as Branch and Regional Manager at Vakıf Katılım Bankası A.Ş. Since October 2023, he has been serving as Deputy General Manager responsible for Sales and Marketing at Dünya Katılım Bankası A.Ş.



Dr. Eyyüp YILMAZ
Executive Vice President / Internal Systems

Eyyüp Yılmaz graduated from Istanbul University's Department of Public Administration in 1990. He later earned a master's degree in Personnel Management from Istanbul University's Institute of Business Economics and a Doctorate in International Economics from Marmara University's Institute of Social Sciences in 1999. He began his professional career in 1991 as an Assistant Inspector at ESBANK T.A.Ş., where he held various senior positions. He served as Head of the Inspection Board at Family Finans Kurumu A.Ş., and as Financial Affairs Coordinator and Deputy General Manager at Ülker Group companies. He also held positions as Financial Affairs Director and General Secretary at several universities, and most recently worked at Favori Çukurova Havalimanı İşletmeciliği A.Ş.

Since November 2023, Yılmaz has been serving as Deputy General Manager responsible for Internal Systems at Dünya Katılım Bankası A.Ş.



Dr. İrfan GÜLTAŞ
Executive Vice President / Talent and Culture

İrfan Gültaş graduated from Middle East Technical University, Department of Political Science and Public Administration, in 1995 and began his professional career the same year as a Management Trainee at Garanti Bank A.Ş. He completed his master's degree in behavioral sciences at Istanbul University, Faculty of Business Administration, and earned his doctorate in Human Resources from Istanbul University, Faculty of Business Administration, in 2012. Gültaş has extensive experience in human resources across national and international companies in the banking, retail, fast-moving consumer goods, and service sectors. In finance, he held senior management positions at Interbank, Türkiye Finans, and Vakıf Katılım. Most recently, he served as Deputy General Manager responsible for Human Resources and Support Services at Eminevim.

Since September 2023, Gültaş has been serving as Deputy General Manager responsible for Talent and Culture at Dünya Katılım Bankası A.Ş.



Kadir DOĞUERİ
Executive Vice President / Operations

Kadir Doğueri graduated from Istanbul University, Faculty of Business Administration, Department of Business Administration, in 2002 and completed his master's degree in business management. He began his career in 2003 at Türkiye Finans Katılım Bankası A.Ş., where he held various positions, including management roles, over 12 years. From 2015 to 2023, he served as Unit Manager at Vakıf Katılım Bankası A.Ş.

Since September 2023, Doğueri has been serving as Deputy General Manager responsible for Operations at Dünya Katılım Bankası A.Ş.



Kamil KİBAR
Executive Vice President / Treasury

Kibar graduated from Middle East Technical University, Department of Political Science and Public Administration, in 1996 and began his professional career at ESBANK A.Ş. In 2000, he worked for a year at ES Securities before continuing his career at Kuveyt Türk Participation Bank A.Ş.

During his 23-year tenure at Kuveyt Türk, Kibar held senior positions in various roles within the Treasury group. Since December 2023, he has been serving as Deputy General Manager responsible for Treasury at Dünya Katılım Bankası A.Ş.



Rifat DEREGÖZÜ
Executive Vice President / Information Technologies

Rifat Deregözü earned his bachelor's degree in Control and Computer Engineering from Istanbul Technical University in 1994 and began his master's studies in the same department later that year. He started his professional career in 1995 as a Systems Analyst at the Capital Markets Board, completing his master's degree in 1999 and advancing to Senior Engineer. Following his tenure at the Capital Markets Board, Deregözü held various technical and administrative positions at Istanbul Technical University, the Banking Regulation and Supervision Agency, Enerji Piyasaları A.Ş., and Fibabanka. Since September 2025, he has been serving as Deputy General Manager responsible for Information Technologies at Dünya Katılım Bankası A.Ş.

Function Managers in Internal Systems



Cemile AYTAR BULUT
Head of Compliance

Cemile Aytar Bulut graduated from Boğaziçi University, International Trade Department, in 2009 and began her career the same year in the Compliance Department of Türkiye Finans Katılım Bankası. Until 2017, she held positions in Compliance, Internal Control, and Risk Management before joining Kuveyt Türk Katılım Bankası in 2017 as Compliance Monitoring and Control Manager, a role she held until 2022. In 2022, she joined Hayat Finans Katılım Bankası as Regulatory and Compliance Manager, contributing to the bank's licensing process and the establishment of its Regulatory and Compliance Department. In July 2024, she joined Dünya Katılım Bankası A.Ş. as Head of Compliance, playing a key role in establishing and enhancing the bank's compliance program. Aytar Bulut has over 15 years of banking experience and holds certifications including CAMS (Certified Anti-Money Laundering Specialist), CSSA (Certification in Control Self-Assessment), and Interest-Free Banking Principles and Standards Compliance and Audit.



Mehmet Alpaslan BAKAN
Inspection Board Deputy Chairman

Mehmet Alpaslan Bakan was born in Kadıköy, Istanbul, in 1991. He completed his undergraduate studies in Economics at the Faculty of Economics and Administrative Sciences, Dokuz Eylül University, and earned his master's degree in financial economics from Galatasaray University, gaining in-depth expertise in financial analysis and economic management. Bakan began his professional career in 2017 as an Assistant Inspector at the Inspection Board of Vakıf Katılım Bankası, where he progressed through the roles of Assistant Inspector, Inspector, and Senior Inspector. In February 2024, he joined the Inspection Board of Dünya Katılım Bankası as Senior Inspector, contributing to the board's establishment and the structuring and effectiveness of audit processes. On November 18, 2024, upon the recommendation of the Audit Committee and the decision of the Board of Directors, Bakan was appointed Deputy Chairman of the Inspection Board, and as of August 1, 2025, he became the Head of the Inspection Board. He holds certifications including ISO/IEC 27001:2022 Information Security Management Lead Auditor, ISO/IEC 42001:2023 Artificial Intelligence Management System Lead Auditor, and Participation Banking Principles and Standards Compliance and Auditing.



Dr. Mehmet ŞİMŞEK
Head of Risk Management

Mehmet Şimşek graduated from Istanbul University's Department of Business Administration in 1999. He earned a master's degree in finance and Banking from Kadir Has University in 2009 and a doctorate in Financial Economics from Istanbul Ticaret University in 2019. He holds CICP, Credit Rating, and Corporate Governance Rating licenses and contributes to academia as a guest lecturer at universities. He began his banking career in May 2002 as an Assistant Specialist at Anadolu Finans. After serving as Assistant Financial Analysis Specialist and Assistant Commercial Marketing Specialist at the same institution, he joined Kuveyt Türk in April 2004 as a Commercial Marketing Specialist. He later served as Regional Coordination Manager in the Corporate Marketing Department of the General Directorate and as Branch Manager at various commercial branches, including İkitelli and Firuzköy, between 2009 and 2016. In June 2016, he became Branch Manager of the İkitelli Branch at the newly established Vakıf Katılım Bankası.

Şimşek joined the newly established Dünya Katılım Bankası in November 2023 and has been serving as Head of Risk Management since the bank's inception.



Muhittin NAMALIR
Head of Internal Control

Muhittin Namalır graduated from Yeditepe University with degrees in English Business Administration and International Trade and Management. During his undergraduate studies, he received training in International Finance and Control at H. Utrecht University and later earned a master's degree in financial economics from Yeditepe University in 2014. He began his career in 2011 at Kuveyt Türk Katılım Bankası A.Ş., holding positions including Internal Auditor, Internal Control Manager, and Deputy Head of Internal Control across branches, head office, information systems, and independent audit internal control functions. In June 2022, Namalır joined Hayat Finans Katılım Bankası A.Ş. as Head of Internal Control and Compliance, later serving as Head of Internal Control during the bank's establishment and operational transition processes. With 14 years of experience in the banking sector, Namalır holds certifications including CIA (Certified Internal Auditor), CAMS, CISA (Certified Information Systems Auditor), CISM (Certified Information Security Manager), CRMA (Certification in Risk Management Assurance), CDPSE (Certified Data Privacy Solutions Engineer), CCSA (Checkpoint Certified Security Administrator), ISO/IEC 42001:2023 Artificial Intelligence Management System Lead Auditor, Cisco CyberOps, Cisco Network Security, SPL-3, SPL-Information Systems Independent Audit, SPL-Corporate Governance Rating, and Interest-Free Banking Principles and Standards Compliance and Audit. He is fluent in English and Spanish.

Namalır joined Dünya Katılım Bankası A.Ş. in November 2023 as Head of Internal Control and Compliance and continues to serve in this role.

Advisory Committee Members



Prof. Dr. Mürteza BEDİR
Advisory Committee Chairman

Prof. Bedir graduated from Marmara University, Faculty of Theology, in 1992. He completed his postgraduate studies in Islamic Law at SOAS, University of London, Faculty of Law, and earned his doctorate from Manchester University with a thesis titled “Early Development of Hanafi Legal Theory (Usul al-Fiqh).” Prof. Bedir has conducted extensive research in Islamic legal theory, Hanafi law doctrine, comparative Islamic law (el-Fikhü'l-Mukaren), modernization, bioethics, Central Asia and Ottoman fatwa literature, and foundation law. His publications include books titled Bukhara Law School: A Review in the Context of Central Asia Foundation Law in the 10th–13th Centuries, Book of Sacrifice, Abu Hanifa: Intellectual Biography, Universal Message of the Prophet Mohammad: Sunnah, Fiqh, Denomination and Sunnah: Prophet Mohammad’s Authority in Hanafi Fiqh Theory. In addition, he has authored numerous translations, articles, papers, and encyclopedia entries. Prof. Bedir currently serves as the Turkish representative of the Organization of Islamic Conference, International Islamic Fiqh Academy (Mecmau’l-fikhi’l-İslâmî ed-düvelî). He is also a lecturer at Istanbul 29 Mayıs University, Faculty of Theology, Department of Islamic Law, and serves as President of the TDV Center for Islamic Studies (CIS).



Prof. Dr. Süleyman KAYA
Advisory Committee Deputy Chairman

Prof. Kaya graduated from Marmara University, Faculty of Theology, in 1998. He completed his first postgraduate study in 2000 with the thesis “Binding Characteristic of Offer in Islamic Law” and earned his doctorate in 2007 at Marmara University, Department of Islamic Law, with the thesis “Theoretical and Practical Loan Procedures in 18th-Century Ottoman Society.” He also completed a second postgraduate study in the same university’s Department of Economic History in 2003 with the thesis “Loans in 18th-Century Ottoman Society.” Prof. Kaya became an Associate Professor in October 2015 and Professor in February 2021. He served at Eskişehir Osmangazi University, Faculty of Theology, from 2009 to 2012, and at Sakarya University, Faculty of Theology, from 2012 to 2019, before joining Istanbul University. He currently serves as Head of the Department of Islamic Law at the Istanbul University Faculty of Theology and as Head of the Department of Islamic Economics and Finance at the university’s Institute of Social Sciences. He led the publication of Ottoman Shaykh al-Islam fatwa journals, including Fetâvâ-yı Feyziye, Behcetü’l-Fetâvâ, Netîcetü’l-Fetâvâ, and Câmiu’l-icâreteyn. He is also the editor of numerous scholarly works, such as İcâreteyn in Ottoman Law, Fiqh and Law in Ottoman, Fatwa in Ottoman Law, Takaful Theory and Practice, Institutionalization of Good Loan, Cryptocurrencies, Today’s Economic Matters and Fiqh, and Interviews on Islamic Economics. Prof. Kaya continues to conduct research in Islamic Economics, Ottoman Law, and Ottoman Economic History, presenting papers at various conferences and publishing articles in numerous academic journals.



Dr. Batuhan Buğra AKARTEPE
Advisory Committee Member

Batuhan Buğra Akartepe graduated from Marmara University, Faculty of Theology, in 2015. He continued his postgraduate studies at Istanbul University, Department of Islamic Economics and Finance, completing his master’s thesis titled “Debt Sales Implementations and Analysis: An Instance of Asset Management Company” in 2017. He earned his doctorate in 2022 with the thesis “Analysis of Stock Sharia Monitoring Criteria,” which he began in the same department in 2017. Batuhan Buğra worked as a Research Assistant at Istanbul University, Institute of Social Sciences, Department of Islamic Economics and Finance, from 2016 to 2023. He is currently serving as an Assistant Professor at Istanbul University, Faculty of Theology, Department of Islamic Law.

His research focuses on current fiqh and economic issues, including debt sales implementations, crowdfunding, venture capital, Islamic share indexes, and capital market transactions. His publications include the books titled Debt Sales Implementations and Analysis: An Instance of Asset Management Company, Stock Sharia Monitoring System: A Review in Terms of Islamic Economics, Fiqh Analysis of Publicly Traded Debt Instruments, Venture Capital: A Review in Terms of Islamic Economics, Interest-Free Finance: Alternative Financing Methods. He has also authored numerous articles and papers in these areas.

AUDIT COMMITTEE'S ASSESSMENT OF INTERNAL AUDIT, INTERNAL CONTROL, COMPLIANCE, AND RISK MANAGEMENT SYSTEMS

ASSESSMENT BY THE ADVISORY COMMITTEE REGARDING THE COMPLIANCE OF BANKING ACTIVITIES WITH PARTICIPATION PRINCIPLES

All praise is due to Allah, and peace and blessings be upon His Messenger, his family, and his companions.

Dear Stakeholders,

In line with compliance with participation principles, the organizational structure of Dünya Katılım Bankası A.Ş. includes an Advisory Committee and an Interest-Free Banking Compliance Service. Pursuant to Article 5, paragraph 1, titled "Advisory Committee," of the Communiqué on Compliance with Participation Principles published by the Banking Regulation and Supervision Agency on September 14, 2019, the Dünya Katılım Bankası A.Ş. Advisory Committee was established under the Board of Directors. Prof. Dr. Murteza BEDİR, Prof. Dr. Süleyman KAYA, and Asst. Prof. Batuhan Buğra AKARTEPE, who were appointed at the Board of Directors meeting dated November 29, 2023, and approved at the General Assembly meeting dated December 25, 2023, currently continue to serve as members of the Advisory Committee. At the Advisory Committee meeting held on January 22, 2024 (Meeting No: 2024-01-22-01), Prof. Dr. Murteza BEDİR was elected as Chairman and Prof. Dr. Süleyman KAYA as Vice-Chairman by an open vote among the members of the Advisory Committee. Participation finance compliance and secretariat activities are carried out by the Interest-Free Banking Compliance Service, which operates under the supervision of the Advisory Committee and the Audit Committee. Participation finance audit activities are performed by the Inspection Board Department, which operates under the Audit Committee.

During the 27 meetings held in 2025, the products, contracts, and banking practices implemented by Dünya Katılım Bankası A.Ş. were reviewed by the Advisory Committee. Within this scope, the necessary evaluations regarding the compliance of the Bank with participation principles were conducted, and a total of 159 decisions were issued. Bank management oversees the supervision and monitoring of contracts and practices to ensure compliance with participation principles.

Considering the reports, information, explanations, and other matters submitted to the Advisory Committee throughout the year, it has been concluded that Dünya Katılım Bankası A.Ş. has operated in compliance with the principles of participation.

The Advisory Committee extends its appreciation to the Bank's senior management, relevant departments, and all employees for their efforts and support in ensuring compliance with participation principles and prays to Allah for their continued success.

May Allah's peace, mercy, and blessings be upon you.

Prof. Dr. Murteza BEDİR
Advisory Committee Chairman

Prof. Dr. Süleyman KAYA
Advisory Committee Deputy Chairman

Dr. Batuhan Buğra AKARTEPE
Advisory Committee Member

INFORMATION ON THE GENERAL ASSEMBLY MEETING HELD IN 2025

The 2024 Ordinary General Assembly meeting of the Bank was held on April 7, 2025. The Assembly convened to address routine matters in accordance with the applicable legislation, and the decisions adopted at the meeting were implemented during 2025.

AGENDA OF THE ORDINARY GENERAL ASSEMBLY MEETING

Agenda:

1. Opening of the meeting and formation of the Presidential Board,
2. Reading and discussion of the Annual Activity report prepared by the Board of Directors,
3. Reading of the independent auditor's reports,
4. Reading, discussion, and approval of the financial statements,
5. Acquitting the members of the Board of Directors,
6. Determination of the method for the use and distribution of profits,
7. Determination of the salaries, attendance fees, bonuses, and premiums of the members of the Board of Directors,
8. Selection of an independent auditing firm,
9. Capital increase, change of the company headquarters, and amendment of the Articles of Association within this scope,
10. Authorization of the Board of Directors to distribute profits to participation fund holders in periods where losses occur in relation to participation accounts, in accordance with Paragraph 10 of Article 6 of the Regulation on the Procedures and Principles Regarding the Acceptance, Withdrawal, and Statute of Limitations of Deposits, Participation Funds, Escrow, and Receivables,
11. Approval of reflecting those provisions set aside by our Bank for the participation accounts, on expense accounts in accordance with Paragraph 2 of Article 19 of the Regulation on Procedures and Principles for Classification of Loans and Provisions to be Set Aside.
12. Granting authorization to the Board members within the framework of Articles 395 and 396 of the Turkish Commercial Code,
13. Wishes and proposals.

OVERVIEW OF DÜNYA KATILIM'S PROCEDURES WITH THE BANK-LINKED RISK GROUP

The amounts and details of transactions conducted by Dünya Katılım Bankası with its risk group during 2025 are disclosed in Footnote VII of Section 5 of the year-end financial statements included in the Annual Report.

POLICIES

At Dünya Katılım Bankası, all policies are implemented with the approval of the Board of Directors and guide our operational practices. The integration of policy commitments into business processes, as well as their effectiveness in operations, is ensured through systemic and process-based control mechanisms. Audit findings are regularly reported by the relevant audit teams, and improvement actions are implemented in line with the identified development areas to support continuous improvement.

Our Policies

- Environmental and Climate Change Policy
- Anti-Money Laundering and Counter-Terrorist Financing Policy
- Environmental and Social Impact Management in Financing Activities Policy
- Sustainability and Corporate Social Responsibility Policy
- Human Resources Policy
- Customer Satisfaction Policy
- Code of Ethical Principles Policy
- Information Security Policy
- Personal Data Protection Law Policy
- Occupational Health and Safety Policy

Details of all our policies can be accessed via the following [link](#).

RISK MANAGEMENT

A comprehensive internal systems organization has been established within Dünya Katılım Bankası to ensure the effective management of risks encountered. Within this structure, the Inspection Board, Internal Control, Compliance and Risk Management Directorates, and the Interest-Free Banking Compliance Service operate in coordination, with clearly defined duties and responsibilities. Through a holistic approach, identification, measurement, reporting, monitoring, and control of risks are ensured. To establish an effective risk management system within the Bank, the necessary policies, procedures, and limits have been determined to enable the multi-dimensional management of risks arising from its operations. All risk management processes are defined within a transparent and systematic framework.

A three-tiered approach is adopted for the control and monitoring of risks. First-level controls involve the evaluation and management of risks that arise or may arise during operations carried out by all personnel and business units. Second-level controls are performed by non-executive functions such as Internal Control, Financial Control, Treasury Control, and Risk Management. Third-level controls consist of investigation, review, and audit activities conducted by the Inspection Board.

Risks arising from processes, products, personnel, systems, and external events are managed within the framework of the Risk Control Self-Assessment (RCSA) approach. Within this scope, risks are identified, assessed, and quantified; appropriate controls are assigned, regularly monitored, and reviewed; and control mechanisms are strengthened where necessary. Various types of risks, including liquidity, dividend rate, concentration, country, and reputational risks, are managed in line with their corporate materiality levels. Through this approach, potential significant financial losses arising from different types of risks are mitigated, while supporting the sustainable growth objectives of the Bank and the establishment of a strong risk culture throughout the organization.

Reports mandated under banking regulations and within the scope of risk management are addressed from a holistic perspective. Automated systems are employed for risk reporting, with mechanisms in place to verify accuracy and ensure reliability. Legislative changes are closely monitored, and, leveraging the automation infrastructure, necessary adjustments are implemented promptly to maintain timely regulatory compliance.

CORPORATE ETHICAL MANAGEMENT

At Dünya Katılım Bankası, all business processes are guided by ethical principles. A comprehensive set of training programs, policies, and mechanisms is actively implemented to strengthen ethical awareness across the organization and ensure that employees consistently act in accordance with these principles.

Dünya Katılım Bankası maintains its management approach based on ethical values by embedding them into its corporate structure under the guidance of the Ethics Principles Policy. This policy outlines the principles and rules governing the working procedures that all employees, including members of the Board of Directors, are required to follow in all dealings with colleagues, clients, consultants, shareholders, and other individuals, institutions, and organizations with whom the Bank conducts business. All activities and transactions within the Bank are carried out in accordance with the ethical standards defined in this policy.

Any violations may be reported to the Bank Ethics Hotline by email at etikbildirim@dunyakatilim.com.tr.

If a Bank employee violates the Ethics Principles Policy or its associated regulations, the Bank will take the necessary disciplinary measures in accordance with the Disciplinary Regulations. Employees who suspect or become aware of a violation of the Policy are required to report it under the Ethics Reporting Policy. Failure to report a suspected or known violation in accordance with the Ethics Reporting Policy will itself constitute a breach of the Policy.

Ethical compliance criteria are treated as mandatory assessment elements in the supplier approval and renewal processes. Preventing conflicts of interest in commercial relationships is adopted as a fundamental principle. No such cases were identified during the reporting period. Relationships with approved suppliers, as well as with prospective suppliers known or strongly suspected of engaging in bribery, are managed in accordance with the Ethics Principles Policy and applicable legislation. Additionally, preventive and monitoring mechanisms are implemented to mitigate the risks of forced labor and child labor among suppliers. In the event of violations detected, business relationships with the supplier are either suspended or terminated.

Code of Ethics Policy of the Bank can be accessed through our website via the following [link](#).

ORGANIZATIONS PROVIDING OUTSOURCE SUPPORT SERVICES

Company Name	Contract / Service Description
Fimple Bilişim Sistemleri ve Pazarlama Ticaret A.Ş.	Software Leasing – Fimple Core Banking System and Technology Platform License Agreement
Agra Fintech Yazılım Çözümleri A.Ş.	Finbind 360 CreditBarometer Leasing Agreement
Yaz Bilgi Sistemleri ve Tic. A.Ş.	Banking Application Software Development and IT Management/ Maintenance Services Agreement
Hobim Bilgi İşlem Hizmetleri A.Ş.	Archive Management Service Agreement
Hobim Bilgi İşlem Hizmetleri A.Ş.	Credit Card Statement Printing and Envelope Service Agreement
RDC Partner Bilişim Danışmanlık ve Teknoloji Hizmetleri A.Ş.	Risk Management Calculation and Reporting System License Leasing and Consulting Service
Fineksus Bilişim Çözümleri Ticaret A.Ş.	SWIFT Service Bureau Connection, SWIFT System Support, Paygate Messaging Applications, and Paygate AML Applications Framework Agreement
ASEE Bilişim Teknolojileri A.Ş.	Agreement for the Implementation of INACT Software System
Ekol Grup Güvenlik Koruma ve Eğitim Hizmetleri A.Ş.	Private Security Service Agreement
KEY Yazılım Çözümleri A.Ş.	Invex Valuation Information System Implementation and Maintenance Service Agreement
KEY Yazılım Çözümleri A.Ş.	MORTGAGE Valuation Information System Implementation and Maintenance Service Agreement
Customer Experience Yazılım Danışmanlık Tic. Ltd. Şti.	Call Center Solution and Support Service Agreement
Codevo Bilişim Yazılım ve Danışmanlık Hizmetleri Tic. A.Ş.	Software Sales Agreement – Seal Octopus License
Erbay Güvenlik Hizmetleri A.Ş.	Valuable Goods Transportation, Processing, and Storage Services Agreement
Desmer Güvenlik Hizmetleri A.Ş.	Valuable Goods Transportation, Counting, and Vaulting Services Agreement (Transportation)
MTM Holografi Güvenlik Basım ve Bilişim Teknolojileri San. ve Tic. A.Ş.	Check Printing and Personalization Service Agreement
ArkSigner Yazılım ve Donanım San. Tic. A.Ş.	Software Leasing Model License Agreement – Additional Protocol
Active Bilgisayar Hizmetleri ve Ticaret Limited Şirketi	Nova Sirius Securities Software and Maintenance Service Agreement
Ahlatcı Teknoloji ve Yazılım A.Ş.	Data Center, Cyber security, and Managed Services Procurement
Acerpro Bilişim Teknolojileri Anonim Şirketi	Insurance Platform Software and Maintenance Service Agreement
Termtek Bilişim Bilgisayar Teknolojileri Ticaret Limited Şirketi	Licensing of applications used for ATM management, operational monitoring, processing transactions with Not-On-Us cards, online integration with the Bank's switch system, and batch integration with the accounting system for cash transaction processing

Provision Bilgi İşlem Sanayi ve Ticaret A.Ş.	Chip Bank Card and Chip Prepaid Card Management Services (including Authorization, Switch, Clearing and Settlement, Chargeback, EMV Scripting, and EMV Data Preparation)
Loomis Güvenlik Hizmetleri A.Ş.	Transportation, collection, distribution, counting, and storage services for banknotes, valuable documents, valuables, and precious metals
Erbay Güvenlik Hizmetleri A.Ş.	Private Security Service Agreement
ASSİSTT Rehberlik ve Müşteri Hizmetleri A.Ş.	Assist Vega Software – Customer Notification Management and Reporting System enabling the management and reporting of customer notifications received through various channels (Digital Channels, Call Center, Official Channels, Social Media, etc.)
Erbay Güvenlik Hizmetleri A.Ş.	Mony Cash Register Management Service
E-KART Elektronik Kart Sistemleri San. ve Tic. A.Ş.	Chip Card Printing and Personalization Services
Provision Bilgi İşlem Sanayi ve Ticaret A.Ş.	Procurement of a Chip and Contactless Card Management Software Package integrated with the core banking system (Fimble), fraud management system (InACT), ATM management system (Termtech), call center system, and other related systems used by the Bank (digital banking, CRM, campaign management, and customer request/complaint management). The system includes modules for credit card product management, card printing file generation, PIN and key management and provisioning, statement generation, credit card lifecycle management, campaign management, clearing, accounting and reconciliation, as well as dispute (customer complaint) and chargeback (spending dispute/reversal) management. The software complies with VISA, MasterCard, Discover/Troy, and EMV standards
Enerya Antalya, Aydın, Denizli ve Konya Gaz Dağıtım A.Ş.	Services for new Enerya subscribers, including obtaining and delivering financing agreements to relevant branches in provinces where the Bank does not have a physical presence, within the scope of the Karz-ı Hasen financing provided by the Bank
Ahlatıcı Teknoloji ve Yazılım A.Ş.	Invoice Collection Infrastructure Service
Ahlatıcı Teknoloji ve Yazılım A.Ş.	Application Security Monitoring Module Service
Brink's Güvenlik Hizmetleri A.Ş.	International import and export services, including the counting, transportation, and storage of precious metals, cash, and other valuable goods
Karaca Finansal Teknoloji Hizmetleri A.Ş.	This agreement sets out the role of Karaca Finansal Teknoloji Hizmetleri A.Ş. as an Interface Provider within the scope of the Service Banking Regulation and governs the cooperation to be established with the Bank in this regard.
Techdünya Bilişim Teknoloji ve Ticaret A.Ş.	Software development and software maintenance support services for the Bank's information systems infrastructure
Finovatif Finansal Hizmetler Tek. A.Ş.	Integration services enabling dealers selling used vehicles, white goods, and similar products to provide financing on behalf of the Bank
Ahlatıcı Teknoloji ve Yazılım A.Ş.	These services cover the design and development of the Bank's digital channels within the scope of open banking. The service provider acknowledges and undertakes to fulfill new application and requirement obligations, certification processes, and necessary software development services within the timeframes specified by the relevant administrative authorities, the Interbank Card Center (BKM), and applicable legislation. All activities will be carried out in accordance with the regulations, guidelines, standards, and processes determined by BKM and the relevant authorities, as well as the applicable laws and secondary legislation currently in force,
Avi Gayrimenkul Yatırım Değerleme ve Danışmanlık A.Ş.	Procurement of services for the verification of the required information, documentation, and legal conditions related to mortgage establishment procedures

OTHER CONSIDERATIONS

Financial Benefits Provided to Members of the Board of Directors and Senior Executives

The total benefits provided to the Senior Management of the Bank (members of the Board of Directors and other senior executives) for the period January 1 – December 31, 2025, amount to TL 154,789,554.05.

Disclosures Regarding Events of Special Significance Occurring After the End of the Fiscal Year That May Affect the Rights of Shareholders, Creditors, Other Relevant Persons and Organizations

None.

Information Regarding the Company's Acquisition of Its Own Shares

None.

Disclosures Regarding Private and Public Audits Conducted During the Accounting Period

The independent audit activities for 2025 were carried out by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş.

Disclosures Regarding Administrative or Judicial Sanctions Applied to the Company or Its Board Members Due to Practices Contrary to Legislative Provisions

None.

Disclosure of Significant Events Occurring After the End of the Fiscal Year that May Affect the Rights of Shareholders, Creditors, and Other Relevant Stakeholders

None.

Information on Donations and Aid Made by Dünya Katılım During the Year and Expenditures Made Within the Framework of Social Responsibility Projects

In 2025, the Bank contributed TL 9,340,728.43 in cash donations.

FINANCIAL INFORMATION

- *Audit Committee Oversight of Internal Audit, Internal Control, Risk Management and Compliance Functions During the Reporting Period*
- *Information on the Bank's Dividend Distribution Policy*
- *Assessment of Financial Status, Profitability and Solvency*
- *2-Year Summary of Financial Information*
- *International Ratings of Dünya Katılım by Rating Agencies*
- *Independent Auditor's Report, Unconsolidated Financial Statements, and Notes to the Financial Statements for the Accounting Period Ending December 31, 2025*
- *Independent Auditor's Report, Consolidated Financial Statements, and Notes to the Financial Statements for the Accounting Period Ending December 31, 2025*



DÜNYA KATILIM BANKASI A.Ş.**AUDIT COMMITTEE MEETING****Held in Istanbul on Wednesday, 21 January 2026 at 10:00****Decision No. 191****AGENDA:**

Assessments of the Audit Committee on Internal Systems

PARTICIPANTS:

Abdül Latif ÖZKAYNAK (Head), Mustafa ER (Member)

DECISION:

In accordance with the Regulation on the Procedures and Principles for the Preparation and Issuance of Annual Activity Reports by Banks, the Audit Committee's assessment regarding the 2025 activities of the units within the scope of the Internal Systems, as attached hereto, has been prepared and approved for inclusion in the Bank's 2025 Annual Activity Report.

Appendix: Assessments of the Audit Committee on the Internal Systems

*Best Regards,***DÜNYA KATILIM BANKASI A.Ş.****Mustafa ER**

Audit Committee Member

Abdül Latif ÖZKAYNAK

Head of Audit Committee

AUDIT COMMITTEE OVERSIGHT OF INTERNAL AUDIT, INTERNAL CONTROL, RISK MANAGEMENT AND COMPLIANCE FUNCTIONS DURING THE REPORTING PERIOD

Assessments of the Audit Committee on the Internal Systems

The Audit Committee is composed of 2 members selected from the Board of Directors who do not hold executive duties. Its purpose is to assist the Board in fulfilling its audit and supervisory responsibilities in accordance with Banking Law No. 5411 and the Regulation on the Internal Systems of Banks and the Internal Capital Adequacy Assessment Process. The Committee operates under the authority of and reports directly to the Board of Directors. It is responsible for overseeing the Bank's internal systems, and while the Board retains ultimate responsibility, it has delegated relevant duties, powers, and responsibilities regarding internal systems to the Audit Committee.

The Audit Committee held a total of 24 meetings in 2025, 2 of which were attended by members of the Advisory Committee. The directors of the internal systems units participated in the Committee meetings and submitted reports and relevant information to the Audit Committee.

In 2025, the Audit Committee, acting on behalf of the Board of Directors and based on the reports and information it received, oversaw the effectiveness and adequacy of the Bank internal systems, the proper functioning of these systems, and the accounting and reporting frameworks, in accordance with Banking Law No. 5411 and relevant regulations, while ensuring the integrity of the information produced. The Committee conducted preliminary assessments regarding the selection of independent audit firms, valuation firms, and support service providers by the Board of Directors. It regularly monitored the activities of the appointed firms and ensured continuity and coordination of internal systems activities across all units, branches, and operations of the Bank.

The Audit Committee reported on the activities carried out during the 6-month period, the functions performed by the internal systems units and the outputs of these activities. The reports also included the Committee's opinions and recommendations regarding measures to be taken by the Bank, actions to be implemented, and other matters deemed significant for ensuring the safe and continuous operation of the Bank.

The Audit Committee's assessments of the units within the scope of the internal systems are presented below.

Inspection Board Department

The Inspection Board operates under the supervision of the Board of Directors, through the Deputy General Manager of Internal Systems and the Audit Committee. It provides assurance and advisory services designed to enhance the Bank processes and support sustainable development. The Board audits all units of the General Directorate, including Internal Systems units, banking processes, information systems, branches, compliance with interest-free banking principles and standards, and the activities of individuals and organizations providing support services. Its mission extends beyond conducting audits to include making recommendations that improve processes and strengthen the Bank's risk management strategies.

Operating through 2 sub-units, "Business Process Audits, Inspection and Investigations" and "Information Systems Audits," the Presidency conducted a risk assessment in 2025 covering its audit scope. Based on this assessment, a risk-focused audit plan was developed, aligned with strategic objectives of the Bank, and incorporating special investigations and advisory studies alongside routine audit activities. Within this framework, the adequacy, effectiveness, and compliance of the Bank business processes and information systems were examined in detail. These examinations provided the foundation for the Management (Board) Statement submitted by the Board of Directors to the Independent Audit Firm.

Compliance of the Bank with participation principles was evaluated in line with relevant legislation and the decisions of the Advisory Committee, and the effectiveness of its operations was examined. The results of the review were reported to the Audit Committee and the Board of Directors. In 2025, the Advisory Committee and the Audit Committee met twice, and the issues identified as a result of the audit activities of the Inspection Board were discussed.

To prevent the recurrence of deficiencies identified during audits, recommendations were issued to the relevant business units. These recommendations, designed to promote the effective and efficient use of the resources of the Bank, were re-evaluated after the business units implemented corrective measures. Should the measures be deemed insufficient, new action plans were developed, and further efforts were undertaken to enhance the processes.

The quarterly activity reports submitted to the Audit Committee and the Board of Directors have enhanced the transparency of audit processes and reinforced measures for continuous improvement. In addition, all reports have been submitted to the Banking Regulation and Supervision Agency in accordance with legal obligations. As a result of the audit activities conducted in 2025, no significant control deficiencies were identified that could disrupt the uninterrupted and reliable operation of the Bank processes or pose a material risk to the integrity, reliability, and consistency of financial reporting.

In conclusion,

based on its 2025 audit activities, the Inspection Board has confirmed that the business processes are sustainable and has provided several recommendations to further enhance efficiency. As the Bank advances toward its strategic objectives, the Board remains fully committed to strengthening the effectiveness and reliability of the internal audit function.

Internal Control Department

The Internal Control Department operates independently of executive functions within the Bank's organizational structure, reporting to the Board of Directors through the Deputy General Manager of Internal Systems and the Audit Committee. The Department is structured into 3 units: "Business Process Internal Control," "Information Systems Internal Control," and "Audit Committee Reporting."

In line with the strategic objectives of the Bank, the Internal Control Department adds value through proactive assessments, recommendations, and forecasts, employing a risk-focused approach. The Department also undertakes initiatives to establish and enhance an internal control system covering all units, branches, and operations of the Bank.

Continuous efforts are made to ensure that the Bank operations are conducted efficiently and effectively in accordance with legal regulations, the objectives and strategies, internal policies, and banking practices. These efforts aim to establish a functional division of labor and clearly defined responsibilities within the Bank, to design, develop, control, and continuously monitor internal controls for accounting, financial reporting, information systems, and internal communication channels, and to foster a culture of internal control across all units and personnel.

As part of Information Systems Internal Control activities, the Bank regularly evaluates the effectiveness, adequacy, and compliance of its information systems—both internally managed and supported by external service providers—along with associated processes and established system controls, in line with applicable legislation and internal regulations. Similarly, under Business Process Internal Control activities, the Bank assesses the effectiveness, adequacy, and compliance of its business process management, including supporting processes, products, applications, and controls, in accordance with relevant laws and internal policies. To ensure the Audit Committee operates efficiently, the Audit Committee Reporting Office manages meeting agendas and schedules, prepares and distributes relevant documents, and drafts and formalizes the Committee's decisions.

Under the 2025 Internal Control Plan, prepared with a risk-focused approach, control activities were conducted across the business processes, branches, and information systems of the Bank, and the findings were reported. These activities evaluated the effectiveness, adequacy, and compliance of controls over processes and systems. While no significant control deficiencies were identified, additional measures were implemented in line with legislation and internal regulations to mitigate potential risks. Actions taken and planned to address identified deficiencies were closely monitored. The primary objective of these activities is to enhance Bank profitability through preventive and mitigating controls, aligned with strategic goals, while creating value in its operations.

Compliance Department

The Compliance Department reports to the Board of Directors through the Deputy General Manager of Internal Systems and the Audit Committee. It oversees the Bank's exposure to risks related to money laundering, terrorist financing, and the financing of weapons of mass destruction, while fostering the continuous development of the compliance culture across the Bank.

The Compliance Department, operating through its sub-units—"Suspicious Transaction Monitoring and Control," "Sanctions Compliance," "Compliance Assurance and Quality," and "Compliance Monitoring"—conducts research, investigations, monitoring, evaluation, guidance, coordination, and reporting activities on all compliance-related matters. The duties and responsibilities assigned to the Compliance Officer under the law on Prevention of Laundering Proceeds of Crime and applicable legislation are performed by the Head of Compliance, who also serves as the official Compliance Officer.

In 2025, to ensure the compliance with obligations under Law No. 5549 on the Prevention of Laundering Proceeds of Crime, Law No. 6415 on the Prevention of the Financing of Terrorism, and Law No. 7262 on the Prevention of Financing the Proliferation of Weapons of Mass Destruction, the Compliance Department reviewed the policies and procedures, conducted

risk management, monitoring, and control activities, and ensured that all personnel received relevant training within the scope of the established training program. Additionally, the Department reviewed the current and planned activities, as well as new transactions and products, to ensure compliance with applicable legislation on the prevention of money laundering and the financing of terrorism.

Risk Management Department

The Risk Management Department, reporting to the Board of Directors through the Deputy General Manager of Internal Systems and the Audit Committee, is responsible for carrying out the risk management activities at the Bank. The mission is to identify, measure, monitor, report, and manage the risks to which the Bank is exposed.

Throughout 2025, the Department effectively carried out the tasks of identifying, measuring, monitoring, and proactively managing the risks faced by the Bank. Emphasis was placed on establishing and enhancing the infrastructure for risk management systems. Risk limits were set in line with the risk appetite, reviewed annually, monitored regularly, and reported to senior management at the end of each month. Relevant stakeholders took necessary actions to prevent any limit breaches. Substantial automation was achieved in both risk management processes and risk limit monitoring.

The Bank initiated its Expected Credit Loss (ECL) modeling activities in accordance with Turkish Financial Reporting Standard (TFRS) 9 and developed a Probability of Default (PD) model as part of this process. Building on this model, dedicated software was implemented to ensure the systematic calculation of ECL. Furthermore, a project was launched in collaboration with relevant stakeholders to integrate ECL calculations into the core banking system.

As part of official reporting requirements, risk reports were prepared periodically and submitted to the relevant regulatory authorities.

An annual review of the Bank's risk management policies was conducted. Policy documents relating to liquidity, market, and operational risks were developed, taking into account the steadily increasing transaction volume of the Bank. Within the scope of sustainability initiatives, climate risk was quantified using a methodology designed to measure identified climate-related risks, and the portfolio risk map of the Bank was monitored on a monthly basis.

Within the scope of Operational Risk, Process, and Risk Self-Assessment studies, participation was provided in the development of various processes, with control points aligned to identified risks during process design. The Operational Risk Committee Secretariat is managed by the Risk Management Department. Risk Analysis and Technical Competence Reports, as well as Risk Assessment Reports prepared by business units for support service procurements, are thoroughly reviewed. For each support service procurement, a Risk Management opinion is issued, and the evaluation is submitted to the Audit Committee and subsequently to the Board of Directors for approval.

In conclusion, throughout 2025, the Risk Management Department reinforced Bank risk culture, enhanced the effectiveness of risk governance and control frameworks, and supported the sustainable realization of strategic growth objectives, while protecting the Bank from financial losses arising from various risk exposures.

Interest-free (Participation) Banking Compliance Service

The Interest-Free Banking Compliance Service, reporting to the Board of Directors through the Deputy General Manager of Internal Systems, the Audit Committee, and the Advisory Committee, is responsible for participation finance compliance and Secretariat activities.

Within the scope of participation finance compliance activities, the Bank ensures that its ongoing and planned operations, as well as new transactions and products, comply with participation finance principles and the decisions of the Advisory Committee.

The Interest-Free Banking Compliance Service submits its activities to the Audit Committee through quarterly activity reports. In addition, it holds biannual meetings with the Audit Committee and the Advisory Committee to review audit reports on participation finance compliance and related audit activities, as well as the actions taken in response to the findings. The Service also provides regular training to Bank personnel to support their development in participation finance and ensures that relevant units and staff, including senior management, are informed of the decisions made by the Advisory Committee.

In addition, as part of its Secretariat activities, the Service seeks the Advisory Committee's opinion on questions and applications related to participation principles.

INFORMATION ON THE BANK DIVIDEND DISTRIBUTION POLICY

Dividend distribution is carried out in accordance with the procedures and principles set forth in Article 22 of the Articles of Association of the Bank, titled “Determination and Distribution of Profit,” the relevant provisions of the Turkish Commercial Code (TCC), and the regulations of the Banking Regulation and Supervision Agency. Dividend distribution of the Bank is determined by a resolution of the General Assembly.

Dünya Katılım Bankası did not distribute profits for 2025; instead, after deducting legal reserves from its 2024 profits, the remaining amount was allocated to a capital increase.

Article 22 – Determination and Distribution of Profit

The process for the distribution of profit is determined by a resolution of the General Assembly, in accordance with the relevant legal regulations and without prejudice to banking legislation, after duly setting aside and deducting the required provisions and other amounts stipulated by law.

The General Assembly may decide to distribute the profit remaining after the allocation of the required reserves and other statutory amounts to the shareholders, members of the Board of Directors, and Bank employees as dividends, in accordance with Article 519 of the Turkish Commercial Code.

The Bank may also distribute advance dividends to its shareholders within the framework of the Turkish Commercial Code and the communiqués issued by the Ministry of Commerce.

ASSESSMENT OF FINANCIAL STATUS, PROFITABILITY AND SOLVENCY

In its second year of operations, Dünya Katılım Bankası reached total assets of TL 99.7 billion. The non-performing loan (NPL) ratio of the Bank stood at 7%. During the year, the Bank extended TL 54.8 billion in cash financing and leasing, resulting in a utilization rate of 72% of the funds collected.

In 2025, the Bank raised TL 76.5 billion in funds. During the same period, paid-in capital reached TL 7.3 billion and total equity amounted to TL 9.5 billion. The capital adequacy ratio stood at 18.34%, well above the regulatory requirement.

For 2025, the Bank recorded net dividend income of TL 5.5 billion and net profit for the period of TL 2.05 billion.

2-YEAR SUMMARY OF FINANCIAL INFORMATION

Assets (Thousands of TL)	December 2025	December 2024
Cash and Cash Equivalents	34,517,921	9,081,626
Loans and Lease Receivables	54,842,370	23,033,822
Securities	7,277,797	1,489,051
Other Assets	3,040,066	1,030,658
Total Assets	99,678,154	34,635,157

Liabilities (Thousands of TL)	December 2025	December 2024
Funds Collected	76,466,774	23,824,709
Other Liabilities	13,737,952	3,468,358
Equity	9,473,428	7,342,090
Total Liabilities	99,678,154	34,635,157

Income / Expense Accounts (Thousands of TL)	December 2025	December 2024
Dividend Income	12,377,611	3,662,048
Dividend Expense	6,909,578	2,059,455
Net Dividend Income/Expense)	5,468,033	1,602,593
Net Fee and Commission Income/(Expense)	740,698	188,995
Net Trading Profit/(Loss)	212,488	1,379,654
Other Operating Income	340,711	12,725
Expected Credit Loss Provisions (Expense)	672,422	85,633
Profit (Loss) Before Tax	2,755,183	1,616,235
Tax Provision	697,972	262,593
Net Profit (Loss)	2,057,211	1,353,642

INTERNATIONAL RATINGS OF DÜNYA KATILIM BY RATING AGENCIES

Credit Rating Agency	Category	Credit Score	Date
JCR Eurasia Rating (JCR-ER)	Long-Term National Credit Rating	A- (tr) / (Stable Outlook)	28.11.2025
	Short-Term National Institutional Credit Rating	J1 (tr) / (Stable Outlook)	
	Long-Term International Foreign Currency Credit Rating	BB / (Stable Outlook)	
	Long-Term International Local Currency Credit Rating	BB / (Stable Outlook)	



INDEPENDENT AUDITOR'S REPORT, UNCONSOLIDATED FINANCIAL STATEMENTS, AND NOTES TO THE FINANCIAL STATEMENTS FOR THE ACCOUNTING PERIOD ENDING DECEMBER 31, 2025



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.

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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.



Key Audit Matters	How the key audit matter was addressed in the audit
Expected credit losses for loans and receivables 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. 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. The Bank recognizes provision for impairment in accordance with "TFRS 9 Financial Instruments" ("TFRS 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.	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 TFRS 9. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles. We checked appropriateness of matters considered in methodology applied by the Bank with TFRS 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.



Key Audit Matters	How the key audit matter was addressed in the audit
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. 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.	Our procedures also included the following: 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. 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. 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. 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. We checked accuracy of resultant expected credit losses calculations on a sample basis. 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. We evaluated the adequacy of the disclosures made in the unconsolidated financial statements regarding the provision for impairment of loans and receivables.



Key Audit Matters	How the key audit matter was addressed in the audit
First-time Adoption of TFRS 9 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. 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." 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.	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. 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.



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

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

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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

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 KIBAR	Treasury and International Banking
Rifat DEREGÖZÜ	Information Technologies

The Bank's audit committee members, general manager and assistant general managers do not own any shares in the Bank. Although the chairman and members of the board of directors do not directly own shares in the Bank, Ahmet AHLATCI, the Chairman of the Board of Directors, indirectly holds %57.00 of the shares, and Ahmet Emin AHLATCI, a Board Member, indirectly holds %12.09 of the shares.

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

IV. INFORMATION ON THE BANK'S QUALIFIED SHAREHOLDERS:

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 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 COMMUNIQUE 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

Techdunya 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 Techdunya 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 ASSETS OR REIMBURSEMENT OF LIABILITIES BETWEEN THE BANK

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	52,889,477	42,192,647
I.1 Cash and Cash Equivalents	(1)	3,857,968	50,659,953	34,517,821
I.1.1 Cash and Balances with Central Bank		2,074,723	23,632,817	25,007,540
I.1.2 Banks		1,783,444	4,727,522	8,510,966
I.1.3 Money Market Placements		-	-	-
I.1.4 Allowance for expected credit losses (-)		199	386	585
I.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	1,339,304	-	1,339,304
I.2.1 Government Securities		-	-	-
I.2.2 Equity Securities		15	-	15
I.2.3 Other Financial Assets		1,339,289	-	1,339,289
I.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	3,972,560	1,235,297	5,187,857
I.3.1 Government Securities		3,915,053	1,065,256	4,980,309
I.3.2 Equity Securities		-	-	-
I.3.3 Other Financial Assets		57,507	159,041	207,548
I.4 Derivative Financial Assets	(5)	133,338	1,034,227	1,147,565
I.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		133,338	1,034,227	1,147,565
I.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		22,225,099	21,838,473	55,653,572
II.1 Loans	(6)	22,247,801	20,886,348	52,258,149
II.2 Lease Receivables	(7)	513,591	2,070,820	2,584,221
II.3 Financial Assets Measured at Amortised Cost	(4)	759,636	-	759,636
II.3.1 Government Securities		759,636	-	759,636
II.3.2 Other Financial Assets		-	-	-
II.4 Allowance for expected credit losses (-)		296,729	242,705	539,434
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-
III.1 Asset Held for Sale		-	-	-
III.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	655,250	-	655,250
IV.1 Associates (Net)		-	-	-
IV.1.1 Associates Consolidated Under Equity Accounting		-	-	-
IV.1.2 Unconsolidated Associates		-	-	-
IV.2 Subsidiaries (Net)	(10)	655,250	-	655,250
IV.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	655,250	-	655,250
IV.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	5,000	-	5,000
IV.3 Joint Ventures (Net)		-	-	-
IV.3.1 Joint Ventures Consolidated Under Equity Accounting		-	-	-
IV.3.2 Unconsolidated Joint Ventures		-	-	-
V. TANGIBLE ASSETS (Net)	(12)	922,074	-	922,074
VI. INTANGIBLE ASSETS (Net)	(13)	457,990	-	457,990
VI.1 Goodwill		-	-	-
VI.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)	585,457	3,240	588,677
TOTAL ASSETS		41,946,904	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.

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)		3,206,670	4,594,991	10,291,441
I.1 Cash and Cash Equivalents	(1)	2,235,506	4,846,128	9,081,626
I.1.1 Cash and Balances with Central Bank		600,479	4,033,526	4,644,005
I.1.2 Banks		1,621,027	2,812,594	4,437,621
I.1.3 Money Market Placements		-	-	-
I.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	902	152,336	153,298
I.2.1 Government Securities		-	-	-
I.2.2 Equity Securities		15	-	15
I.2.3 Other Financial Assets		947	152,336	153,283
I.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	964,443	-	964,443
I.3.1 Government Securities		964,443	-	964,443
I.3.2 Equity Securities		-	-	-
I.3.3 Other Financial Assets		-	-	-
I.4 Derivative Financial Assets	(5)	5,789	16,535	22,274
I.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		5,789	16,535	22,274
I.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		16,311,239	7,313,893	25,425,132
II.1 Loans	(6)	15,915,596	7,313,893	25,029,499
II.2 Lease Receivables	(7)	4,363	-	4,363
II.3 Financial Assets Measured at Amortised Cost	(4)	391,310	-	391,310
II.3.1 Government Securities		391,310	-	391,310
II.3.2 Other Financial Assets		-	-	-
II.4 Non-Performing Loans		-	-	-
II.5 Specific Provisions (-)		-	-	-
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)		-	-	-
III.1 Asset Held for Sale		-	-	-
III.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	1,250	-	1,250
IV.1 Associates (Net)		-	-	-
IV.1.1 Associates Consolidated Under Equity Accounting		-	-	-
IV.1.2 Unconsolidated Associates		-	-	-
IV.2 Subsidiaries (Net)	(10)	1,250	-	1,250
IV.2.1 Unconsolidated Financial Investments in Subsidiaries	(10)	-	-	-
IV.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	1,250	-	1,250
IV.3 Joint Ventures (Net)		-	-	-
IV.3.1 Joint Ventures Consolidated Under Equity Accounting		-	-	-
IV.3.2 Unconsolidated Joint Ventures		-	-	-
V. TANGIBLE ASSETS (Net)	(12)	490,907	-	490,907
VI. INTANGIBLE ASSETS (Net)	(13)	212,558	-	212,558
VI.1 Goodwill		-	-	-
VI.2 Others		212,558	-	212,558
VII. INVESTMENT PROPERTY (Net)	(14)	-	-	-
VIII. CURRENT TAX ASSET		34	-	34
IX. DEFERRED TAX ASSET		77,836	-	77,836
X. OTHER ASSETS	(16)	225,797	-	225,797
TOTAL ASSETS		20,526,273	14,108,854	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	(I)	21.895.000	54.571.004	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	(7)	49.294	1.001.303	1.050.687
6.1	Derivative Financial Liabilities at Fair Value through Profit or Loss		49.294	1.001.303	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		313.083	-	313.083
8.3	Insurance Technical Reserves (Net)		-	-	-
8.4	Other Provisions		129.787	139.063	268.850
IX.	CURRENT TAX LIABILITY	(7)	492.872	-	492.872
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	5.103.702	5.627.840
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 Premiums		-	-	-
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		(5.120)	-	(5.120)
14.4	Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		43.428	17.840	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	61.691.311	99.878.154

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.

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)	13.422.352	36.402.557	23.824.709
II.	FUNDS BORROWED	(2)	85.110	1.857.130	1.922.140
III.	BORROWINGS FROM MONEY MARKETS		490.831	-	490.831
IV.	SECURITIES ISSUED (Net)		-	-	-
V.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-
VI.	DERIVATIVE FINANCIAL LIABILITIES	(7)	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 loss provisions		253.923	116.012	369.935
8.2	Restructuring Reserves		-	-	-
8.3	Reserve for Employee Benefits		26.083	-	26.083
8.4	Insurance Technical Reserves (Net)		-	-	-
8.5	Other Provisions		31	-	31
IX.	CURRENT TAX LIABILITY	(7)	209.527	-	209.527
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 Premiums		-	-	-
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			22.299.130	32.390.027	54.689.157

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	314,940,550	359,041,797	31,605,340	23,026,734	54,632,074
I. GUARANTEES AND SURETIES		(1)	17,474,788	8,205,809	25,680,683	5,279,730	2,055,004	7,335,718
1.1 Letters of Guarantees			17,474,788	7,574,633	25,049,421	5,279,730	2,055,004	7,335,714
1.1.1 Guarantees Subject to State Tender Law			7,145,473	823,556	7,969,029	2,419,185	190,453	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	1,864,551	4,725,077
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)	7,416,588	51,693,736	59,110,324	3,485,632	8,452,653	11,938,283
2.1 Irrevocable Commitments			7,444,588	51,693,736	59,138,324	3,485,632	8,452,653	11,939,283
2.1.1 Asset Purchase and Sale Commitments			2,116,658	51,693,736	58,810,394	3,485,632	8,452,653	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			59,973	-	59,973	-	-	-
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	255,663,319	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	255,663,319	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	138,295,379	190,312	4,920,058	5,111,010
3.2.1.1 Forward Foreign Currency Transactions-Buy			1,895,348	66,582,294	68,477,642	182,480	2,406,803	2,589,283
3.2.1.2 Forward Foreign Currency Transactions-Sell			10,049,423	59,798,314	69,844,737	47,832	2,514,301	2,562,157
3.2.2 Other Forward Buy/Sell Transactions			7,265,700	128,680,711	135,945,411	2,649,666	7,607,401	10,257,067
3.3 Other			-	-	-	-	-	-
IV. CUSTODY AND PLEDGED ITEMS (IV+V+VI)			908,535,257	378,619,442	1,306,554,699	305,912,543	173,681,823	509,594,366
IV. ITEMS HELD IN CUSTODY			5,888,034	31,483	5,919,518	733,733	-	733,733
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	733,733	-	733,733
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			-	31,483	31,483	-	-	-
4.8 Custodians			-	-	-	-	-	-
V. PLEDGED ITEMS			902,647,222	377,887,663	1,300,635,185	305,178,811	173,681,823	508,860,634
5.1 Marketable Securities			130,899,347	1,508,577	1,524,979,242	48,930,242	-	48,930,242
5.2 Guarantee Notes			4,059,000	389,716	4,448,716	1,939,752	323,937	2,263,689
5.3 Commodity			-	-	-	-	-	-
5.4 Warranty			-	-	-	-	-	-
5.5 Properties			35,160,800	2,142,285	37,303,085	9,753,000	-	9,753,000
5.6 Other Pledged Items			772,528,037	373,947,383	1,146,475,420	304,589,767	173,357,886	477,947,653
5.7 Pledged Items-Depository			30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES			-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)			1,052,456,104	697,680,362	1,725,618,496	577,518,883	196,718,557	874,237,440

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)	12,577,411
1.1 Profit Share on Loans			10,545,375
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 Amortized Cost			205,245
1.6 Finance Lease Income			225,580
1.7 Other Profit Share Income			814
II. PROFIT SHARE EXPENSE		(2)	6,000,578
2.1 Expense on Profit Sharing Accounts			6,408,342
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			30,362
2.6 Other Profit Share Expense			-
III. NET PROFIT SHARE INCOME (I - II)			5,608,933
IV. NET FEES AND COMMISSIONS INCOME/EXPENSES		(3)	740,690
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 (-)			162,643
4.2.1 Non-Cash Loans			2,450
4.2.2 Other			160,193
V. DIVIDEND INCOME		(4)	87
VI. TRADING INCOME/LOSS(net)		(5)	212,888
6.1 Capital Market Transaction Income/(Loss)			300,000
6.2 Profit/(Loss) from Derivative Financial Instruments			(3,465,344)
6.3 Foreign Exchange Income/(Loss)			3,317,824
VII. OTHER OPERATING INCOME		(6)	340,711
VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)			6,762,067
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 (4)		(11)	697,972
18.1 Provision for Current Taxes			572,085
18.2 Deferred Tax Expense Effect (-)			766,526
18.3 Deferred Tax Income Effect (-)			640,430
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 (4)			-
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 IFRS 9 Financial Instruments. Since the prior-period financial statements were presented in the format applicable to banks that do not apply IFRS 9, as announced by the BRSB, 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 First-IV)	PREVIOUS PERIOD January 1- December 31, 2024
I.	PROFIT SHARE INCOME	(I)	5.662.048
1.1	Profit Share on Loans		2.995.052
1.2	Income Received from Reserve Deposits		48.664
1.3	Income Received from Banks		386.030
1.4	Income Received from Money Market Placements		5.336
1.5	Income Received from Marketable Securities Portfolio		216.138
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		583
1.7	Other Profit Share Income		-
II.	PROFIT SHARE EXPENSE	(2)	2.059.456
2.1	Expense on Profit Sharing Accounts		1.986.035
2.2	Profit Share Expense on Funds Borrowed		58.050
2.3	Profit Share Expense on Money Market Borrowings		546
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 (a+b)	(5)	1.379.654
6.1	Capital Market Transaction Income/(Loss)		886.051
6.2	Profit/(Loss) from Derivative Financial Instruments		454.541
6.3	Foreign Exchange Income/Loss		118.652
VII.	OTHER OPERATING INCOME	(6)	12.725
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		3.184.089
IX.	PROVISION FOR LOAN LOSSES (-)	(7)	349.955
X.	PERSONNEL EXPENSES (-)		745.031
XI.	OTHER OPERATING EXPENSES (-)	(8)	432.818
XII.	NET OPERATING INCOME/(LOSS) (VII-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 (XII+...-XVI)	(10)	1.616.235
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (a)	(11)	262.595
17.1	Provision for Current Taxes		334.828
17.2	Deferred Tax Expense Effect (+)		118.591
17.3	Deferred Tax Income Effect (-)		190.756
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 (a)		-
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		0.09387

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

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)

PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
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 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

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-Y)						Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss			Profit Reserves	Prior Period's Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity	
		Paid in Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	1	2	3	4	5	6						
CURRENT PERIOD January 1 – December 31, 2025																	
I. Closing balance		8,099,337	-	-	-	-	(8,140)	-	-	8,303	-	-	(13,640)	1,353,642	7,342,099		
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)		8,099,337	-	-	-	-	(8,140)	-	-	8,303	-	-	7,290	1,353,642	7,362,438		
IV. Total Comprehensive Income		-	-	-	-	-	1,818	-	-	52,771	-	-	-	2,677,211	2,118,889		
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VI. Capital Increase from Internal Sources		1,273,808	-	-	-	-	-	-	-	-	-	(1,273,808)	-	-	-		
VII. Capital Reserves from Inflation Adjustment in Paid in Capital		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VIII. Convertible Bonds		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
IX. Subordinated Liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
X. Others Changes		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
XI. Profit Distribution		-	-	-	-	-	-	-	-	-	-	-	1,540,394	13,640	(1,353,642)		
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11.3 Others		-	-	-	-	-	-	-	-	-	-	-	1,540,394	13,640	(1,353,642)		
Balance at end of the period (III+IV+...+XI+XII)		9,373,145	-	-	-	-	(6,326)	-	-	47,074	-	-	47,044	18,338	2,677,211	8,479,428	

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 Reassessments 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 misclassification 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						Other Comprehensive Income/Expense Items not to be Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items to be Reclassified to Profit or Loss						
	Notes (Section Five-Y)	Paid in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period's Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
PREVIOUS PERIOD January 1 – December 31, 2024															
I. Closing balance		89,337	-	-	-	-	(2,345)	-	-	-	-	-	(23,140)	8,092	\$4,044
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)		89,337	-	-	-	-	(2,345)	-	-	-	-	-	(23,140)	8,092	\$4,044
IV. Total Comprehensive Income		-	-	-	-	-	(3,899)	-	-	8,303	-	-	-	1,353,642	1,358,046
V. Capital Increase in Cash		8,000,800	-	-	-	-	-	-	-	-	-	-	-	-	8,000,800
VI. Capital Increase from Internal Sources		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Capital Reserves from Inflation Adjustment in 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)	-
Balance at end of the period (III+IV+...+XI+XII)		8,999,337	-	-	-	-	(8,144)	-	-	8,303	-	-	(13,640)	1,353,642	7,342,099

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 Reassessments 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 misclassification 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).

DÜNYA KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CASH FLOWS
AS OF DECEMBER 31, 2025

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

	Note (Section Five-VI)	CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
STATEMENT OF CASH FLOWS			
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		10.868.615	2.107.456
1.1.2 Profit Share Expense Paid		(7.003.985)	(1.069.589)
1.1.3 Dividend Received		87	52
1.1.4 Fees and Commissions Received		928.795	182.948
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		(1.385.830)	(973.655)
1.1.8 Taxes Paid		(1.532.452)	(161.698)
1.1.9 Others	(V-VI.3)	(3.449.837)	791.966
1.2 Changes in operating assets and liabilities subject to banking operations		18.071.815	(282.257)
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		(19.867.793)	(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 Maturity 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		18.366.894	624.689
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		(602.685)	(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)	(381.193)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		334.147	-
2.7 Purchase of Financial Assets Measured at Amortized Cost	(V-I.4)	(340.575)	(167.601)
2.8 Sale of Financial Assets Measured at Amortized Cost		-	-
2.9 Other		-	-
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Flow from Financing Activities		(211.482)	7.796.653
3.1 Cash Obtained from Funds Borrowed and Securities Issued		-	9.379.625
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		(211.482)	-
3.6 Other (*)		-	5.000.000
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI.3)	1.636.120	143.408
V. Net (Decrease) Increase in Cash and Cash Equivalents		13.664.772	6.598.674
VI. Cash and Cash Equivalents at the Beginning of the Period	(V-VI.4)	7.627.867	429.773
VII. Cash and Cash Equivalents at the End of the Period	(V-VI.4)	21.632.219	7.627.867

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 (-)	692.972	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 (-)	102.801	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 right)	-	-
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 right)	-	-
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 right)	-	-
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.

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 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.

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 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.

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 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.

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

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

Financial assets measured at amortized cost portfolios of the Bank include Consumer Price Index (CPI) indexed sukuk. The valuation of these sukuk 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.

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 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.

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 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.

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 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:

- Receivables with more than 30 days past due at the reporting date,
- Receivables under Financial Restructuring processes by banks,
- Receivables subject to bankruptcy postponement, bankruptcy filing, or concordat declarations,
- Receivables for which legal proceedings have been initiated by the Bank,
- Receivables assessed under restructuring due to financial difficulty,
- Occurrence of at least two of the following:
 - More than 7 days past due,
 - Existence of an obligation compensated by the Bank,
 - The ratio of the Central Bank's follow-up risk to the Bank's on-balance-sheet risk being greater than 1%,
 - Existence of an unremedied bounced check,
- Occurrence of at least three of the following:
 - More than 15 days past due,
 - Existence of an obligation compensated by the Bank,
 - Central Bank follow-up risk ratio exceeding 1%,
 - Existence of an unremedied bounced check,
 - Presence of an e-lien or enforcement record,
 - Central Bank accrual risk ratio exceeding 1%,
 - Central Bank indemnification risk ratio exceeding 1%,
 - 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 TAS 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 Zamanasınuna 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 51.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 Lending, 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 (KGGK) 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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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 I 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	67.994	-
Gains recognized in equity as per TAS	60.297	8.303
Profit	2.072.549	1.353.642
Current Period Profit	2.052.211	1.353.642
Prior Period Profit	20.338	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Common Equity Tier I Capital Before Deductions	9.472.778	7.349.282
Deductions from Common Equity Tier I 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	250.015	142.582
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage servicing rights (net of related tax liability)	457.591	212.558
Deferred tax assets due only 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	-	-
Communication 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 as its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 36th 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 I Capital	718.118	379.132
Total Common Equity Tier I Capital	8.754.660	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 deduct Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier I capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax assets/liability which is not deducted from Common Equity Tier I 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)	8.754.660	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 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	-	-
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)		
Deductions from Capital Loans granted contrary to the 50 th and 51 st 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 Tier 1 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)	5.833.930	7.668.728
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	46.91
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 1 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 1 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 nonseasonal/binary/dive 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 0,5 % 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

- (I) 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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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	20.281.831	-	-	-	-	4.885.188	25.589.281	-	3.971.845	-	-	-	-	-	1.308.897	11	2.965.882	68.064.023
EU Countries	-	-	-	-	-	108.834	98.891	-	-	-	-	-	-	-	-	-	-	207.725
G20 Countries ^(**)	-	-	-	-	-	1.214.016	2.765.831	-	-	-	-	-	-	-	-	-	-	3.979.847
Off-shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	711.852	-	-	-	-	-	-	-	-	-	-	-	711.852
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated assets/liabilities ^(***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	605.230	-	-	605.230
Total	20.281.831	-	-	-	-	6.899.994	28.393.992	-	3.971.845	-	-	-	-	-	1.308.897	605.230	2.965.882	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	4.836.818	-	-	-	-	4.875.118	12.917.361	-	709.613	-	27.648	-	-	-	948	11	991.834	24.407.980
EU Countries	-	-	-	-	-	44.367	39.000	-	-	-	-	-	-	-	-	-	-	83.367
G20 Countries ^(**)	-	-	-	-	-	380.696	477.169	-	-	-	-	-	-	-	-	-	-	857.865
Off-shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unallocated assets/liabilities ^(**)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.230	-	-	1.230
Total	4.836.818	-	-	-	-	5.221.722	13.423.530	-	709.613	-	27.648	-	-	-	948	1.230	991.834	25.206.718

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

(**) G20 countries other than EU countries, USA and Canada

(***) Assets and liabilities are not allocated to a connected bank

- 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 institutional development funds

5- Receivables from international organizations
- 7- Receivables from corporates

8- Receivables from retail portfolios

9- Receivables secured by mortgages

10- Peer-to-peer receivables

11- Receivables deferred under high-risk category by BDDK
- 15- Securitization positions

16- Short-term receivables from banks, brokerage houses and corporates

17- Investments made to collective investment funds

18- Equity security transactions

19- 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	-	-	-	-	-	-	198.198	-	1.740	-	-	-	-	-	-	-	-	183.883	8.016	191.899
1.1	Farming and stockbreeding	-	-	-	-	-	-	198.198	-	1.740	-	-	-	-	-	-	-	-	183.883	8.016	191.899
1.2	Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3	Fishing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Manufacturing	-	-	-	-	-	-	13.735.623	-	1.809.728	-	-	-	-	-	-	-	-	9.285.488	5.439.203	14.724.691
2.1	Mining	-	-	-	-	-	-	1.342.103	-	14.218	-	-	-	-	-	-	-	-	1.356.321	10.454	1.366.775
2.2	Production	-	-	-	-	-	-	11.424.913	-	987.547	-	-	-	-	-	-	-	-	7.338.145	5.238.955	12.577.100
2.3	Electricity, gas, water	-	-	-	-	-	-	808.663	-	7.063	-	-	-	-	-	-	-	-	752.642	123.504	876.146
3	Construction	-	-	-	-	-	-	7.588.747	-	548.973	-	-	-	-	-	-	-	-	7.399.923	825.899	8.225.822
4	Services	20.281.831	-	-	-	-	-	6.839.984	13.264.188	-	1.786.778	-	-	-	-	-	-	-	409.263	2.966.882	22.914.596
4.1	Wholesale and retail trade	-	-	-	-	-	-	8.036.783	-	1.347.833	-	-	-	-	-	-	-	-	6.688.947	2.022.424	8.711.371
4.2	Hotel, food and beverage services	-	-	-	-	-	-	296.416	-	17.413	-	-	-	-	-	-	-	-	272.495	35.828	308.323
4.3	Transportation and telecommunications	-	-	-	-	-	-	1.219.217	-	122.336	-	-	-	-	-	-	-	-	772.182	369.433	1.141.615
4.4	Financial institutions	20.281.831	-	-	-	-	-	6.839.984	207.428	-	246.218	-	-	-	-	-	-	-	409.263	2.966.882	22.278.963
4.5	Real estate and leasing services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.6	Other services	-	-	-	-	-	-	3.361.893	-	28.336	-	-	-	-	-	-	-	-	2.518.412	871.523	3,389,935
4.7	Self-employment services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.8	Education services	-	-	-	-	-	-	2.465	-	-	-	-	-	-	-	-	-	-	2.465	-	2,465
4.9	Health and social services	-	-	-	-	-	-	192.262	-	5.000	-	-	-	-	-	-	-	-	180.879	16.383	197.262
5	Other	-	-	-	-	-	-	3,584,680	-	627,828	-	-	-	-	-	-	-	-	1,308,897	2,085,352	5,614,275
Total	20.281.831	-	-	-	-	-	-	6.839.984	13.264.188	-	3,971,845	-	-	-	-	-	-	-	1,308,897	409,263	22,914,596

- 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 institutional development funds

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- Peer-to-peer receivables

11- Receivables deferred under high-risk category by BDDK

12- Collateralized securities
- 13- Securitization positions

14- Short-term receivables from banks, brokerage houses and corporates

15- Investments made 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):

		Credit Quality stage	Fitch Ratings	Moody's Investor Services	S&P Ratings Services	Japan Credit Rating Agency	DBRS	ISRA
		1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA-	AAA to AA (aaa)	AAA to AA-
The match-up of the ratings	Long term credit ratings	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	-	-	-	-	-	-
The match-up of the ratings	Ratings for long term securitization portfolios	1	AAA to AA-	Aaa to Aa3	AAA to AA-	-	AAA to AA (aaa)	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 portfolios	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
		4	-	-	-	-	-	-
The match-up for collective investment and ratings		1	AAA to AA-	Aaa to Aa3	FCQR: AAA+ to AA-E PSFR: AAA+ to AA-aa	-	-	-
		2	A+ to A-	A1 to A3	FCQR: A+ to A-E PSFR: A+ to A-aa	-	-	-
		3	BBB+ to BBB-	Baa1 to Baa3	FCQR: BBB+ to BBB-f PSFR: BBB+ to BBB-aa	-	-	-
		4	BB+ to BB-	Ba1 to Ba3	FCQR: BB+ to BB-f PSFR: BB+ to BB-aa	-	-	-
		5	B+ to B-	B1 to B3	FCQR: B+ to B-E PSFR: B+ to B-aa	-	-	-
		6	CCC+ and lower	Caa1 and lower	FCQR: CCC+ and lower PSFR: CCC-aa 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	-	42.056.827	-	-	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	Loans		Provisions
	Impaired Value (TFRS 9)		Provisions for Credit Losses (TFRS 9)
	Significant increase in credit risk (Stage 2)	Default (Stage 3)	
Sectors / Counterparties			
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	9.389	104.877	105.424
4.4 Financial institutions	-	-	-
4.5 Real estate and renting services	124.985	-	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	368.565	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	658.603	34.366.188
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

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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	36,165,514	61,463,365
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 ^(***)	14,197,349	82,349,199	60,288,260	156,834,828
Derivative financial instruments liabilities ^(***)	22,422,546	82,492,702	45,094,979	149,929,227
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	5,131,036	5,618,541	1,646,430	12,396,027
Net balance sheet position	1,084,724	681,441	(53,288)	1,712,857
Net off balance sheet position	(1,885,893)	(980,571)	50,204	(1,925,370)
Derivative financial instruments assets	1,840,484	5,240,477	2,441,729	9,522,690
Derivative financial instruments liabilities	2,925,687	6,141,048	2,391,525	11,458,060
Non-cash loans	891,284	1,064,709	-	2,055,994

(*) 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 22,823,085 (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.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

The Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratios

	Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
	TL+FC	FC	TL+FC	FC
December 31, 2025				
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	17.794.585
6 Operational Funds Collected	-	-	-	-
7 Non-Operational Funds Collected	28.582.009	18.954.520	14.501.322	9.834.937
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 Debt 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	106.833
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	2.192.393
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 Debt 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	2.849.246
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	169,45

(*) 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 Banks	12.982.768	13.024.772	-	-	-	-	-	26.007.540
Financial Assets at Fair Value Through Profit and Loss (**)	6.747.381	1.763.000	-	-	-	-	-	8.510.381
Money Market Placements Financial Assets at Fair Value Through Other Comprehensive Income	1.339.304	1.147.565	-	-	-	-	-	2.486.869
Loans	-	5.076	209.477	1.096.346	3.883.938	-	-	5.187.857
Financial Assets Measured at Amortised Cost	72.154	5.661.976	8.206.647	26.779.019	13.235.542	347.598	-	54.902.936
Other Assets	-	-	-	249.879	509.757	-	-	759.636
	-	-	-	-	-	-	2.431.935	2.431.935
Total Assets	21.141.607	21.601.389	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	31.577.594	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	-	-	-	-	-	-	5.627.940	5.627.940
Miscellaneous payables	-	-	-	-	-	-	-	-
Other liabilities (*)	-	1.048.245	75	21.256	139.370	57.751	10.543.676	11.810.373
Total Liabilities	32.581.857	32.470.158	15.130.842	4.133.466	152.464	57.751	16.171.616	99.678.154
Net Liquidity Gap	(10.440.250)	(10.867.769)	(6.723.718)	24.011.778	17.469.793	289.847	(13,739,681)	-
Net Off-Balance sheet Position								
Financial Derivative Assets	-	(50.370)	-	-	-	-	-	(50.370)
Financial Derivative Liabilities	-	137.096.210	-	-	-	-	-	137.096.210
Non-cash Loans	7.394.675	1.591.623	2.472.209	8.149.866	6.036.871	35.459	-	25.689.683
December 31, 2024								
Total Assets	5.477.387	8.178.569	5.915.902	8.549.637	5.504.878	-	1.008.384	34.635.157
Total Liabilities	2.410.563	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	(6.322.981)	(1.847.559)	6.959.379	5.429.557	(30.680)	(7.254,942)	-
Net Off-Balance sheet Position								
Financial Derivative Assets	-	(7.449)	-	-	-	-	-	(7.449)
Financial Derivative Liabilities	-	7.680.314	-	-	-	-	-	7.680.314
Non-cash Loans	-	45.495	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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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	17.982.269	28.128.169	2.006.278	-	24.838.333
8	Operational deposits	-	-	-	-	-
9	Other Obligations	17.982.269	28.128.169	2.006.278	-	24.838.333
10	Liabilities equivalent to interconnected assets	-	-	-	-	-
11	Other Liabilities	6.006.717	8.235.078	-	206.028	-
12	Derivative liabilities	-	-	-	-	-
13	All other equity not included in the above categories	-	-	-	13.095	13.095
14	Available stable funding					55.947.556
Required stable funding						
15	High Quality Liquid Assets	-	-	-	-	56.207.596
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	6.260.441	37.428.523	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	-	-	1.754.962
20	Loans to corporate customers, retail persons and on 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 %12	-	-	-	-	-
22	Residential mortgages	-	-	10.015	847.095	557.122
23	Residential mortgages with a risk weight of less than or equal to %15	-	-	10.015	847.095	557.122
24	Securities that are not in default and do not qualify as HQIA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities	-	-	-	-	17.075.682
26	Other Assets	-	-	-	-	-
27	Physical traded commodities, including gold	-	-	-	-	-
28	Initial margin posted or given guarantee fund to counterparty	-	-	-	5.558.973	4.725.128
29	Derivative Assets	-	-	-	1.626.004	1.626.004
30	Derivative Liabilities before the deduction of the valuation margin	-	-	-	-	-
31	Other Assets not included above	713.128	544.468	446.432	4.867.929	8.571.957
32	Off-balance sheet commitments	-	7.100.168	5.508.509	13.250.517	1.294.932
33	Total Required stable funding					39.038.189
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	131,67

		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	Retail person and Retail Customer Deposits	3.74.728	3.974.977	53.809	--	4.342.928
5	Stable Deposits	--	--	--	--	--
6	Less Stable Deposits	3.74.728	3.974.977	53.809	--	4.342.928
7	Other Obligations	1.835.403	13.340.831	740.253	--	2.448.243
8	Operational deposits	--	--	--	--	--
9	Other Obligations	1.835.403	13.340.831	740.253	--	2.448.243
10	Liabilities equivalent to interconnected assets	--	--	--	--	--
11	Other Liabilities	312.532	7.480.209	--	51.447	--
12	Derivative liabilities	--	--	--	--	--
13	All other equity not included in the above categories	--	--	--	--	--
14	Available stable funding	--	--	--	--	18.659.899
Required stable funding						
15	High Quality Liquid Assets	--	--	--	--	4.944.093
16	Deposits held at financial institutions for operational purposes	--	--	--	--	--
17	Performing Loans	2.800.048	22.305.019	3.221.904	987.263	10.872.538
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	--	475.539	--	889.215	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, retail 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 100%	--	--	--	--	--
22	Residential mortgages	--	--	757	107.647	28.073
23	Residential mortgages, with a risk weight of less than or equal to 100%	--	--	757	107.647	28.073
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	--	--	--	--	5.468.133
27	Physical traded commodities, including gold	--	--	--	--	--
28	Initial margin posted or given guarantee fund to central counterparty	--	--	2.519.205	--	2.841.154
29	Derivative Assets	--	--	22.273	--	22.273
30	Derivative Liabilities before the deduction of the variation margin	--	--	--	--	--
31	Other Assets not included above	182.008	--	--	864.547	1.244.555
32	Off-balance sheet commitments	--	1.045.860	3.083.441	3.208.413	868.788
33	Total Required stable funding	--	--	--	--	14.647.472
34	Net Stable Funding Ratio (%)	--	--	--	--	127,36

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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 collateral)	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	891.310	708.176	224.336
Loans and financial lease receivables	54.802.936	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	1.922.340	5.773.067	1.922.340
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 I (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	-	-	-
8	equity position in the banking account	-	-	-
9	Investments made in collective investment companies – look-through approach	1.308.897	948	104.712
10	Investments made in collective investment companies – mandate-based approach	-	-	-
11	Investments made in collective investment companies – 1250% weighted risk approach	-	-	-
12	Settlement risk	-	-	-
13	Securitization positions in banking accounts	-	-	-
14	IRB ratings-based approach (RBA)	-	-	-
15	IRB Supervisory Formula Approach (SFA)	-	-	-
16	SA/simplified supervisory formula approach (SSFA)	-	-	-
17	Market risk	4.400.525	378.763	352.042
18	Standardised approach (SA)	4.400.525	378.763	352.042
19	Internal model approaches (IMM)	-	-	-
20	Operational Risk	2.050.407	71.588	164.033
21	Basic Indicator Approach	2.050.407	71.588	164.033
22	Standard Approach	-	-	-
23	Advanced measurement approach	-	-	-
24	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
25	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	2.384.221	2.384.221	-	-	-	-
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)				
		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	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	961.443	961.443	-	-	-	-
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	34.479.690	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	Securitization 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 accounts	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	Securitization 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	-	(438.137)	133.283
4 Off-balance sheet accounts	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	-	(32.766.710)	-	-	-
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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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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MALİ BÜNYEYE VE RİSK YÖNETİMİNE İLİŞKİN BİLGİLER (Devamı)

IX. RİSK YÖNETİMİNE İLİŞKİN AÇIKLAMALAR (Devamı)

e.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.

e.2. Credit risk mitigation

e.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.

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

e.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	5.880.683	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	21.785.885	1.241.957	299.577	-	-	-	-
2 Debt securities	1.488.089	-	-	-	-	-	-
3 Total	23.273.974	1.241.957	299.577	-	-	-	-
4 Of which defaulted	-	-	-	-	-	-	-

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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
Risk classes							
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	33.226.593	91,75%
8	Retail receivables	-	213.201	-	-	-	0,00%
9	Receivables secured by mortgages on property	1.620.703	181.939	1.620.703	116.441	567.658	32,68%
10	Receivables secured by mortgages on commercial property	1.808.847	733.215	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	-	1.091.083	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
Risk classes						
1 Receivables from central governments or central banks	4.830.858	-	4.830.858	-	-	0,00%
2 Receivables from regional or local governments	-	-	-	-	-	0,00%
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0,00%
4 Receivables from multilateral development banks	-	-	-	-	-	0,00%
5 Receivables from international organizations	-	-	-	-	-	0,00%
6 Receivables from banks and brokerage houses	5.197.267	6.240.384	5.197.267	24.456	1.044.343	20,00%
7 Receivables from corporates	9.996.831	9.829.738	9.996.831	8.426.710	12.319.583	93,27%
8 Retail receivables	-	-	-	-	-	0,00%
9 Receivables secured by mortgages on property	343.131	12.499	343.131	6.250	122.019	34,93%
10 Receivables secured by mortgages on commercial property	323.818	72.825	323.818	36.412	211.457	58,76%
11 Past due receivables	-	-	-	-	-	0,00%
12 Receivables defined in high risk category by BRSA	27.648	-	27.648	-	138.238	300,00%
13 Securities collateralized by mortgages	-	-	-	-	-	0,00%
14 Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	0,00%
15 Investments similar to collective investment funds	948	-	948	-	948	100,00%
16 Other receivables	991.124	-	991.124	-	569.330	57,44%
17 Equity share investments	1.265	-	1.265	-	1.265	100,00%
18 Total	21.712.899	16.155.466	21.712.899	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	-	-	29.248	-	164.774	-	-	-	6.939.984
7 Receivables from corporates	655.927	-	3.138.905	-	-	1.325	-	34.964.249	-	-	-	38.793.906
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	-	477.069	-	-	-	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	-	-	-	-	-	-	-	603.265	-	-	-	603.265
17 Equity share investments	1.750.218	-	156.885	-	-	-	-	1.008.707	-	-	-	2.966.880
18 Total	22.896.831	-	16.851.494	-	-	1.619.233	1.681.668	38.259.499	-	-	-	76.518.710

(*) 300 % 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												Total risk amount (post CCF and CR3d)	
	Risk Classes/Risk Weighted	0%	10%	10%	25%	35% secured by Property mortgage	50%	75%	100%	150%	250%	Others(*)	
1	Receivables from central governments or central banks	4.830.858	-	-	-	-	-	-	-	-	-	-	4.830.858
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	-	-	5.221.722	-	-	1	-	-	-	-	-	5.221.722
7	Receivables from corporates	636.620	-	146.741	-	-	267.086	-	12.336.694	-	-	-	13.423.541
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by mortgages on property	254	-	-	-	348.627	-	-	-	-	-	-	349.381
10	Receivables secured by mortgages on commercial property	-	-	832	-	-	296.152	-	61.206	-	-	-	360.230
11	Post due receivables	-	-	-	-	-	-	-	-	-	-	-	-
12	Receivables defined in high-risk category by DRS4	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	369.323	-	-	-	991.124
18	Total	5.994.092	-	5.372.368	-	348.627	563.239	-	12.990.834	-	-	27.648	25.296.718

(*) 300 % risk weight.

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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, marabaha, 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 ⁽¹⁾	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

⁽¹⁾ 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 ⁽¹⁾	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)					475.559	-
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

⁽¹⁾ 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:

December 31, 2025												
Risk Weighted												
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	Total credit exposure ⁽¹⁾
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	-	-	-	-	-	-	-	-	-	-	-	-
Put due receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by IIRSA	-	-	-	-	-	-	-	-	-	-	-	-
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

⁽¹⁾ Total credit risk: Represents the amount relating to CAR calculation after application of counterparty risk measurement techniques.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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

December 31, 2024												
Risk Weighted												
Risk Classes	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	Total credit exposure ⁽¹⁾
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	-	-	-	-	-	-	-	-	-	-	-	-
Put due receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by IIRSA	-	-	-	-	-	-	-	-	-	-	-	-
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

⁽¹⁾ 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		
	203.886	-	-	-	-	-
Cash domestic currency	3.054.036	-	-	-	-	-
Cash-foreign currency	-	-	-	-	-	-
Domestic sovereign debts	-	-	-	-	-	-
Other sovereign debts	-	-	-	-	-	-
Government agency debts	-	-	-	-	-	-
Corporate debts	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	3.257.922	-	-	-	-	-

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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	1 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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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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(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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**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).

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	December 31, 2025
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

	December 31, 2024
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:

	December 31, 2025
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.

	December 31, 2024
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.

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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:

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

	December 31, 2024
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:

	December 31, 2025
Balance at beginning of period	391.310
Foreign currency differences on monetary assets	-
Purchases during period ⁽¹⁾	359.326
Disposals through sales and redemptions	-
Impairment provision (-)	-
Closing balance	750.636

⁽¹⁾ Rediscounts on receivables are included in the 'Purchases During the Year' line item.

	December 31, 2024
Balance at beginning of period	-
Foreign currency differences on monetary assets	-
Purchases during period ⁽¹⁾	391.310
Disposals through sales and redemptions	-
Impairment provision (-)	-
Closing balance	391.310

⁽¹⁾ Rediscounts on receivables are included in the 'Purchases During the Year' line item.

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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	-	-

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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	4,051,952	-	-	-
Other	2,245,464	-	-	-
Other receivables	-	-	-	-
Total	23,029,459	-	-	-

(*) Details of other loans are provided below:

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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	88,577,079	217,514	-
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".

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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

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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

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(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

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(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

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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:**

	December 31, 2025
Domestic loans	51.253.313
Foreign loans	616.331
Total	51.869.644
	December 31, 2024
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:

	December 31, 2025
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:

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
December 31, 2025			
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	-	-	-

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(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.

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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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)

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

c. General explanation on finance lease contracts:

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

Information on leasing receivables:

	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured Loans with Revised Contract Terms	Refinancing
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:

Techdunya 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 (%)	
Techdunya Bilişim Teknoloji ve Ticaret A.Ş.		İstanbul/Türkiye		100%		100%	
Total Assets	Shareholder's 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	-

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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	Immovables (*)	Leased tangible assets	Vehicles	Other	Assets held for sale	Total
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	-	133.019
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	Immovables (*)	Leased tangible assets	Vehicles	Other	Assets held for sale	Total
Cost						
Opening balance: January 1, 2024	5.752	-	-	86.182	-	91.934
Additions	122.579	-	-	333.961	-	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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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 İstanbul, İzmir 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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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	-	7.582	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	889.218	609	-	1.358	340	-	962.572
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	55.893	-	11.028.492
Public sector	-	611.398	6.338.258	2.570.631	-	4.029	55.893	-	9.580.619
Commercial institutions	-	4.300	1.443.573	-	-	-	-	-	1.447.873
Other institutions	-	-	-	-	-	-	-	-	-
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	575.393	-	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	-	205.343	1.824.700	-	76.466.774

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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	256.847	18.517	-	16.869	2.762.566	-	3.153.200
III. Current Accounts 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	4.828.031	2.326.280	2.877.696	-	-	-	-	-	10.032.013
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	4.828.031	1.952.357	2.877.696	-	-	-	-	-	9.658.184
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	-	2.298.865	2.997.856	1.166.771	-	125.633	706.416	-	7.297.835
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	2.292.437	2.750.908	1.166.513	-	125.633	706.416	-	7.045.907
Other Institutions	-	726	246.947	4.158	-	-	-	-	251.836
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Provision Metals Deposits	952.083	1.549	354.787	307.805	-	11.783	2.428	-	1.629.035
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	4.412.216	-	154.285	3.471.110	-	25.824.799

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

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

a.2. Information on premiums:

	December 31, 2025
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
	December 31, 2024
Social security premiums-employee	7.266
Social security premiums-employer	8.758
Bank pension fund premium-employees	-
Bank pension fund premium-employer	-
Pension fund membership fees and provisions-employees	-
Pension fund membership fees and provisions-employer	-
Unemployment insurance-employee	498
Unemployment insurance-employer	996
Other	-
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.

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)

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

	December 31, 2025
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
Ertelemisli Vergi Varlığı (Yükümlülüğü) (Net)	(79.485)
	December 31, 2024
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).

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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:

	December 31, 2025
Common stock	7.272.337
Preferred stock	-

	December 31, 2024
Common stock	5.909.337
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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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

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**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)**

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

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

	December 31, 2024
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:

	December 31, 2025
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

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**EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)****III. EXPLANATIONS AND NOTES RELATED TO OFF-BALANCE SHEET (Continued)**

	December 31, 2024
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	7.335.714

c. Within the Non-cash Loans**c.1. Total amount of non-cash loans:**

	December 31, 2025
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	25.680.683

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

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)

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

e.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	5.924.704	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	3,40
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	110.739	2,10	-	-
Other	-	-	-	-
Total	5.279.730	100,00	2.055.984	100,00

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EXPLANATIONS AND NOTES ON THE UNCONSOLIDATED FINANCIAL STATEMENTS
(Continued)

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

e.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 December 31, 2025	Derivative transactions according to purpose 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 Option-Purchases, sales	-	-
Profit share Rate Related Derivative Transactions (II)	-	-
Profit share rates forwards-Purchase, sales	-	-
Profit share rates swaps-Purchases, sales	-	-
Profit share rates option-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.

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**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

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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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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						Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	213.351	120.904	3.012	-	4.011	227.383	5	568.866	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	1.372.383	1.774.534	1.878.714	-	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	1.932.037	-	36.858	227.383	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	-	16.708	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	2.034.146	-	55.390	234.206	5	6.408.942	
January 1 – December 31, 2024		Profit sharing accounts						Accumulated profit sharing account	Total
Account name	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 1 year			
TL									
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-	
Real persons' non-trading profit sharing accounts	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	287.388	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	371	-	-	-	-	879	
Public sector profit sharing accounts	-	-	-	-	-	-	-	-	
Commercial sector profit sharing accounts	11.690	29.347	15.151	-	139	2.701	-	38.978	
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

(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 (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**

(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)****4. Information on dividend income:**

	January 1 – December 31, 2025	
	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	-

	January 1 – December 31, 2024	
	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):

	January 1 – December 31, 2025
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

	January 1 – December 31, 2024
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

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)****IV. EXPLANATIONS AND NOTES RELATED TO THE STATEMENT OF PROFIT OR LOSS
(Continued)****6. Explanations related to other operating income:**

	January 1 – December 31, 2025
Reversal of provisions	324.622
Operating lease income	83
Expense reflections	784
Other income	15.222
Total	340.711
	January 1 – December 31, 2024
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:

	January 1 – December 31, 2025
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

	January 1 – December 31, 2025
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

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)****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**

	January 1 – December 31, 2024
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:

	January 1 – December 31, 2025
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

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

	January 1 – December 31, 2024
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:

	January 1 – December 31, 2025
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

	January 1 – December 31, 2024
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:

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)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.

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)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.

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)

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	424.968	-
CBRT	9.163.399	2.089.226
Cash equivalents	7.589.447	4.411.073
Domestic banks	2.582.131	3.344.020
Foreign banks	5.007.296	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 791.965) 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.

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)

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	
Risk Group of the Bank	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	
Risk Group of the Bank	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	-	-	-	-	39.966	-

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	-	164.838	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	
Domestic Branches	25	215	Country
Foreign Representation Office	-	-	-
			Total Assets
Foreign Branches	-	-	-
Foreign Branches	-	-	-

⁽¹⁾ 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

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

SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE BANK'S OPERATIONS

None.

DÜNYA KATILIM BANKASI A.Ş.

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

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

SECTION SEVEN

INDEPENDENT AUDITOR'S REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT:

The Bank's unconsolidated financial statements as of and for the period ended 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.

INDEPENDENT AUDITOR'S REPORT, CONSOLIDATED FINANCIAL STATEMENTS, AND NOTES TO THE FINANCIAL STATEMENTS FOR THE ACCOUNTING PERIOD ENDING DECEMBER 31, 2025



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 Consolidated Financial Statements

1. Opinion

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

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated 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.

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2. Basis of 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, the Standards on Independent Auditing (the "SLA") 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 Consolidated Financial Statements" section of our report. We hereby declare that we are independent of the Group in accordance with the Ethical Rules for Independent Auditors (Including Independence Standards) (the "Ethical Rules") issued by the POA and applicable to audits of financial statements of public interest entities, the ethical requirements regarding independent audit in regulations issued by the POA as applicable to audits of financial statements of public interest entities. 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 consolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.



Key Audit Matters	How the key audit matter was addressed in the audit
Expected credit losses for loans and receivables The Group 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 Group's total assets in its consolidated financial statements as at 31 December 2025. Explanations and notes regarding the provision for impairment of loans are represented in Notes VII of Section Three, II and IX.e of Section Four and I.6 of Section Five of the accompanying consolidated financial statements as at 31 December 2025. The Group 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 Group exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.	Within our audit procedures, we assessed policies and procedures together with the overall governance established by the Group with respect to classification of loans and the calculation of expected credit losses in accordance with the applicable regulations and in accordance with TFRS 9. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles. We checked appropriateness of matters considered in methodology applied by the Group with TFRS 9 for calculation of the provision amount through stage classification of loans and receivables. For forward looking assumptions made by the Group'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.



Key Audit Matters	How the key audit matter was addressed in the audit
The Group 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. 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.	Our procedures also included the following: 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. We recalculated and verified the default probability models used to determine the Group's provisions for various loan portfolios on a sample by sample basis in collaboration with our financial risk experts. We checked the calculation of the Loss Given Default (LGD) used by the Group in the expected credit losses calculations, and tested collaterals, recovery and costs in addition to arithmetical calculations. 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. We checked accuracy of resultant expected credit losses calculations on a sample basis. We have performed loan review procedures based on a selected sample to assess the appropriateness of the Group's determination of staging for credit and receivables risk and timely identification of impairment and appropriate provisioning for impairment. We evaluated the adequacy of the disclosures made in the consolidated financial statements regarding the provision for impairment of loans and receivables.



Key Audit Matters	How the key audit matter was addressed in the audit
First-time Adoption of TFRS 9 The Group 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 Group's first-time adoption of TFRS 9 are presented in Note XXII of Section Three of the consolidated financial statements. The transition to TFRS 9 has led to an increase in the complexity of the 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 related disclosures regarding the Group's expected credit loss approach are also addressed under the key audit matter titled "Expected credit loss provision for loans and receivables." The first-time adoption of TFRS 9 has been considered a key audit matter by us, as it requires numerous decisions involving judgments and interpretations and represents a significant change in the Group's financial reporting framework.	The audit procedures applied in respect of the impairment approaches and models used under TFRS 9 are explained in the section above, under the key audit matter titled "Expected credit loss allowance for loans and receivables," which describes how the matter was addressed during the audit. We have reviewed the appropriateness of the opening balance adjustments related to the first-time adoption of TFRS 9 and the accompanying disclosures in the notes.



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

The Group management is responsible for the preparation and fair presentation of the consolidated 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 consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group'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 Group or to cease operations, or has no realistic alternative but to do so.

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

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

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

Our aim is to obtain reasonable assurance about whether the consolidated 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 consolidated 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 consolidated 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 Group'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 Group 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 consolidated 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 Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the Group as a basis for forming an opinion on the consolidated financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the Group audit. We remain solely responsible for our audit opinion.

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 consolidated 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

- 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.
- 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

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

Parent Bank's headquarter address : Yamaanevler Mah. Ahmet Tevfik İleri Cad. No: 22-26 İç Kapı No: 61
Ümraniye / İstanbul

Parent Bank's phone number : 444 3 166

Parent Bank's website : www.dunyakatilim.com.tr

Electronic mail contact info : bilgi@dunyakatilim.com.tr

The consolidated 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 PARENT BANK
- CONSOLIDATED FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON THE ACCOUNTING PRINCIPLES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- INDEPENDENT AUDITOR'S REPORT

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

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

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

Ahmet AHLATCI
Chairman of the Board of
Directors

Abdul 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 CONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025

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

SECTION ONE

GENERAL INFORMATION OF THE PARENT BANK

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

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

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

GENERAL INFORMATION OF THE PARENT BANK (Continued)

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

Name and Surname	Administrative Function and Responsibility
Members of the Board of Directors (BOD)	
Ahmet AHLATCI	Chairman of BOD
Murat UYSAL	Deputy Member of BOD
Ahmet Emin AHLATCI	Member of BOD
Rana Tuna TURAGAY	Member of BOD
Hüseyin Kadri Sarıoğlu	Member of BOD
İbrahim GOKTAŞ	Member of BOD / General Manager
Members of Audit Committee	
Abdul 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 GÖZEN	Legislation and Loans
Dr. Eyyup YILMAZ	Internal Systems
Dr. İrfan GÜLTAŞ	Talent and Culture
Kadir DOĞULU	Operation
Kamil KIBAR	Treasury and International Banking
Ruhat DEREGÖZÜ	Information Technologies

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

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

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

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

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

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. As of December 31, 2025, the Parent Bank operates with 25 branches and 517 personnel. Parent Bank conducts operations and transactions within the limits of the Banking Law and relevant legislation as specified in its Articles of Association, including but not limited to: Acceptance of participation funds, and granting cash, non-cash, and all types of loans; Fundraising and account opening from domestic and foreign sources, borrowing, and accepting advances; Partnership or profit-loss partnership, cooperation, or collaboration domestically or internationally with banks, financial institutions, companies, and establishment or procurement of funds for this purpose; Conducting sales, swaps, donations, exchanges, constructions, operations, and similar transactions related to raw or processed materials, machinery, equipment, aircraft, ships, movable properties, and lands, estates, buildings, and all types of immovable properties, domestically or internationally within the framework of the activities carried out;

DÜNYA KATILIM BANKASI A.Ş.

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

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

GENERAL INFORMATION OF THE PARENT BANK (Continued)

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

Issuance of lease certificates, profit and loss sharing certificates, participation certificates, profit-sharing bonds, debt instruments, other securities, and capital market instruments; Conducting cash and book payment and fund transfer transactions, including all kinds of payment and collection operations, including correspondent banking or check account usage; Acquisition of checks and other foreign exchange instruments; Custody services; Issuance of all kinds of payment instruments such as credit cards, bank cards, and the conduct of related activities; Foreign exchange transactions, including cash; Buying and selling money market instruments, trading in precious metals and stones, or accepting them as collateral; Trading and brokerage transactions of financial instruments based on economic and financial indicators, capital market instruments, goods, precious metals, and foreign currencies; trading and brokerage of derivative contracts, option contracts, and financial instruments with simple or complex structures involving multiple derivative instruments; Trading in capital market instruments, repurchase or sale promise transactions;

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

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

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

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

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

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

SECTION TWO

THE CONSOLIDATED FINANCIAL STATEMENTS

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DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

AS OF DECEMBER 31, 2025

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

ASSETS	Notes (Section Five-II)	CURRENT PERIOD December 31, 2025		
		TL	FC	Total
I. FINANCIAL ASSETS		9.315.159	32.889.477	42.204.636
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		2.074.722	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 (-)		100	184	185
1.2 Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	(2)	1.408.800	-	1.408.800
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		1.408.785	-	1.408.785
1.3 Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	(3)	3.915.053	1.215.297	5.130.350
1.3.1 Government Securities		3.915.053	1.065.254	4.980.308
1.3.2 Equity Securities		-	-	-
1.3.3 Other Financial Assets		-	150.043	150.043
1.4 Derivative Financial Assets	(5)	133.338	1.084.227	1.217.565
1.4.1 Derivative Financial Assets Measured at Fair Value through Profit/Loss		133.338	1.084.227	1.217.565
1.4.2 Derivative Financial Assets Measured at Fair Value through Other Comprehensive Income		-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		33.215.069	21.838.473	55.053.542
2.1 Loans	(6)	32.247.803	20.810.348	53.058.151
2.2 Lease Receivables	(7)	513.393	2.070.838	2.584.231
2.3 Financial Assets Measured at Amortised Cost	(4)	750.836	-	750.836
2.3.1 Government Securities		750.836	-	750.836
2.3.2 Other Financial Assets		-	-	-
2.4 Allowance for expected credit losses (-)		196.728	242.785	539.434
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS		-	-	-
3.1 Asset Held for Sale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	5.000	-	5.000
4.1 Associates		-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-
4.1.2 Unconsolidated Associates		-	-	-
4.2 Subsidiaries	(10)	5.000	-	5.000
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries	(10)	5.000	-	5.000
4.3 Joint Ventures		-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-
V. TANGIBLE ASSETS		422.156	-	422.156
VI. INTANGIBLE ASSETS	(13)	458.515	-	458.515
6.1 Goodwill		-	-	-
6.2 Others		458.515	-	458.515
VII. INVESTMENT PROPERTY	(14)	-	-	-
VIII. CURRENT TAX ASSET		25.068	-	25.068
IX. DEFERRED TAX ASSET		-	-	-
X. OTHER ASSETS	(16)	288.392	3.248	289.633
TOTAL ASSETS		44.327.526	54.791.200	99.118.726

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

DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)

AS OF DECEMBER 31, 2025

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

ASSETS	Notes (Section Five-II)	PREVIOUS PERIOD December 31, 2024		
		TL	FC	Total
I. FINANCIAL ASSETS (Net)		3.286.470	6.994.991	10.281.461
1.1 Cash and Cash Equivalents	(1)	2.235.506	6.546.129	9.081.626
1.1.1 Cash and Balances with Central Bank		639.479	4.033.529	4.644.005
1.1.2 Banks		1.623.027	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	132.335	133.298
1.2.1 Government Securities		-	-	-
1.2.2 Equity Securities		15	-	15
1.2.3 Other Financial Assets		947	132.335	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)	15.895.566	7.113.893	23.009.459
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		-	-	-
3.1 Asset Held for Sale		-	-	-
3.2 Assets of Discontinued Operations		-	-	-
IV. OWNERSHIP INVESTMENTS	(10)	1.250	-	1.250
4.1 Associates		-	-	-
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-
4.1.2 Unconsolidated Associates		-	-	-
4.2 Subsidiaries	(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		-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-
V. TANGIBLE ASSETS	(12)	499.897	-	499.897
VI. INTANGIBLE ASSETS	(13)	212.558	-	212.558
6.1 Goodwill		-	-	-
6.2 Others		212.558	-	212.558
VII. INVESTMENT PROPERTY	(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		26.426.273	14.108.884	40.535.157

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

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

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DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED 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)	21.101.913	54.571.694	75.673.607
II. FUNDS BORROWED	(2)	990.544	587.753	1.578.297
III. BORROWINGS FROM MONEY MARKETS		-	-	-
IV. SECURITIES ISSUED (Net)		4.137.263	-	4.137.263
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)	469.708	5.163.782	5.633.470
XIV. SHAREHOLDERS' EQUITY	(12)	9.681.472	17.646	9.699.118
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		2.303.239	-	2.303.239
14.6.1 Prior Years Profit/Loss		20.338	-	20.338
14.6.2 Current Year Profit/Loss		2.282.901	-	2.282.901
14.7 Minority Shares		-	-	-
TOTAL LIABILITIES		37.577.389	61.481.311	99.058.700

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

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DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED 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)	85.119	1.837.130	1.922.249
III. BORROWINGS FROM MONEY MARKETS		489.631	-	489.631
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)	283.659	116.012	399.671
8.1 General Run Loss Provisions		253.623	116.012	369.635
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)	204.585	14.254	218.839
XIV. SHAREHOLDERS' EQUITY	(12)	7.342.090	-	7.342.090
14.1 Paid-In Capital		5.909.337	-	5.909.337
14.2 Capital Reserves		-	-	-
14.2.1 Share Premium		-	-	-
14.2.2 Share Cancellation Profits		-	-	-
14.2.3 Other Capital Reserves		-	-	-
14.3 Accumulated Other Comprehensive Income or Expenses that will not be Reclassified to Profit or Loss		(6.144)	-	(6.144)
14.4 Accumulated Other Comprehensive Income or Expenses that will be Reclassified to Profit or Loss		8.303	-	8.303
14.5 Profit Reserves		-	-	-
14.5.1 Legal Reserves		-	-	-
14.5.2 Status Reserves		-	-	-
14.5.3 Extraordinary Reserves		-	-	-
14.5.4 Other Profit Reserves		-	-	-
14.6 Profit or Loss		1.340.594	-	1.340.594
14.6.1 Prior Years Profit/Loss		(13.048)	-	(13.048)
14.6.2 Current Year Profit/Loss		1.353.642	-	1.353.642
TOTAL LIABILITIES		22.259.150	12.264.027	34.523.157

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

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DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET
AS OF DECEMBER 31, 2025

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

CONSOLIDATED 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)		44,106,847	314,949,950	359,056,797	11,096,580	23,838,734	34,935,314
I. GUARANTEES AND SECURITIES	(I)	17,474,788	8,285,895	25,660,683	5,279,730	2,655,984	7,935,714
1.1 Letters of Guarantees		17,474,788	7,574,633	25,049,421	5,279,730	2,655,984	7,935,714
1.1.1 Guarantees Subject to State Tender Law		7,145,473	823,536	7,969,009	2,419,186	390,451	2,609,637
1.1.2 Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3 Other Letters of Guarantee		10,329,315	6,751,097	17,080,412	2,860,544	1,865,533	4,726,077
1.2 Bank Loans		-	41,000	41,000	-	-	-
1.2.1 Import Letter of Acceptances		-	41,000	41,000	-	-	-
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letter of Credits		-	390,233	390,233	-	-	-
1.3.1 Documentary Letter of Credits		-	-	-	-	-	-
1.3.2 Other Letter of Credits		-	390,233	390,233	-	-	-
1.4 Performance Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Turkey		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Other Guarantees		-	-	-	-	-	-
1.7 Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	(II)	7,444,588	51,693,736	59,138,324	3,486,832	8,452,653	11,939,485
2.1 Irrevocable Commitments		7,444,588	51,693,736	59,138,324	3,486,832	8,452,653	11,939,485
2.1.1 Asset Purchase and Sale Commitments		7,116,638	51,693,736	58,810,394	3,486,832	8,452,653	11,939,485
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	(III)	18,183,471	255,661,519	273,844,990	2,819,978	32,528,699	35,348,677
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		19,183,471	255,661,519	274,844,990	2,819,978	32,528,699	35,348,677
3.2.1 Forward Foreign Currency Buy/Sell Transactions		11,915,771	126,380,608	138,296,379	190,317	4,920,608	5,110,925
3.2.1.1 Forward Foreign Currency Transactions-Buy		1,866,348	66,582,294	68,448,642	142,480	2,406,393	2,548,873
3.2.1.2 Forward Foreign Currency Transactions-Sell		10,049,423	59,798,314	69,847,737	47,837	2,514,215	2,562,157
3.2.2 Other Forward Buy/Sell Transactions		7,365,700	128,680,711	136,046,411	2,649,660	7,603,400	10,253,067
3.3 Other		-	-	-	-	-	-
IV. CUSTODY AND PLEDGED ITEMS (IV-V+VI)		988,535,257	378,619,442	1,367,154,699	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		192,899,347	1,208,577	194,107,924	48,939,242	-	48,939,242
5.2 Guarantee Notes		4,059,008	389,710	4,448,718	1,939,752	323,933	2,263,685
5.3 Commodity		-	-	-	-	-	-
5.4 Machinery		-	-	-	-	-	-
5.5 Properties		33,160,800	2,147,285	35,308,085	9,383,000	-	9,383,000
5.6 Other Pledged Items		772,528,037	373,947,383	1,146,475,420	304,536,787	173,357,890	477,894,677
5.7 Pledged from Depositary		30	-	30	30	-	30
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ACCOUNTS (A+IV)		1,832,636,164	692,989,592	2,525,625,756	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.

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

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS	Notes (Section Five IV)	CURRENT PERIOD January 1- December 31, 2025
I. PROFIT SHARE INCOME	(I)	12,489,899
1.1 Profit Share on Loans		10,645,373
1.2 Income Received from Reserve Deposits		555,613
1.3 Income Received from Banks		77,533
1.4 Income Received from Money Market Instruments		-
1.5 Income Received from Marketable Securities Portfolios		980,182
1.5.1 Financial Assets at Fair Value Through Profit and Loss		118,540
1.5.2 Financial Assets at Fair Value through Other Comprehensive Income		664,087
1.5.3 Financial Assets Measured at Amortized Cost		205,245
1.6 Finance Lease Income		225,380
1.7 Other Profit Share Income		814
II. PROFIT SHARE EXPENSE (-)	(II)	6,793,299
2.1 Expense on Profit-Sharing Accounts		6,252,663
2.2 Profit Share Expense on Funds Borrowed		228,507
2.3 Profit Share Expense on Money Market Borrowings		17,697
2.4 Profit Share Expense on Securities Lended		194,770
2.5 Finance Lease Expense		39,362
2.6 Other Profit Share Expense		-
III. NET PROFIT SHARE INCOME (I - II)		5,736,697
IV. NET FEES AND COMMISSIONS INCOME/EXPENSES	(IV)	748,698
4.1 Fees and Commissions Received		903,333
4.1.1 Non-Cash Loans		136,784
4.1.2 Other		772,539
4.2 Fees and Commissions Paid (-)		154,635
4.2.1 Non-Cash Loans		2,450
4.2.2 Other		156,185
V. DIVIDEND INCOME	(V)	87
VI. TRADING INCOME/LOSS(es)	(VI)	232,488
6.1 Capital Market Transaction Income/(Loss)		368,688
6.2 Profit/(Loss) from Derivative Financial Instruments		(1,465,344)
6.3 Foreign Exchange Income/(Loss)		1,317,824
VII. OTHER OPERATING INCOME	(VII)	344,274
VIII. TOTAL OPERATING INCOME (III+IV+V+VI+VII)		7,084,344
IX. EXPECTED CREDIT LOSS (-)	(IX)	472,423
X. OTHER PROVISION EXPENSES (-)	(X)	383,578
XI. PERSONNEL EXPENSES (-)	(XI)	1,672,834
XII. OTHER OPERATING EXPENSES (-)	(XII)	1,161,887
XIII. NET OPERATING INCOME (VIII-IX-XI-XII)		3,063,423
XIV. EXCESS AMOUNT RECORDED AS GAIN AFTER MERGER		-
XV. PROFIT/(LOSS) ON EQUITY METHOD		-
XVI. PROFIT/(LOSS) ON NET MONETARY POSITIONS		-
XVII. PROFIT/(LOSS) FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+XIV+XV+XVI)	(XIII)	3,063,423
XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (10)	(XVIII)	729,522
18.1 Provisions for Current Taxes		164,635
18.2 Deferred Tax Expense Effect (-)		766,726
18.3 Deferred Tax Income Effect (-)		(640,439)
XIX. NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVII-XVIII)		2,282,591
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 Asset 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-XI)		-
XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (-)		-
23.1 Provisions 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)		2,282,591
25.1 Group's Income/Loss		2,282,591
25.2 Minority Shares Profit/Loss (-)		-
Earnings Per Share		0,31982

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

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DÜNYA KATILIM BANKASI A.Ş.

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

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

CONSOLIDATED STATEMENT OF PROFIT OR LOSS		Notes (Section I-IV)	January 1- December 31, 2024
I.	PROFIT SHARE INCOME	(I)	3.662.048
1.1	Profit Share on Loans		2.093.032
1.2	Income Received from Reserve Deposits		48.634
1.3	Income Received from Banks		366.020
1.4	Income Received from Money Market Placements		3.336
1.5	Income Received from Marketable Securities Portfolio		216.101
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 Amortized Cost		93.805
1.6	Finance Lease Income		883
1.7	Other Profit Share Income		-
II.	PROFIT SHARE EXPENSE	(II)	2.059.655
2.1	Expense on Profit Sharing Accounts		1.086.035
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)		1.602.393
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES	(III)	188.996
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	(IV)	52
VI.	TRADING INCOME/LOSS (net)	(V)	1.579.654
6.1	Capital Market Transaction Income/(Loss)		866.661
6.2	Profit/(Loss) from Derivative Financial Instruments		424.341
6.3	Foreign Exchange Income/Loss		118.652
VII.	OTHER OPERATING INCOME	(VI)	11.725
VIII.	TOTAL OPERATING INCOME (III+IV+V+VI+VII)		3.184.619
IX.	PROVISION FOR LOAN LOSSES (-)	(VII)	369.935
X.	PERSONNEL EXPENSES (-)		768.631
XI.	OTHER OPERATING EXPENSES (-)	(VIII)	433.818
XII.	NET OPERATING INCOME/(LOSS) (VIII-IX-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)	(IX)	1.616.235
XVII.	TAX PROVISION FOR CONTINUED OPERATIONS (+)	(X)	262.593
17.1	Provision for Current Taxes		314.828
17.2	Deferred Tax Expense Effect (+)		118.531
17.3	Deferred Tax Income Effect (-)		196.766
XVIII.	NET INCOME/(LOSS) FROM CONTINUED OPERATIONS (XVI+XVII)		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 (XIX-XX)		-
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 (XXI+XXII)		-
XXIV.	NET PROFIT/LOSS (XIX+XXIV)		1.353.642
	Earnings Per Share		0,03017

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

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

DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE
INCOME AS OF DECEMBER 31, 2025

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

CONSOLIDATED PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
I.	CURRENT PERIOD PROFIT/LOSS	2.282.901	1.353.642
II.	OTHER COMPREHENSIVE INCOME	53.789	4.464
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	(416)	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 Fair Value through Other Comprehensive Income	75.054	11.361
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)	2.336.690	1.358.046

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five Y)	Paid in Capital	Share Premiums	Share Cancellation Profit	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 Period's Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
						1	2	3	4	5	6						
CURRENT PERIOD January 1 - December 31, 2025																	
I. Closing balance		5,899,337	-	-	-	-	(8,314)	-	-	8,303	-	-	(13,848)	1,353,642	7,342,099	-	7,342,099
II. Corrections made as per TAS 8		-	-	-	-	-	-	-	-	-	-	-	28,328	-	28,328	-	28,328
2.1. Effect of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Balances at Beginning of Period (I+II)		5,899,337	-	-	-	-	(8,314)	-	-	8,303	-	-	7,289	1,353,642	7,362,428	-	7,362,428
IV. Total Comprehensive Income		-	-	-	-	-	1,808	-	-	82,773	-	-	-	2,382,861	2,378,480	-	2,378,480
V. Capital Increase in Cash		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital Increase from Interest 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		-	-	-	-	-	-	-	-	-	-	1,348,194	13,848	(1,353,642)	-	-	-
11.1 Dividends		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3 Others		-	-	-	-	-	-	-	-	-	-	1,348,194	13,848	(1,353,642)	-	-	-
Balances at end of the period (III+IV...+XI+XII)		7,272,337	-	-	-	-	(6,506)	-	-	41,874	-	47,391	28,328	2,282,861	9,699,128	-	9,699,128

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

1. Tangible and Intangible Assets Revaluation Reserve.
2. Accumulated Gains/Losses on Reassessments of Defined Benefit Plans.
1. 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.
3. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at the value through other comprehensive income.
6. Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss).

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

DÜNYA KATILIM BANKASI A.Ş.

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

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

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Notes (Section Five-S)					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								
		Paid in Capital	Share Premiums	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves	Prior Period's Profit/Loss	Current Period's Net Profit/Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Shareholders' Equity
PREVIOUS PERIOD January 1 - December 31, 2024																	
I. Closing balance		49,337	-	-	-	-	(2,345)	-	-	-	-	-	(23,149)	8,092	84,044	-	84,044
III. Corrections 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)		49,337	-	-	-	-	(2,345)	-	-	-	-	-	(23,149)	8,092	84,044	-	84,044
IV. Total Comprehensive Income		-	-	-	-	-	(3,898)	-	8,303	-	-	-	(23,149)	8,092	1,358,642	-	1,358,642
V. Capital Increase in Cash		5,900,000	-	-	-	-	-	-	-	-	-	-	-	-	5,900,000	-	5,900,000
VI. Capital Increase from Interest 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...+XI+XII)																	
		5,999,337	-	-	-	-	(6,144)	-	8,303	-	-	-	(13,848)	1,353,642	7,342,099	-	7,342,099

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

1. Tangible and Intangible Assets Revaluation Reserve.
2. Accumulated Gains/Losses on Reassessments 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.
3. Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at the value through other comprehensive income.
6. Others (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss).

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

DÜNYA KATILIM BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CASH FLOWS
AS OF DECEMBER 31, 2025

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

	Notes (Section Five-VI)	CURRENT PERIOD January 1- December 31, 2025	PREVIOUS PERIOD January 1- December 31, 2024
CONSOLIDATED STATEMENT OF CASH FLOWS			
A. CASH FLOWS FROM BANKING OPERATIONS			
I.1 Operating Profit Before Changes in Assets and Liabilities of Banking Activities		726.078	806.746
I.1.1 Profit Share Income Received		10.973.000	2.107.456
I.1.2 Profit Share Expense Paid		(5.652.916)	(1.069.389)
I.1.3 Dividend Received		87	52
I.1.4 Fees and Commissions Received		938.735	182.068
I.1.5 Other Income		6.207	(10.940)
I.1.6 Collections from Previously Written Off Loans		3.655	-
I.1.7 Payments to Personnel and Service Suppliers		(3.586.814)	(973.655)
I.1.8 Taxes Paid		(3.552.632)	(101.898)
I.1.9 Others	(V-VI-3)	(3.416.272)	701.666
I.2 Changes in operating assets and liabilities subject to banking operations		12.982.825	(342.257)
I.2.1 Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(921.420)	(134.512)
I.2.2 Net (Increase) Decrease in Due from Banks and Other Financial Institutions		(19.857.873)	(2.005.191)
I.2.3 Net (Increase) Decrease in Loans		(29.776.236)	(21.902.919)
I.2.4 Net (Increase) Decrease in Other Assets		(111.052)	(314.462)
I.2.5 Net Increase (Decrease) in Bank Deposits		-	2.136
I.2.6 Net Increase (Decrease) in Other Deposits		52.325.555	22.882.771
I.2.7 Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Value Through Profit or Loss		-	-
I.2.8 Net Increase (Decrease) in Funds Borrowed		(506.343)	-
I.2.9 Net Increase (Decrease) in Matured Payables		-	-
I.2.10 Net Increase (Decrease) in Other Liabilities	(V-VI-3)	2.925.784	879.920
I. Net Cash Flow from Banking Operations		13.708.563	821.689
II. CASH FLOWS FROM INVESTING ACTIVITIES			
II.1 Net cash flow from investing activities		(5.085.502)	(1.906.310)
II.1.1 Cash Paid for Acquisition of Investments, Associates and Subsidiaries		(3.750)	(1.250)
II.1.2 Cash Obtained from Disposal of Investments, Associates and Subsidiaries		-	-
II.1.3 Purchases of Property and Equipment		(503.434)	(716.273)
II.1.4 Disposals of Property and Equipment		-	-
II.1.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(4.471.690)	(881.192)
II.1.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		334.147	-
II.1.7 Purchase of Financial Assets Measured at Amortised Cost	(V-VI-4)	(340.575)	(367.601)
II.1.8 Sale of Financial Assets Measured at Amortised Cost		-	-
II.1.9 Other		-	-
III. CASH FLOWS FROM FINANCING ACTIVITIES			
III.1 Net Cash Flow from Financing Activities		3.731.051	7.796.455
III.1.1 Cash Obtained from Funds Borrowed and Securities Issued		3.942.463	5.579.625
III.1.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		-	(3.483.172)
III.1.3 Issued Capital Instruments		-	-
III.1.4 Dividends Paid		-	-
III.1.5 Leases Paid		(211.442)	-
III.1.6 Other		-	3.000.000
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI-5)	1.676.126	143.448
V. Net (Decrease) Increase in Cash and Cash Equivalents		13.994.972	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.

CONSOLIDATED 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		
I.1. CURRENT YEAR INCOME	2.755.183	1.616.235
I.2. TAXES AND DUTIES PAYABLE (-)	897.972	282.593
I.2.1. Corporate tax (Income tax)	572.085	334.828
I.2.2. Income withholding tax	-	-
I.2.3. Other taxes and legal liabilities ^(*)	125.887	(72.235)
A. NET INCOME FOR THE YEAR (I.1-I.2)	1.857.211	1.333.642
I.3. PRIOR YEAR LOSSES (-)	-	13.048
I.4. FIRST LEGAL RESERVES (-)	102.801	87.030
I.5. OTHER STATUTORY RESERVES (-)	-	-
B. DISTRIBUTABLE NET PERIOD INCOME [(A-(I.3+I.4+I.5)) ^(**)	1.954.390	1.273.564
I.6. FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
I.6.1. To owners of ordinary shares	-	-
I.6.2. To owners of preferred shares	-	-
I.6.3. To owners of preferred shares (Prospective rights)	-	-
I.6.4. To Profit sharing bonds	-	-
I.6.5. To owners of the profit-loss sharing certificates	-	-
I.7. DIVIDEND TO PERSONNEL (-)	-	-
I.8. DIVIDEND TO BOARD OF DIRECTORS (-)	-	-
I.9. SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
I.9.1. To owners of ordinary shares	-	-
I.9.2. To owners of preferred shares	-	-
I.9.3. To owners of preferred shares (Prospective rights)	-	-
I.9.4. To profit sharing bonds	-	-
I.9.5. To owners of the profit-loss sharing Certificates	-	-
I.10. SECOND LEGAL RESERVE (-)	-	-
I.11. STATUS RESERVES (-)	-	-
I.12. EXTRAORDINARY RESERVES	-	-
I.13. OTHER RESERVES	-	-
I.14. SPECIAL FUNDS	-	-
II. DISTRIBUTION FROM RESERVES		
II.1. DISTRIBUTED RESERVES	-	-
II.2. SECOND LEGAL RESERVES (-)	-	-
II.3. SHARE TO SHAREHOLDERS (-)	-	-
II.3.1. To owners of ordinary shares	-	-
II.3.2. To owners of preferred shares	-	-
II.3.3. To owners of preferred shares (Prospective rights)	-	-
II.3.4. To profit sharing bonds	-	-
II.3.5. To owners of the profit-loss sharing certificates	-	-
II.4. SHARE TO PERSONNEL (-)	-	-
II.5. SHARE TO BOARD OF DIRECTORS (-)	-	-
III. EARNINGS PER SHARE		
III.1. TO OWNERS OF ORDINARY SHARES ^(***) (Tul TL)	0,0208	0,0212
III.2. TO OWNERS OF ORDINARY SHARES (%)	2,6871	2,12
III.3. TO OWNERS OF PREFERRED SHARES	-	-
III.4. TO OWNERS OF PREFERRED SHARES (%)	-	-
IV. DIVIDEND PER SHARE		
IV.1. TO OWNERS OF ORDINARY SHARES (Tul TL)	-	-
IV.2. TO OWNERS OF ORDINARY SHARES (%)	-	-
IV.3. TO OWNERS OF PREFERRED SHARES	-	-
IV.4. TO OWNERS OF PREFERRED SHARES (%)	-	-

^(*) Deferred tax income is presented as "other taxes and legal liabilities" line. Deferred tax income is not subject to profit appropriation, thus it is classified under extraordinary incomes.

^(**) 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.

DÜNYA KATILIM BANKASI A.Ş.

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

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

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

According to the TAS 29 Financial Reporting in Hyperinflationary Economies standard, businesses whose functional currency is the currency of a hyperinflationary economy report their financial statements according to the purchasing power of the money at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. At the same time, all businesses reporting in the currency of a hyperinflationary economy according to TAS 29 are required to apply this Standard as of the same date. In its announcement made on November 23, 2023, the POA explained that the financial statements of businesses applying TFRS for the annual reporting period ending on or after December 31, 2023 should be presented by adjusting them according to the inflation effect in accordance with the relevant accounting principles in the TAS 29 standard, and on the other hand, institutions or organizations authorized to regulate and audit in their fields may determine different transition dates for the application of the provisions of TAS 29. With the BRSA decision dated December 12, 2023 and numbered 10744, it was announced that the financial statements of banks and financial leasing, factoring, financing, savings, financing and asset management companies as of December 31, 2023 will not be subject to the inflation adjustment required to be made within the scope of TAS 29, and with the decision dated January 11, 2024 and numbered 10825, it was announced that inflation accounting will be implemented as of January 1, 2025. However, in accordance with the BRSA decision dated December 5, 2024 and numbered 11021, it was decided that banks and financial leasing, factoring, financing, savings, financing and asset management companies will not apply inflation accounting in 2025 either. Based on this, TAS 29 was not applied and inflation adjustment was not made in the financial statements as of 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 Parent 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 (KGGK) in accordance with the "Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set Aside" published in the Official Gazette No. 29750 dated 22 June 2016.

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

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

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

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

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

III. INFORMATION ON CONSOLIDATED SUBSIDIARIES

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

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

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

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

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

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

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

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

Consolidation principles for subsidiaries

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

III. INFORMATION ON CONSOLIDATED SUBSIDIARIES (Continued)

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

IV. EXPLANATIONS ON FORWARD, OPTION CONTRACTS AND DERIVATIVE INSTRUMENTS

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

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

V. EXPLANATIONS ON PROFIT SHARE INCOME AND EXPENSES

Profit share income

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

Profit share expense

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

VI. EXPLANATIONS ON FEES, COMMISSION INCOME AND EXPENSES

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS

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

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

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

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

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

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

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

c. Financial assets measured at amortized cost

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

d. Loans

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

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

The parent 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.

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:

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Stage 1

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

Stage 2

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

Stage 3

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

Calculation of Expected Credit Losses

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

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

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

VIII. EXPLANATIONS ON FINANCIAL ASSETS (Continued)

Probability of Default

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

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

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

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

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

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

Loss Given Default

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

Exposure at Default

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

Significant Increase in Credit Risk

The Parent 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:

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

IX. EXPLANATIONS ON OFFSETTING OF FINANCIAL INSTRUMENTS

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

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

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

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

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

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

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

XII. EXPLANATIONS ON GOODWILL AND OTHER INTANGIBLE ASSETS

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XIII. EXPLANATIONS ON TANGIBLE ASSETS

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

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

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

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

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

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

XIV. EXPLANATIONS ON LEASING TRANSACTIONS

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

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

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

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

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XV. EXPLANATIONS ON LEASING TRANSACTIONS (Continued)

Right Of Use Assets

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

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

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

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

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

Lease Liabilities:

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

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

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

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

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XV. EXPLANATIONS ON PROVISIONS AND CONTINGENT LIABILITIES (Continued)

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

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

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

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

XVI. EXPLANATIONS ON LIABILITIES REGARDING EMPLOYEE RIGHTS

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

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVII. EXPLANATIONS ON TAXATION

Corporate Tax

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

As per Article 21 of Law No. 7456 outlined in Official Gazette No. 32249 dated July 15, 2023, starting from declarations due on October 1, 2023, the corporate tax rate for earnings of institutions in 2023 and beyond has been raised from 25% to 30% for banks and other entities specified in the law. Consequently, as of December 31, 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. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

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

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

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XVII. EXPLANATIONS ON TAXATION (Continued)

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

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

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

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

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

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)

XVII. 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 Parent Bank has applied a tax rate of 30% for anticipated temporary differences to be realized or settled.

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

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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XVIII. 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.

XIX. ADDITIONAL EXPLANATIONS ON BORROWINGS

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

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

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

XX. EXPLANATIONS ON ISSUED SHARE CERTIFICATES

None.

XXI. 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.

XXII. EXPLANATIONS ON GOVERNMENT GRANTS

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

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EXPLANATIONS ON THE ACCOUNTING PRINCIPLES (Continued)

XXIII. 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 (KOK) 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	-	-	148.128	148.128
Liabilities	Pre-1 July 2025	TFRS 9 Classification Impact	TFRS 9 Measurement Impact	Post-1 July 2025
General Provisions	160.935	-	(160.935)	-
Other Provisions	-	-	102.553	102.553
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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SECTION FOUR

INFORMATION ON THE GROUP'S FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. EXPLANATIONS ON CONSOLIDATED EQUITY ITEMS

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

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

As of December 31, 2025, the Parent Bank's total capital has been calculated as TL 9.058.491, and the capital adequacy standard ratio is 19,05%. As of December 31, 2024, the equity amount is TL 7.058.728, and the capital adequacy standard ratio is 46,94%. The Parent Bank's capital adequacy standard ratio is above the minimum ratio required by the legislation. 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 16,32%.

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	8.393
Profit	2.303.230	1.353.642
Current Period Profit	2.282.901	1.353.642
Prior Period Profit	20.328	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Minority Shares	-	-
Common Equity Tier 1 Capital Before Deductions	9.703.467	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	5.126	19.192
Improvement costs for operating leasing	250.615	147.582
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	458.515	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	-	-
Communication 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 1 Capital or Tier 2 Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	714.256	379.332
Total Common Equity Tier 1 Capital	8.989.211	6.981.950

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT(Continued)

I. EXPLANATIONS ON CONSOLIDATED 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 I 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 I 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)	8.589.211	8.982.156
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)	-	-
Shares of Third Parties in Contribution Capital	-	-
Shares of third parties in the contributed capital (those within the scope of Temporary Article 3)	-	-
Provision (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)	9.058.491	7.968.728
The sum of Tier I Capital and Tier II Capital (Total Capital)	-	-
Deductions from Capital Loans granted contrary to the 50 th and 51 st Article of the Law	-	-
Net Book Values of Movable and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	-	-

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

I. EXPLANATIONS ON CONSOLIDATED 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 I capital, Additional Tier I 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 I 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 I capital, Additional Tier I 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 Tier I 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)	9.058.491	7.968.728
Total risk weighted amounts	47.563.873	15.057.976
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	18,90	46,37
Tier I Capital Adequacy Ratio (%)	18,90	46,37
Capital Adequacy Ratio (%)	19,05	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 I capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	10,33	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 simultaneous/concurrent 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, 2015 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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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	20.324.427	11.672.441
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	3.289.558
Receivables from corporates	38.336.398	22.794.329
Retail receivables	-	4.995.521
Receivables secured by mortgages on property	3.971.945	-
Past due receivables	-	-
Receivables defined in high risk category by BRSA	-	1.218.885
Collateralized Securities	-	1.778.707
Short-term receivables from banks, brokerage houses and corporates	-	1.405
Investments similar to collective investment funds	1.332.522	290
Other receivables	2.967.828	-
Equity share investments	50.886	-
Total	73.923.990	45.781.135

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):

(B) 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	20.324.427	-	-	-	-	4.885.188	15.531.753	-	3.971.640	-	-	-	-	-	1.332.524	15	2.967.828	49.015.682
EU Countries	-	-	-	-	-	108.834	88.804	-	-	-	-	-	-	-	-	-	-	207.638
OECD Countries ^(**)	-	-	-	-	-	1.234.009	2.705.838	-	-	-	-	-	-	-	-	-	-	3.939.847
Off shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	711.052	-	-	-	-	-	-	-	-	-	-	-	711.052
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50.820	-	50.820
Unallocated assets/subsidiaries ^(***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	20.324.427	-	-	-	-	6.829.031	18.326.591	-	3.971.640	-	-	-	-	-	1.332.524	16.888	2.967.828	72.023.090
December 31, 2024																		
Domestic	4.810.838	-	-	-	-	4.875.100	12.917.363	-	700.613	-	27.648	-	-	-	948	15	991.524	24.407.800
EU Countries	-	-	-	-	-	44.367	39.006	-	-	-	-	-	-	-	-	-	-	83.373
OECD Countries ^(**)	-	-	-	-	-	262.630	427.118	-	-	-	-	-	-	-	-	-	-	629.201
Off shore banking regions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
USA, Canada	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Associates, subsidiaries and jointly controlled entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.250	-	1.250
Unallocated assets/subsidiaries ^(***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	4.810.838	-	-	-	-	5.215.722	13.423.546	-	700.613	-	27.648	-	-	-	948	1.265	991.524	25.506.788

^(*) 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. Recession from central government and Central Bank	5. Recession from corporate	11. Securitization portfolio
2. Recession from regional or local governments	6. Recession from retail portfolio	12. Short-term receivables from banks, brokerage houses and companies
3. Recession from administrative bodies and non-commercial companies	7. Recession caused by mortgages	13. Instruments issued by collective investment funds
4. Recession from institutional development banks	8. Fiat due receivables	14. Equity security transactions
9. Recession from institutional corporations	9. Recession defined under high-risk category by BBVA	15. Other receivables
10. Recession from banks and brokerage houses	10. Collateralized 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	-	-	-	-	-	-	-	-	183.884	8.806	191.960
1.1 Farming and stockbreeding	-	-	-	-	-	-	190.159	-	1.740	-	-	-	-	-	-	-	-	183.884	8.806	191.960
1.2 Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.3 Fishery	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2 Manufacturing	-	-	-	-	-	-	13.735.125	-	1.899.718	-	-	-	-	-	-	-	-	9.285.648	5.439.283	14.744.821
2.1 Mining	-	-	-	-	-	-	1.347.169	-	14.718	-	-	-	-	-	-	-	-	1.196.862	30.464	1.236.476
2.2 Production	-	-	-	-	-	-	11.624.351	-	987.847	-	-	-	-	-	-	-	-	7.336.144	5.276.955	12.612.199
2.3 Electricity, gas, water	-	-	-	-	-	-	868.661	-	7.661	-	-	-	-	-	-	-	-	732.632	123.884	876.516
3 Construction	-	-	-	-	-	-	7.589.747	-	546.871	-	-	-	-	-	-	-	-	7.509.923	825.895	8.135.818
4 Services	20.324.427	-	-	-	-	-	6.938.984	13.236.688	-	1.786.978	-	-	-	-	-	-	-	50.886	2.967.830	21.896.192
4.1 Wholesale and retail trade	-	-	-	-	-	-	8.070.782	-	1.367.633	-	-	-	-	-	-	-	-	5.000	6.490.947	2.907.474
4.2 Hotel, food and beverage services	-	-	-	-	-	-	290.011	-	17.613	-	-	-	-	-	-	-	-	-	272.495	35.128
4.3 Transportation and telecommunications	-	-	-	-	-	-	1.219.256	-	122.338	-	-	-	-	-	-	-	-	-	772.182	549.433
4.4 Financial institutions	20.324.427	-	-	-	-	-	6.938.984	149.919	-	246.018	-	-	-	-	-	-	-	45.886	2.967.830	11.658.617
Real estate and renting services	-	-	-	-	-	-	1.361.984	-	28.156	-	-	-	-	-	-	-	-	2.518.612	871.527	3.390.139
4.5 Self-employment services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.6 Education services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2.455	-	2.465
4.8 Health and social services	-	-	-	-	-	-	-	192.261	-	5.000	-	-	-	-	-	-	-	130.879	56.383	197.262
5 Other	-	-	-	-	-	-	3.584.686	-	427.628	-	-	-	-	-	-	-	-	3.449.265	3.695.552	5.544.817
6 Total	20.324.427	-	-	-	-	-	6.938.984	18.336.397	-	3.971.845	-	-	-	-	-	-	-	1.332.524	50.886	2.967.830
																		41.124.932	32.799.858	73.923.990

1. Receivables from central governments and Central Banks

2. Receivables from regional or local governments

3. Receivables from administrative bodies and non-commercial companies

4. Receivables from institutional development banks

5. Receivables from international organizations

6. Receivables from banks and brokerage houses

7. Receivables from companies

8. Receivables from retail portfolios

9. Receivables secured by mortgage

10. Past due receivables

11. Receivables defined under high-risk category by BRSA

12. Collateralized receivables

13. Interconnection portfolios

14. Short-term receivables from banks, brokerage houses and companies

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																	-	-	-	-	-	-	3.473.251	-	238.940	-	-	-	-	-	-	-	-	1.881.438	1.829.953	3.711.391	
2.1	Mining																	-	-	-	-	-	-	784.085	-	-	-	-	-	-	-	-	-	-	784.085	-	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																	-	-	-	-	-	-	3.347.548	-	197.854	-	-	-	-	-	-	-	-	3.241.348	189.324	2.344.872	
4	Services																	4.836.858	-	-	-	-	-	5.221.722	4.639.862	-	271.553	-	27.648	-	-	-	-	1.265.991.124	11.850.164	4.153.648	17.983.112	
4.1	Wholesale and retail trade																	-	-	-	-	-	-	3.434.862	-	235.146	-	27.648	-	-	-	-	-	2.595.297	1.191.359	3.699.616		
	Hotel, food and beverage services																	-	-	-	-	-	-	37.809	-	19.208	-	-	-	-	-	-	-	76.867	-	76.867		
4.2	Transportation and telecommunications																	-	-	-	-	-	-	1.063.175	-	2.819	-	-	-	-	-	-	-	812.957	283.637	1.095.594		
4.3	Financial institutions																	4.836.858	-	-	-	-	-	5.221.722	1.036.267	-	8.613	-	-	-	-	-	-	1.265.991.124	7.399.636	4.150.133	12.089.788	
	Real estate and renting services																	-	-	-	-	-	-	999.551	-	5.747	-	-	-	-	-	-	-	699.783	236.119	916.302		
4.4	Self-employment services																	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.5	Education services																	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.6	Health and social services																	-	-	-	-	-	-	104.604	-	-	-	-	-	-	-	-	-	104.604	-	104.604		
5	Other																	-	-	-	-	-	-	1.815.917	-	5.816	-	-	-	-	-	-	948	555.499	464.382	1.019.881		
6	Total																	4.836.858	-	-	-	-	-	5.221.722	13.423.540	-	789.613	-	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 companies

4. Receivables from institutional development banks

5. Receivables from international organizations

6. Receivables from banks and brokerage houses

7. Receivables from companies

8. Receivables from retail portfolios

9. Receivables secured by mortgage

10. Past due receivables

11. Receivables defined under high-risk category by BRSA

12. Collateralized receivables

13. Interconnection portfolios

14. Short-term receivables from banks, brokerage houses and companies

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	14.800.001	-	709.400	690.473	4.124.554
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	6.921.707	18.277	-	-	1
7	Receivables from corporates	7.902.150	6.598.654	7.333.296	9.426.935	7.475.363
8	Retail receivables	-	-	-	-	-
9	Receivables secured by mortgages on property	326.834	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	1.332.522	-	-	-	-
15	Other receivables	2.967.828	-	-	-	-
16	Equity share investments	50.886	-	-	-	-
17	Total	33.961.928	6.781.759	8.485.783	11.428.654	15.325.867

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	153.230	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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

II. Explanations on credit risk (continued):

- (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.

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
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
	6	-	-	-	-	-	-
Ratings for short term securitization positions	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
	4	-	-	-	-	-	-
	5	-	-	-	-	-	-
	6	-	-	-	-	-	-
The match-up of the ratings for collective investment funds	1	AAA to AA-	Aaa to Aa3	FCQR: AAA+ to AA- PSFR: AAA+ to AA+ m	-	-	-
	2	A+ to A-	A1 to A3	FCQR: A+ to A- PSFR: A+ to A+ m	-	-	-
	3	BBB+ to BBB-	Baa1 to Baa3	FCQR: BBB+ to BBB- PSFR: BBB+ to BBB+ m	-	-	-
	4	BB+ to BB-	Ba1 to Ba3	FCQR: BB+ to BB- PSFR: BB+ to BB+ m	-	-	-
	5	B+ to B-	B1 to B3	FCQR: B+ to B- PSFR: B+ to B+ m	-	-	-
	6	CCC+ and lower	Caa1 and lower	FCQR: CCC+ and lower PSFR: CCC+ 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										
										Deductions from Shareholders' Equity
Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others (*)	
1 Amount before credit risk mitigation	22.074.715	-	6.905.544	1.737.144	1.747.073	-	41.459.514	-	-	709.130
2 Amount after credit risk mitigation	22.919.425	-	9.991.987	1.619.215	1.691.661	-	37.679.686	-	-	-

(*) 500% risk weight.

December 31, 2024										
										Deductions from Shareholders' Equity
Risk Weights	0%	10%	20%	35%	50%	75%	100%	150%	Others (*)	
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	3.904.002	-	3.372.368	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)

III. EXPLANATIONS ON CREDIT RISK (Continued)

December 31, 2025	Loans		Provisions
	Impaired Value (TFRS 9)		Provisions for Credit Losses (TFRS 9)
	Significant increase in credit risk (Stage 2)	Default (Stage 3)	
Sectors / Counterparties			
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	233.838	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	9.389	104.677	103.424
4.4 Financial institutions	-	-	-
4.5 Real estate and renting services	124.985	-	6.916
4.6 Self-employment services	4.920	2.023	2.029
4.7 Education services	-	-	-
4.8 Health and social services	-	-	-
5 Other	2.741	247	398
6 Total	511.724	388.565	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	34.257.961	656.603	34.914.564
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 Group's possible exposure to the changes in foreign currencies.

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

	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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

III. EXPLANATIONS ON CURRENCY RISK (Continued)

Information on currency risk of the Group:

	EUR	USD	Other FC ^(*)	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	11.448.476	3.177.319	9.807.022	23.932.817
Banks	842.104	2.791.117	3.093.913	6.727.136
Financial assets at fair value through profit and loss ^(****)	-	1.014.227	-	1.014.227
Money market placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	1.215.297	-	1.215.297
Loans and financial lease receivables	6.376.280	6.884.627	8.577.566	21.838.473
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	215	2.995	-	3.210
Total assets	18.667.165	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	-	387.753	-	387.753
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	1.823	1.140.456
Total liabilities	10.434.364	14.963.487	36.165.814	41,463,665
Net balance sheet position	8.232.741	222.095	(15,187,311)	(6,732,475)
Net off balance sheet position				
Derivative financial instruments assets ^(***)	(8,225,177)	(53,503)	15,193,281	6,914,601
Derivative financial instruments assets ^(***)	14.197.369	82.369.199	60.288.260	156.854.828
Derivative financial instruments liabilities ^(***)	22.422.546	82.402.702	45.094.979	149.920.227
Non-cash loans ^(****)	4.450.536	1.522.106	733.753	8.705.895
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)	59,204	(1,925,370)
Derivative financial instruments assets	1.840.484	5.740.477	2.441.729	9.522.690
Derivative financial instruments liabilities	2.925.487	6.141.048	2.191.525	11.458.060
Non-cash loans	991.284	1.964.700	-	2,955,984

^(*) Precious metals are also presented in the "Other FC" 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 December 31, 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).^(****) There is no effect on net off-balance sheet position.^(*****) Derivative financial instruments are included.^(*****) General provisions and derivative financial liabilities are shown.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

The Parent Bank does not have any equity position.

V. EXPLANATIONS ON LIQUIDITY RISK

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

V. EXPLANATIONS ON LIQUIDITY RISK (Continued)

Liquidity Coverage Ratio

		Rate of "Percentage to be taken into account" not Implemented Total Value ^(*)		Rate of "Percentage to be taken into account" Implemented Total Value ^(*)	
	December 31, 2025	TL+FC	FC	TL+FC	FC
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			19,709,474	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	37,276,128	26,884,118	23,203,093	17,734,335
6	Operational Funds Collected	-	-	-	-
7	Non-Operational Funds Collected	28,493,601	18,954,320	14,429,366	9,804,957
8	Other Unsecured Funding	8,782,523	7,929,598	8,782,527	7,929,598
9	Secured funding			-	-
10	Other Cash Outflows	7,870,503	2,534,529	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	1,770,273	649,523	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			26,673,064	20,404,387
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	13,133,705	8,299,032	10,378,064	7,186,961
19	Other contractual cash inflows	1,631,094	1,612,883	1,631,094	1,612,888
20	TOTAL CASH INFLOWS	14,764,799	9,911,915	12,009,158	8,799,849
				Upper limit applied amounts	
21	TOTAL HQLA			19,709,474	14,706,443
22	TOTAL NET CASH OUTFLOWS			14,663,906	11,601,538
23	LIQUIDITY COVERAGE RATIO (%)			134.35	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	225.88	229.36
Date	December 31, 2025	December 31, 2025
Average	134.35	126.73

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

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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	2,631,634
CASH OUTFLOWS				
2 Retail and Small Business Funds Collected	920,565	585,823	92,057	58,683
3 Stable Funds Collected	-	-	-	-
4 Less stable Funds Collected	920,565	585,823	92,057	58,683
5 Unsecured Funding other than Retail and Small Business Customers Deposits	10,568,062	5,152,822	5,936,342	2,779,449
6 Operational Funds Collected	-	-	-	-
7 Non-Operational Funds Collected	9,499,519	4,565,368	4,887,699	2,192,395
8 Other Unsecured Funding	1,068,543	587,034	1,068,543	587,034
9 Secured funding				
10 Other Cash Outflows	16,793	11,326	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			6,041,175	2,849,340
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	31,413	17,394	31,413	17,394
20 TOTAL CASH INFLOWS	4,561,214	2,462,816	3,542,800	2,148,868
			Upper limit applied amounts	
21 TOTAL HQLA			4,301,413	2,631,634
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	350,15	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 3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets							
Cash (cash in hand, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Turkey	12,982,768	13,024,772	-	-	-	-	26,007,540
Banknotes	6,747,381	1,763,000	-	-	-	-	8,510,381
Financial Assets at Fair Value Through Profit and Loss (**)	1,408,800	1,147,565	-	-	-	-	2,556,365
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	5,076	200,477	1,036,346	3,828,451	-	5,130,350
Loans	72,154	5,661,976	8,206,647	26,729,019	13,235,542	347,598	54,302,936
Financial Assets Measured at Amortised Cost	-	-	249,879	500,737	-	-	750,636
Other Assets	-	-	-	-	-	1,800,492	1,800,492
Total Assets	21,211,103	21,602,386	8,407,124	28,125,244	17,564,750	347,598	99,058,700
Liabilities							
Current account and funds collected from banks via participation accounts	4,353	-	-	-	-	-	4,353
Other current and profit sharing accounts	31,577,217	28,960,828	11,894,037	3,314,078	13,094	-	75,669,254
Funds provided from other financial institutions and subordinated loans	-	434,463	365,702	778,132	-	-	1,578,297
Money Market Borrowings	-	-	-	-	-	-	-
Marketable securities issued	-	1,137,263	3,000,000	-	-	-	4,137,263
Miscellaneous payables	-	-	-	-	-	5,633,470	5,633,470
Other liabilities (**)	-	1,048,245	75	21,256	139,370	57,751	12,036,063
Total Liabilities	31,581,570	31,580,799	15,169,814	4,113,466	152,464	57,751	16,402,836
Net Liquidity Gap	(10,370,467)	(9,978,410)	(6,762,690)	24,011,778	17,412,286	289,847	(14,602,344)
Net Off-Balance sheet Position							
Financial Derivative Assets	-	(50,370)	-	-	-	-	(50,370)
Financial Derivative Liabilities	-	137,096,210	-	-	-	-	137,096,210
Non-cash Loans	7,384,675	1,591,623	2,472,269	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	-	34,633,157
Total Liabilities	2,410,561	14,501,550	7,763,461	1,590,258	75,321	30,680	34,633,157
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							
Financial Derivative Assets	-	(7,449)	-	-	-	-	(7,449)
Financial Derivative Liabilities	-	7,680,314	-	-	-	-	7,680,314
Non-cash Loans	-	45,408	251,719	3,820,710	1,614,135	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 Parent Bank's ability to provide stable funding is effective in reducing the funding risk to which it may be exposed. In this form, the headings constitute the net stable funding ratio by applying consideration rates that vary from the most liquid to the least liquid. The ratio of a bank's available stable funding to the required stable funding must be greater than 100%.

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	9.358.491	-	-	-	9.358.491
2 Tier 1 Capital and Tier 2 Capital	9.358.491	-	-	-	9.358.491
3 Other Capital Instruments	-	-	-	-	-
4 Retail-person and Retail Customer Deposits	13.156.842	12.021.335	110.490	-	25.281.878
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	13.156.842	12.021.335	110.490	-	25.281.878
7 Other Obligations	17.932.268	27.782.719	2.695.228	-	25.809.613
8 Operational deposits	-	-	-	-	-
9 Other Obligations	17.932.268	27.782.719	2.695.228	-	25.809.613
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	6.931.660	1.584.616	-	266.078	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	-	-	-	11.095	11.095
14 Available stable funding	-	-	-	-	35.994.082
Required stable funding					
15 High Quality Liquid Assets	-	-	-	-	36.307.585
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	6.369.441	31.349.018	12.635.148	847.095	24.006.933
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	6.369.441	31.349.018	-	-	1.345.132
20 Loans to corporate customers, retail persons and or retail customers, central banks, other than credit agencies and or financial institutions	5.331	31.979.084	12.675.132	-	22.304.674
21 Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22 Residential mortgages	-	-	10.381	847.095	557.322
23 Residential mortgages with a risk weight of less than or equal to 35%	-	-	10.381	847.095	557.322
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	-	-	-	-	12.574.859
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	-	5.518.973	4.725.327
29 Derivative Assets	-	-	-	1.836.604	1.836.604
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	814.548	544.468	485.432	4.717.679	6.023.127
32 Off-balance sheet commitments	-	7.109.168	5.598.529	13.200.257	1.295.231
33 Total Required stable funding	-	-	-	-	38.476.689
34 Net Stable Funding Ratio (%)	-	-	-	-	145,53

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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	125,32
November 30, 2025	128,22
December 31, 2025	145,53
3 Month Average	133,02

December 31, 2024	Unweighted Amount According to Residual Maturity				Total Weighted Amount
	Non Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
Available stable funding					
1 Capital Instruments	7.668.728	-	-	-	7.668.728
2 Tier 1 Capital and Tier 2 Capital	7.668.728	-	-	-	7.668.728
3 Other Capital Instruments	-	-	-	-	-
4 Retail-person and Retail Customer Deposits	574.728	3.974.677	53.849	-	4.547.978
5 Stable Deposits	-	-	-	-	-
6 Less Stable Deposits	574.728	3.974.677	53.849	-	4.547.978
7 Other Obligations	1.825.803	12.330.831	780.253	-	2.448.242
8 Operational deposits	-	-	-	-	-
9 Other Obligations	1.825.803	12.330.831	780.253	-	2.448.242
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	212.532	7.480.209	-	53.447	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	-	-	-	-	-
14 Available stable funding	-	-	-	-	18.659.884
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	22.305.519	8.221.804	987.262	10.872.533
18 Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	475.539	-	886.215	67.788
19 Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	2.800.048	6.316.127	-	-	1.367.428
20 Loans to corporate customers, retail persons and or retail customers, central banks, other than credit agencies and or financial institutions	-	15.913.943	3.270.547	-	9.367.245
21 Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22 Residential mortgages	-	-	257	367.647	29.071
23 Residential mortgages with a risk weight of less than or equal to 35%	-	-	257	367.647	29.071
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	2.341.324
29 Derivative Assets	-	-	-	22.279	22.279
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	187.008	-	-	864.547	1.544.555
32 Off-balance sheet commitments	-	1.045.860	1.983.441	1.566.413	366.785
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 June 30, 2025, leverage ratio of the Parent Bank calculated from the arithmetic average of the last three months is 9,65% (December 31, 2024: 15,68%). Leverage ratio is required to remain minimum 3% as per "Communiqué on Measurement and Evaluation for Leverage Ratios of Banks". In the current period, the total risk amount increased due to the increase in on-balance sheet and off-balance sheet items. Leverage ratio increased compared to the previous period and maintained its strong course above the legal limit of 3%.

	December 31, 2025(*)	December 31, 2024(*)
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	\$4.709.737	29.135.001
2 (Assets deducted from Core capital)	(602.099)	(296.084)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	\$4.107.638	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	24.774.978	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)	24.774.978	15.091.191
Capital and total risk		
13 Core Capital	8.831.730	6.917.686
14 Total risk amount (sum of lines 3, 6, 9 and 12)	132.927.073	44.111.439
Leverage ratio		
15 Leverage ratio (%)	7,82	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)	1.408.800	133.298	1.408.800	133.298
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	5.130.350	964.443	5.130.350	964.443
Financial Assets Measured at Amortised Cost	750.636	391.310	708.176	224.336
Loans and financial lease receivables	54.302.936	23.035.822	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	75.669.254	23.822.573	75.669.254	23.822.573
Funds provided from other financial institutions	1.578.297	1.922.240	1.578.297	1.922.240
Marketable securities issued	3.942.493	-	4.137.263	-
Miscellaneous payables	-	480.631	-	478.935

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 I (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)

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

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, 2024 ^(*)	Level I	Level II	Level III	Total
Financial assets				
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	1,408,800	-	-	1,408,800
Government Securities	-	-	-	-
Equity securities	-	-	15	15
Other Financial Assets	1,408,785	-	-	1,408,785
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	5,130,350	-	-	5,130,350
Equity securities	-	-	-	-
Government Securities	4,980,309	-	-	4,980,309
Other Financial Assets	150,041	-	-	150,041
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 CONSOLIDATED RISK MANAGEMENT

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

Risk Management Department:

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

Risk Management Department: (Continued)

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

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

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

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

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

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

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

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

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

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

Risk Management Department: (Continued)

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

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

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

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

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

a. General Explanations on Risk Management and Risk Weighted Amounts

Risk weighted amounts overview

		Risk Weighted Amount		Minimum capital requirement
		December 31, 2025	December 31, 2024	December 31, 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	37.750.808	14.541.780	3.020.065
2	Standardised approach (SA)	37.750.808	14.541.780	3.020.065
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	2.029.611	64.897	162.369
5	Standardised approach for counterparty credit risk (SA-CCR)	2.029.611	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 – lock-through approach	1.332.522	948	106.602
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)	47.563.873	15.057.976	3.805.111

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IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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)				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	34.518.506	34.518.506	-	-	-	-
Financial assets at fair value through profit and loss	1.408.800	-	-	-	1.408.800	-
Financial Assets at Fair Value through Other Comprehensive Income	5.130.350	5.130.350	-	-	-	-
Financial Assets Measured at Amortised Cost	750.636	750.636	-	-	-	-
Derivative Financial Assets	1.147.585	-	1.147.585	-	-	-
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	3.000	3.000	-	-	-	-
Tangible Assets (Net)	922.256	922.256	-	-	-	250.615
Intangible Assets (Net)	458.515	458.515	-	-	-	458.515
Investment Property (Net)	-	-	-	-	-	708.605
Current Tax Asset	25.088	25.088	-	-	-	-
Deferred Tax Asset	-	-	-	-	-	-
Other Assets	389.633	389.633	-	-	-	-
Total assets	99.058.790	98.502.335	1.347.565	-	1.408.800	1.266.887
Liabilities						
Funds collected	75.675.607	-	-	-	-	75.675.607
Funds borrowed	1.773.067	-	-	-	-	1.773.067
Borrowings from money markets	-	-	-	-	-	-
Securities issued (Net)	3.942.493	-	-	-	-	3.942.493
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	5.633.470	-	-	-	-	5,633,470
Shareholders' equity	9.699.118	-	-	-	-	9,699,118
Total liabilities	99.058.790	-	1,890,687	-	-	99,058,790

^(*) Represents the related 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 CONSOLIDATED RISK MANAGEMENT (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	133.258	15	-	-	133.283	-
Financial Assets at Fair Value through Other Comprehensive Income	964.443	964.443	-	-	-	-
Financial Assets Measured at Amortized 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	235.797	235.797	-	-	-	-
Total assets	34.635.157	34.479.600	22.274	-	133.283	719.890
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 (Net)	-	-	-	-	-	-
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	7.347.090	-	-	-	-	7.347.090
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 CONSOLIDATED 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	Securitization 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)	59.058.499	96.502.334	-	1.147.565	1.408.800
2 Carrying value of liabilities within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	-	-	-	-	-
3 Total net amount within the scope of legal consolidation	59.058.499	96.502.334	-	1.147.565	1.408.800
4 Off balance sheet amounts	359.061.797	17.583.556	-	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	-	(40.161.903)	-	-	-
10 Risk amounts	458.120.496	73.923.989	-	2.537.802	1.408.800

(*) 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	Securitization 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	68.797.690	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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

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

Current Period	Non-performing Loans ⁽⁷⁾	Specific Provision ⁽⁷⁾
Domestic	388.505	388.505
Off-shore Banking Countries	-	-
Other Countries	-	-
General Total	388.505	388.505

⁽⁷⁾ 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.

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

b) Guarantees

The credibility of guarantees 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 - Overview:

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	-	-	-	-	-	-	-

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IX. EXPLANATIONS ON RISK MANAGEMENT (Continued)

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	21,783.865	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	-	-	-	-	-	-	-

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:

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
Risk classes						
1 Receivables from central governments or central banks	20.324.427	-	20.324.427	-	-	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	1.328.188	21,02 %
7 Receivables from corporates	21.941.443	24.520.891	21.941.443	16.394.934	33.213.091	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	425.934	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	1.332.524	-	1.332.524	-	1.332.524	100,00 %
16 Other receivables	2.957.878	-	2.957.878	-	1.092.032	36,78 %
17 Equity share investments	50.884	-	50.884	-	50.884	100,00 %
18 Total	56.340.433	26.315.474	56.340.433	17.583.556	41.091.943	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED 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
Risk classes						
1 Receivables from central governments or central banks	4.830.858	-	4.830.858	-	-	0,00 %
2 Receivables from regional or local governments	-	-	-	-	-	0,00 %
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	0,00 %
4 Receivables from multilateral development banks	-	-	-	-	-	0,00 %
5 Receivables from international organizations	-	-	-	-	-	0,00 %
6 Receivables from banks and brokerage houses	3.197.287	6.240.384	3.197.287	24.456	1.044.343	20,00 %
7 Receivables from corporates	9.996.831	9.829.798	9.996.831	3.426.710	12.319.583	93,27 %
8 Retail receivables	-	-	-	-	-	0,00 %
9 Receivables secured by mortgages on property	343.131	12.499	343.131	6.250	122.019	34,93 %
10 Receivables secured by mortgages on commercial property	323.818	72.825	323.818	36.412	211.457	58,70 %
11 Past due receivables	-	-	-	-	-	0,00 %
12 Receivables defined in high risk category by BRSA	27.648	-	27.648	-	138.238	500,00 %
13 Securities collateralized by mortgages	-	-	-	-	-	0,00 %
14 Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	0,00 %
15 Investments similar to collective investment funds	948	-	948	-	948	100,00 %
16 Other receivables	991.124	-	991.124	-	569.330	57,44 %
17 Equity share investments	1.265	-	1.265	-	1.265	100,00 %
18 Total	21.712.899	16.155.466	21.712.899	3.493.828	14.607.187	

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

c.3.3 Exposures by asset classes and risk weights:

December 31, 2025													Total risk amount (post-CCF and CRM)
Risk Classes/Risk Weighted	0%	10%	20%	25%	35% secured by Property mortgage	50%	75%	100%	150%	250%	Others ^(*)		
1 Receivables from central governments or central banks	20 324 427	-	-	-	-	-	-	-	-	-	-	-	20 324 427
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	-	-	6 746 457	-	-	29 243	-	344 273	-	-	-	-	6 939 963
7 Receivables from corporates	630 927	-	1 118 405	-	-	1 325	-	84 543 740	-	-	-	-	86 584 397
8 Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Receivables secured by mortgages on property	111 229	-	4 632	-	1 619 233	-	-	-	-	-	-	-	1 737 344
10 Receivables secured by mortgages on commercial property	93 564	-	5 105	-	-	1 063 093	-	473 095	-	-	-	-	2 234 800
11 Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Receivables defined in high risk category by IBCSA	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Investments similar to collective investment funds	-	-	-	-	-	-	-	1 332 524	-	-	-	-	1 332 524
16 Other receivables	-	-	-	-	-	-	-	50 886	-	-	-	-	50 886
17 Equity share investments	1 250 281	-	1 56 835	-	-	-	-	1 060 655	-	-	-	-	2 967 828
18 Total	22 938 425	-	16 052 494	-	1 619 233	1 093 661	-	37 422 176	-	-	-	-	73 923 989

(*) 500 % risk weight

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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

December 31, 2024													Total risk amount (post-CCF and CRM)
Risk Classes/Risk Weighted	0%	10%	20%	25%	35% secured by Property mortgage	50%	75%	100%	150%	250%	Others ^(*)		
1 Receivables from central governments or central banks	4 830 858	-	-	-	-	-	-	-	-	-	-	-	4 830 858
2 Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Receivables from banks and brokerage houses	-	-	5 221 722	-	-	8	-	-	-	-	-	-	5 221 723
7 Receivables from corporates	620 620	-	149 741	-	-	267 086	-	12 356 094	-	-	-	-	13 423 541
8 Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Receivables secured by mortgages on property	754	-	-	-	348 623	-	-	-	-	-	-	-	349 382
10 Receivables secured by mortgages on commercial property	-	-	822	-	-	266 132	-	89 206	-	-	-	-	360 210
11 Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Receivables defined in high risk category by IBCSA	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-	-	-	-	1 263	-	-	-	-	1 263
17 Equity share investments	411 770	-	38	-	-	-	-	369 971	-	-	-	-	991 124
18 Total	5 964 902	-	5 372 368	-	348 627	563 239	-	12 990 334	-	-	27 648	-	25 286 718

(*) 500 % risk weight

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED 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, narahaha, 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 CONSOLIDATED RISK MANAGEMENT (Continued)

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

December 31, 2025	Replacement cost	Potential Future exposure	EEPE ⁽¹⁾	Alpha used for computing regulatory exposure at default			EAD post-CRM	RWA
				1,4	2,537,802	2,029,610		
1 Standardised Approach - CCR (for derivatives)	1.140.741	1.397.061						
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

⁽¹⁾ Effective Expected Positive Exposure.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

December 31, 2024			Alpha used for computing regulatory exposure at default	EAD post-CRM	RWA
	Replacement cost	Potential Future exposure			
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.

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	2.537.802	14.761	84.462	99
4. Total subject to the CVA capital obligation	2.537.802	14.761	84.462	99

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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

December 31, 2025												
Risk Classes	Risk Weighted											Total credit exposure [⌚]
	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	-	-	-	-	-	-	1.891.595	-	-	-	-	1.891.595
Retail receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized Securities	-	-	-	-	-	-	-	-	-	-	-	-
Securitization 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	-	1.891.595	-	-	-	-	2.537.802

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

December 31, 2024												
Risk Classes	Risk Weighted											Total credit exposure [⌚]
	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	-	-	-	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-
Total	475.539	-	24.455	-	-	-	60.007	-	-	-	-	560.001

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

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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	-	-	-	-	-

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).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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)	-	7.126	-	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	7.126	10.465	340
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs (total)	-	-	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Non-segregated initial margin	-	-	-	-
19	Pre-funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

e. Information to be announced to public on Securitization:

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

f. Qualitative disclosure on market risk:

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.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

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	1 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

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.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

IX. EXPLANATIONS ON CONSOLIDATED RISK MANAGEMENT (Continued)

- 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

X. EXPLANATIONS ON BUSINESS SEGMENTS:

The Parent 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	11.475.497	2.225.951	13.950.178
Operating Expenses	221.942	8.887.059	1.837.754	10.946.755
Operating Income/Expenses	26.788	2.588.438	388.197	3.003.423
Profit/(Loss) Before Tax	26.788	2.588.438	388.197	3.003.423
Tax Expense	6.426	620.967	93.129	720.522
Current Year Profit/(Loss)	20.362	1.967.471	295.068	2.282.901
Total Assets	1.208.372	50.921.899	46.928.429	99.058.700
Total Liabilities	12.958.647	64.990.411	21.109.642	99.058.700

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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SECTION FIVE

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES RELATED TO ASSETS:

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

	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 CONSOLIDATED FINANCIAL STATEMENTS

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

As of December 31, 2025, the Parent Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, (December 31, 2024: 3% and 33%) depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32% (December 31, 2024: 5% and 30%) depending on the maturity structure of participation funds and other liabilities. 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, 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, 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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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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 Parent Bank has not any nominal investment amount subject to repurchase agreements (December 31, 2024: None).

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

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

	December 31, 2025	
	TL	FC
Investment fund participation certificates (Net)	1.332.522	-
Sukuk	-	-
Equity Securities	15	-
Other	76.263	-
Total	1.408.800	-
	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 Parent Bank does not have any 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).

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)

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

	December 31, 2025
Debt Securities	5.130.824
Quoted on a stock exchange	5.130.824
Unquoted	-
Share Certificates	-
Quoted on a stock exchange	-
Unquoted	-
Impairment Provision (-)	474
Total	5.130.350

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

As of December 31, 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:

	December 31, 2025
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.

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued)**

	December 31, 2024
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.**c. Information related to financial assets measured at amortised cost:**

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

	December 31, 2024
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:

	December 31, 2025
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.

	December 31, 2024
Balance at beginning of period	-
Foreign currency differences on monetary assets	-
Purchases during period	391.310
Disposals through sales and redemptions	-
Impairment provision (-)	-
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 CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****5. Information on derivative financial assets****a. Table of positive differences related to derivative financial assets:**

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

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

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:

Commercial loans with installments	1,459,905
Precious Metals Loans	702,660
Foreign Loans	78,011
Other	4,888

Total 2,245,464

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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	17,347,714	-	-
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".

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on loans (Continued):

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

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	46.304	277.086	323.482

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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	788	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	788	121	876

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. EXPLANATIONS AND NOTES RELATED TO ASSETS (Continued):****6. Information on loans (Continued)****e. Information on commercial loans with installments and corporate credit cards:**

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

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

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

f. Allocation of loans by customers:

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on loans (Continued)

g. Breakdown of domestic and foreign loans:

	December 31, 2025
Domestic loans	51.253.313
Foreign loans	616.331
Total	51.869.644
	December 31, 2024
Domestic loans	22.951.448
Foreign loans	78.011
Total	23.029.459

6. Information on loans (Continued)

e. Loans granted to subsidiaries and associates:

None (December 31, 2024: None).

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

	December 31, 2025
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).

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

L. Disclosures and Notes on the Assets of the Balance Sheet (Continued):

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

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
December 31, 2025			
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	-	-	-

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	-	-	-

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	Group III Loans with limited collectability	Group IV Loans with doubtful collectability	Group V Uncollectable loans
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.

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

7. Information on lease receivables (net) (continued):

	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

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	Restructured	
			Loans with Revised Contract Terms	Refinancing
December 31, 2025				
Financial lease receivables (Net)	2.538.126	46.095	-	-
December 31, 2024				
Financial lease receivables (Net)	4.363	-	-	-

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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 consolidated non financial subsidiaries:

Techdunya 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

			Bank's share percentage- If different voting percentage (%)		Risk share percentage of other shareholders (%)		
Name		Address (City/Country)					
Techdunya Bilişim Teknoloji ve Ticaret A.Ş.		İstanbul/Türkiye	100%			100%	
Total Assets	Shareholde rs' Equity	Total Fixed Assets	Profit Share Income	Securities Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value
23.120	8.317	205	983	-	3.073	244	-

b. Information on subsidiaries within the scope of consolidation:

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

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

	Total Assets	Shareholders' Equity	Total Fixed Assets	Profit Share Income	Current Period Profit/Loss	Prior Years Profit/Loss	Fair Value	Total Assets
1	303.223	301.891	-	66.716	-	101.891	-	-
2	132.981	126.225	-	16.838	-	26.225	-	-
3	1.033	207	-	66	-	47	-	-
4	469.682	447.527	-	72.659	-	97.527	-	-

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

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

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

11. Information on investments in joint-ventures:

None (December 31, 2024: None).

12. Information on tangible assets:

December 31, 2025	Immovables (*)	Leased tangible assets	Vehicles	Other	Assets held for sale	Total
Cost						
Opening balance: January 1, 2024	128.331	-	-	438.250	-	566.581
Additions	223.840	-	-	360.573	-	584.413
Revaluation differences	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
Impairment losses(-)/Reversal of impairment losses	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Ending balance: December 31, 2024	352.171	-	-	798.823	-	1.150.994
Accumulated depreciation (-)						
Opening balance: January 1, 2024	12.681	-	-	62.993	-	75.674
Depreciation expense	28.807	-	-	124.257	-	153.064
Reversal of depreciation of the disposed assets	-	-	-	-	-	-
Transfers	-	-	-	-	-	-
Ending balance: December 31, 2024	41.488	-	-	187.250	-	228.738
Total cost at the end of the year	352.171	-	-	798.823	-	1.150.994
Total accumulated depreciation at the end of the year	(41.488)	-	-	(187.250)	-	(228.738)
Closing net book value	310.683	-	-	611.573	-	922.256

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

December 31, 2024	Immovables ^(*)	Leased tangible assets	Vehicles	Other	Assets held for sale	Total
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).

13. Information on intangible assets:

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

	December 31, 2025	December 31, 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	379.594	239.733
Disposals (-) (net)	0	-
Depreciation expense (-)	133.637	32.750
Closing net book value	458.515	212.558

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

14. Information on investment property:

The Parent 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 Parent 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 Group's other assets balance does not exceed 10% of total assets.

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NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES:

1. Information on funds collected:

a. Information on maturity structure of funds collected:

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	588	-	7,882	80,398	-	1,358,533
III.Current Account other-TL	815,010	-	-	-	-	-	-	-	815,010
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	809,080	-	-	-	-	-	-	-	809,080
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	-	6,520,745	6,068,548	4,692,091	-	1,112,867	-	-	18,394,141
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	6,520,633	5,501,785	4,692,091	-	1,112,867	-	-	17,827,259
Other Institutions	-	122	566,763	-	-	-	-	-	566,885
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non-Trade FC	736,018	-	-	-	-	-	-	-	736,018
VI. Real Persons Participation Accounts Non-Trade FC	-	71,038	809,218	499	-	1,358	349	-	882,572
VII. Other Current Accounts FC	5,771,878	-	-	-	-	-	-	-	5,771,878
Residents in Türkiye-	-	-	-	-	-	-	-	-	-
Corporate	5,613,910	-	-	-	-	-	-	-	5,613,910
Residents Abroad-Corporate	157,968	-	-	-	-	-	-	-	157,968
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	-	-	-	-	-	-	-	-	-
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other- FC	-	615,888	7,782,131	2,570,631	-	4,029	55,803	-	11,034,462
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	7,651,497	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)	31,583,576	10,386,727	22,565,572	9,315,475	-	295,563	1,824,706	-	76,675,607

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on funds collected: (Continued)

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

December 31, 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	11,138	-	-	-	-	-	-	-	11,138
II. Real Persons Participation Accounts Non-Trade TL	-	318,808	236,847	18,317	-	16,849	2,742,366	-	3,153,380
III. Current Account other-TL	228,273	-	-	-	-	-	-	-	228,273
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	225,143	-	-	-	-	-	-	-	225,143
Other Institutions	34	-	-	-	-	-	-	-	34
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	-	8,828,813	1,324,289	2,877,469	-	-	-	-	13,030,571
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	8,828,813	1,324,289	2,877,469	-	-	-	-	13,030,571
Other Institutions	-	-	-	-	-	-	-	-	-
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
V. Real Persons Current Accounts Non-Trade FC	126,880	-	-	-	-	-	-	-	126,880
VI. Real Persons Participation Accounts Non-Trade FC	-	38,811	175,434	39,677	-	-	-	-	251,422
VII. Other Current Accounts FC	1,007,986	-	-	-	-	-	-	-	1,007,986
Residents in Türkiye-Corporate	1,007,187	-	-	-	-	-	-	-	1,007,187
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	-	2,266,563	2,997,856	3,148,771	-	125,615	786,436	-	7,297,631
Public Sector	-	-	-	-	-	-	-	-	-
Commercial Institutions	-	2,267,487	2,750,908	3,148,403	-	125,615	786,436	-	7,048,007
Other Institutions	-	728	246,942	6,358	-	-	-	-	251,826
Commercial and Other Institutions	-	-	-	-	-	-	-	-	-
Banks and Participation Banks	-	-	-	-	-	-	-	-	-
IX. Precious Metals Deposits	972,913	1,549	254,787	297,465	-	11,763	2,428	-	1,639,457
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)	2,436,501	7,285,159	6,695,388	4,411,126	-	154,285	3,471,130	-	25,874,589

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on funds collected: (Continued)

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

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

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
	TL	TL	TL	TL
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	-	-	-	-
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
TL	TL	TL
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: TL 650).

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Information on borrowings:

2.1. Information on banks and other financial institutions:

	December 31, 2025	
	TL	FC
Loans from CBRT	-	-
Loans from domestic banks and institutions	990.544	-
Loans from foreign banks, institutions and funds	-	587.753
Total	990.544	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	990.544	-
Medium and Long-Term	-	587.753
Total	990.544	587.753

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

b. Information on provisions for employee rights:

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

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

	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 provision for severance pay liability in the balance sheet:

	December 31, 2025
Prior period ending balance	13.702
Allocation the in period	13.081
Reversal of provision	-
Actuarial (gain)/loss	1.454
End of Period Balance	28.237

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):**

	December 31, 2024
Prior period ending balance	10.731
Allocation the in period	-
Reversal of provision	(3.560)
Actuarial (gain)/loss	6.531
End of the Period Balance	13.702

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

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

	December 31, 2025	December 31,2024
First and second stage expected loss provisions for non-cash loans	62.000	-
Provisions set aside from the 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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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)**II. EXPLANATIONS AND NOTES RELATED TO LIABILITIES (Continued):****a.2. Information on premiums:**

	December 31, 2025
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

	December 31, 2024
Social security premiums-employee	7.266
Social security premiums-employer	8.758
Bank pension fund premium-employees	-
Bank pension fund premium-employer	-
Pension fund membership fees and provisions-employees	-
Pension fund membership fees and provisions-employer	-
Unemployment insurance-employee	498
Unemployment insurance-employer	996
Other	-
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.

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

	December 31, 2025
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
Ertelemeli Vergi Varlığı (Yükümlülük) (Net)	(79.485)

	December 31, 2024
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	59.419
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 CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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 Parent Bank's other liabilities balance does not exceed 10% of total liabilities.
12. Information on shareholders' equity:
- a. Presentation of paid in capital:
- | | December 31, 2025 |
|-----------------|-------------------|
| Common stock | 7.272.337 |
| Preferred stock | - |
- | | December 31, 2024 |
|-----------------|-------------------|
| Common stock | 5.999.337 |
| Preferred stock | - |
- b. Paid-in capital amount, explanation as to whether the registered share capital system is applicable at the Parent Bank and if so, amount of the registered share capital ceiling:
- The Parent Bank does not apply the registered share capital system.
- c. Information on the share capital increases during the period and their sources; other information on increased capital in the current period:
- At the meeting of the Bank's Board of Directors held on March 11, 2025, it was resolved to increase the Bank's capital from 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 Parent Bank, of predictions to be made by taking into account previous period indicators regarding the Parent Bank's income, profitability and liquidity, and uncertainties regarding such indicators:
- The Parent Bank continues its operations in a profitable manner and majority of the profits are kept in shareholders' equity through transfer to reserves. Moreover, the Parent Bank's shareholders' equity is invested in liquid and earning assets.
- g. Information on privileges given to stocks representing the capital:
- There are no privileges given to stocks representing the capital.

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NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

11. Information on shareholders' equity: (Continued)

h. Information on marketable securities valuation reserve:

	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. Explanations on off balance sheet:

a. Type and amount of irrevocable loan commitments:

	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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	December 31, 2025
Letters of guarantees	25.049.421
Bank loans	41.029
Letters of credit	590.233
Other guarantees and sureties	-
Total	25.680.683

	December 31, 2024
Letters of guarantees	7.335.714
Bank loans	-
Letters of credit	-
Other guarantees and sureties	-
Total	7.335.714

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

	December 31, 2025
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

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NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

	December 31, 2024
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	7,335,714

c. Within the Non-cash Loans:

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

	December 31, 2025
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	25,680,683

	December 31, 2024
Non-cash loans given against cash loans	-
With original maturity of 1 year or less	-
With original maturity of more than 1 year	-
Other non-cash loans	7,335,714
Total	7,335,714

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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	0,60	6,407	0,31
Farming and stockbreeding	107	0,60	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	47,67	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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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	8.205.890	-	-
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 option-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.

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

5. Other

There are letters of guarantee amounting to TL 7.890 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 consolidated financial statements. The effect of these letters of guarantee on the financial statements will be determined according to the outcome of the related lawsuits and is not expected to have a negative impact on the financial statements of the Parent Bank.

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

1. Information on profit share income:

a. Information on profit share income received from loans:

	January 1 - 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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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	112.385	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	944.099	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 CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on profit share expenses:

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

January 1 - December 31, 2025	Profit sharing accounts						Accumulated profit sharing account	Total
	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	More than 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	1.216.104	1.774.534	1.876.714	-	32.847	-	-	4.900.199
Other institutions profit sharing accounts	18.977	180.094	50.311	-	-	-	-	249.382
Total	1.448.432	2.075.532	1.930.037	-	36.858	227.583	5	5.718.447
FC								
Funds collected from banks through current and profit sharing accounts	-	-	-	-	-	-	-	-
Real persons' non-trading profit sharing accounts	1.409	14.404	93	-	7	1	-	15.916
Public sector profit sharing accounts	-	-	-	-	-	-	-	-
Commercial sector profit sharing accounts	26.176	216.193	72.562	-	16.768	840	-	332.739
Other institutions profit sharing accounts	106	49.066	64	-	-	-	-	49.236
Precession metals deposits	12.628	83.540	29.388	-	1.757	5.982	-	136.323
Total	43.349	363.403	102.109	-	18.532	6.823	-	534.216
Grand total	1,491,781	2,438,935	2,032,146	-	55,390	234,406	5	6,252,663

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NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Explanations on profit share expenses: (Continued)

January 1 – December 31, 2024	Profit sharing accounts						Accumulated Profit share account	Total
	Up to 1 month	Up to 3 month	Up to 6 month	Up to 9 month	Up to 1 year	More than 1 year		
Account name								
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	93.093	-	-	-	-	-	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
Previous 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

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	-	-
Total	143.097	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

DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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	824	-
Total	824	-

	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:

	January 1 – December 31, 2025	
	TL	FC
Profit share paid to issued securities	194.770	-
Total	194.770	-

	January 1 – December 31, 2025	
	TL	FC
Profit share paid to issued securities	-	-
Total	-	-

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:

January 1 – December 31, 2025	
Other Fees and Commissions Received	
Banking Service Package Sales Revenues	556.177
Insurance and Brokerage Commissions	126.959
Other	89.403
Total	772.539

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

4. Information on dividend income:

	January 1 – December 31, 2025	
	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	-

	January 1 – December 31, 2024	
	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	-

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

	January 1 – December 31, 2025
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
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	January 1 – December 31, 2024
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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6. Explanations related to other operating income:

	January 1 – December 31, 2025
Reversal of provisions	324.622
Operating lease income	83
Expense reflections	784
Other income	18.785

Total	344.274
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DÜNYA KATILIM BANKASI A.Ş.

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

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

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

	January 1 – December 31, 2024
Reversal of provisions	8.508
Operating lease income	981
Expense reflections	2.860
Other income	376
Total	12.728

7.1. Information on Expected Credit Losses and Other Provision Expenses:

	January 1 – December 31, 2025
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

	January 1 – December 31, 2025
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

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

	January 1 – December 31, 2024
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

DÜNYA KATILIM BANKASI A.Ş.

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on other operating expenses:

	January 1 – December 31, 2025
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 ⁽¹⁾	324.996
Loss on sale of assets	84
Other ⁽²⁾	287.244
Total	1.101.987

	January 1 – December 31, 2024
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 ⁽¹⁾	130.610
Loss on sale of assets	8
Other ⁽²⁾	122.873
Total	432.818

⁽¹⁾ The details of the "Other Expenses" balance under Other Operating Expenses are as follows:

DÜNYA KATILIM BANKASI A.Ş.

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

	January 1 – December 31, 2025
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, portage and small fixture expenses	5.054
Other	65.978
Total	324.996
	January 1 – December 31, 2024
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, portage and small fixture expenses	2.332
Other	11.592
Total	130.610

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

DÜNYA KATILIM BANKASI A.Ş.

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

8. Information on other operating expenses (Continued):

	January 1 – 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	74.895
Total	287.244
	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 3.003.423. Income before tax comprises net profit share income in the amount of TL 5.736.697 and fees and commission income in the amount of TL 740.698. Total other operating expenses amount to TL 1.101.987.

DÜNYA KATILIM BANKASI A.Ş.

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

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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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 Parent Bank has no discontinued operations, there is no tax provision for this purpose.

As of December 31, 2025, the Parent 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 594,635 (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 2,282,901 (December 31, 2024: TL 1,353,642) by deducting tax expense amounting to TL 750,522 (December 31, 2024: TL 262,593) from profit from continued operations amounting to TL 3,003,423 (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 Parent Bank's performance for the period:

None.

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

None.

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. TL 11,861 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.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED 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
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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 (1,416,272) (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 2,929,784 (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.

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

December 31, 2025	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Risk Group of the Group						
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 Group		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Risk Group of the Group						
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 Group's risk group:

Risk Group of the Group	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Group		Other real or legal persons included in the risk group	
	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	13.232	1.496	2.347.242	-	215.748	1.030.705
Profit share expense	824	418	25.533	-	84.090	37.004

DÜNYA KATILIM BANKASI A.Ş.

NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS
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EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

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

For the period January 1 - December 31, 2025 the Group has paid TL 159,633 (January 1 - December 31, 2024: TL 93,312) to top management.

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

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

	Number		Country	Total Assets	Statutory Share Capital
	Domestic Branches	Number of Personnel			
Domestic Branches	25	215			
Foreign Representation Office	-	-	-	-	-
Foreign Branches	-	-	-	-	-
Off-Shore Branches	-	-	-	-	-

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

2. Information on the Parent 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 2025.

IX. EXPLANATIONS RELATED TO SUBSEQUENT EVENTS

None.

DÜNYA KATILIM BANKASI A.Ş.

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

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SECTION SIX

OTHER EXPLANATIONS

I. OTHER EXPLANATIONS REGARDING THE GROUP'S OPERATIONS

None.

DÜNYA KATILIM BANKASI A.Ş.

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

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

SECTION SEVEN

INDEPENDENT AUDITOR'S REPORT

I. EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT:

The Group's consolidated financial statements as of and for the period ended 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.

ANNEXES

- *Additional Tables*
- *GRI Content Index*
- *Disclaimer*
- *Contact*



ADDITIONAL TABLES

Social Performance Indicators

Full-Time Permanent Employees*	2025		2024	
	Women	Men	Women	Men
Total Permanent Employees, Disaggregated by Gender	97	412	81	360
Total Number of Permanent Employees	509		441	

*100% of permanent employees have indefinite-term employment contracts.

Permanent Employees' Distribution by Location, Year, and Gender	2025		2024		
	Location	Women	Men	Women	Men
Head Office		61	234	63	221
Branches		36	178	18	139

Contracted/Subcontracted Employees	2025		2024	
	Women	Men	Women	Men
Total Number of Contracted/Subcontracted Employees Disaggregated by Gender	40	32	-	-
Total Number of Contracted/Subcontracted Employees	72		-	

Permanent Employees by Seniority	2025		2024	
	Women	Men	Women	Men
0-5 Years	49	125	48	128
5-10 Years	25	185	15	79
10 Years and Above	23	102	18	153
Total Number of Employees, Disaggregated by Gender	97	412	81	360
Total Number of Employees	509		441	

Permanent Employees by Age Group	2025		2024	
	Women	Men	Women	Men
Over 50 Years Old	4	17	2	13
Employees Aged 30–50 Years Old	56	285	45	223
Under 30 Years Old	37	110	34	124
Total Number of Employees, Disaggregated by Gender	97	412	81	360
Total Number of Employees	509		441	

Permanent Employees Covered by Social Security	2025		2024	
	Women	Men	Women	Men
Employees Covered by Insurance Benefits (Private Health, Life Insurance, and Individual Retirement Plans)	97	412	80	357

Parental Leave	2025		2024	
	Women	Men	Women	Men
Employees Eligible for Parental Leave	4	24	-	10
Total Number of Employees Eligible for Parental Leave	28		10	
Employees Using Parental Leave	4	24	-	10
Total Number of Employees on Leave	28		10	
Employees Returning to Work After Leave	4	24	-	10

GRI CONTENT INDEX

Statement of Use

Dünya Katılım Bankası has prepared its report observing the GRI Standards, covering the period from January 1, 2025, to December 31, 2025.

GRI 1 Used

GRI 1: FOUNDATION 2021

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
General Disclosures		
GRI 2: General Disclosures 2021	2-1 Organizational details	About the Report, p. 10 About Dünya Katılım Bankası, p. 22
	2-2 Entities included in the organization's sustainability reporting	About the Report, p. 10
	2-3 Reporting period, frequency, and contact point	About the Report, p. 10
	2-4 Restatements of information	About the Report, p. 10
	2-5 External assurance	About the Report, p. 10
	2-6 Activities, value chain and other business relationships	Key Areas of Activity, p. 33 Subsidiaries, p. 44 Sectoral Overview and Assessment of Dünya Katılım's Position, p. 48 Operational Developments, p. 53 Value Generation Model, p. 74 Stakeholder Relations, p. 105
	2-7 Employees	Employee Experience, p. 98
	2-8 Workers who are not employees	Additional Tables, p. 436
	2-9 Governance structure and composition	Board of Directors and Committees, p. 116 Organizational Chart, p. 120
	2-10 Nomination and selection of the highest governance body	Board of Directors and Committees, p. 116
	2-11 Chair of the highest governance body	Board of Directors and Committees, p. 116
	2-12 Role of the highest governance body in overseeing the management of impacts	Board of Directors and Committees, p. 116 Organizational Chart, p. 120
	2-13 Delegation of responsibility for managing impacts	Board of Directors and Committees, p. 116
	2-14 Role of the highest governance body in overseeing the management of impacts	Board of Directors and Committees, p. 116 Sustainability Working Group, p. 56
	2-15 Conflicts of interest	Corporate Ethical Management, p. 138
	2-16 Communication of critical concerns	Corporate Ethical Management, p. 138
	2-17 Collective knowledge of the highest governance body	Board of Directors and Committees, p. 116 Organizational Chart, p. 120
	2-18 Evaluation of the performance of the highest governance body	Board of Directors and Committees, p. 116
	2-19 Remuneration policies	Employee Experience, p. 98
	2-20 Process to determine remuneration	Employee Experience, p. 98

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
General Disclosures		
GRI 2: General Disclosures 2021	2-21 Annual total compensation ratio	Independent Auditor's Report, Unconsolidated Financial Statements, and Notes to the Financial Statements for the Accounting Period Ending December 31, 2025, p.152 Independent Auditor's Report, Consolidated Financial Statements, and Notes to the Financial Statements for the Accounting Period Ending December 31, 2025, p.292
	2-22 Statement on sustainable development strategy	Message from the Chairman of the Board, p. 14 Message from the General Director, p. 16 Sustainability Strategy and Approach, p. 62
	2-23 Policy commitments	Policies, p. 136
	2-24 Embedding policy commitments	Board of Directors and Committees, p. 116 Policies, p. 136
	2-25 Processes to remediate negative impacts	Board of Directors and Committees, p. 116 Sustainability Strategy and Approach, p. 62 Corporate Ethical Management, p. 138
	2-26 Mechanisms for seeking advice and raising concerns	Corporate Ethical Management, p. 138
	2-27 Compliance with laws and regulations	Corporate Ethical Management, p. 138
	2-28 Membership associations	Corporate Social Responsibility, p. 104
	2-29 Approach to stakeholder management	Stakeholder Relations, p. 105
GRI 3: Material Topics 2021	2-30 Collective bargaining agreements	Additional Tables, p. 436
	3-1 Process to determine material topics	Material Topics, p. 64
GRI 3: Material Topics 2021	3-2 List of material topics	Material Topics, p. 64
Economic Performance and Profitability		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Sectoral Overview and Assessment of Dünya Katılım's Position, p. 48
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Financial Highlights, p. 50 Sectoral Overview and Assessment of Dünya Katılım's Position, p. 48
	201-2 Financial implications and other risks and opportunities due to climate change	Sustainability Risk and Opportunity Management, p. 58
Sustainable Supply Chain Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Responsible Sourcing and Supplier Management, p. 107
GRI 204 Procurement Practices 2016	204-1 Proportion of spending on local suppliers	Responsible Sourcing and Supplier Management, p. 107
Ethics and Compliance (Anti-Corruption)		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	Responsible Sourcing and Supplier Management, p. 107 Policies, p. 136

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
Energy Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Combating Climate Change, p. 92
	302-4 Reduction of energy consumption	Combating Climate Change, p. 92
	302-5 Reductions in energy requirements of products and services	Combating Climate Change, p. 92
Water Footprint		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	Combating Climate Change, p. 92
	303-5 Water consumption	Combating Climate Change, p. 92
Emissions (Carbon Footprint)		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Combating Climate Change, p. 92
	305-2 Energy indirect (Scope 2) GHG emissions	Combating Climate Change, p. 92
	305-4 GHG emissions intensity	Combating Climate Change, p. 92
	305-5 Reduction of GHG emissions	Combating Climate Change, p. 92
Natural Resource and Waste Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Contribution to Sustainable Development Goals, p. 68
	306-2 Management of significant waste-related impacts	Contribution to Sustainable Development Goals, p. 68
Employee Health and Rights		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Employee Experience, p. 98
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Additional Tables, p. 436
	401-3 Parental leave	Additional Tables, p. 436

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
Occupational Health and Safety		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Occupational Health and Safety, p. 100
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	Occupational Health and Safety, p. 100
	403-3 Occupational health services	Occupational Health and Safety, p. 100
	403-4 Worker participation, consultation, and communication on occupational health and safety	Occupational Health and Safety, p. 100
	403-5 Worker training on occupational health and safety	Occupational Health and Safety, p. 100
	403-6 Promotion of worker health	Occupational Health and Safety, p. 100
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships 403-8 Workers covered by an occupational health and safety management system	Occupational Health and Safety, p. 100 Occupational Health and Safety, p. 100
Employee Development and Talent Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Employee Experience, p. 98
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Employee Experience, p. 98
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee Experience, p. 98
Equal Rights and Inclusion		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Employee Experience, p. 98
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Employee Experience, p. 98
Cyber Security, Customer and Data Privacy		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Cyber Security, p. 88 Research and Development (R&D) and Innovation, p. 82
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	During the reporting period, no verified complaints concerning customer privacy breaches or customer data loss were reported.
Digital Transformation and Technological Development		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Research and Development (R&D) and Innovation, p. 82
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we are committed to driving digital transformation across our services and processes.	Material Topics, p. 64 Research and Development (R&D) and Innovation, p. 82

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
Human Rights		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Employee Experience, p. 98
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we uphold human rights and conduct our operations with fairness, integrity, and ethical responsibility.	Material Topics, p. 64 Employee Experience, p. 98
Customer-Centric Approach and Service Excellence		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Employee Experience, p. 108
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we prioritize customer needs and consistently deliver high-quality, dependable services.	Material Topics, p. 64 Employee Experience, p. 108
Effective Risk Management		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Sustainability Risk and Opportunity Management, p. 58
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we proactively identify and mitigate potential risks to safeguard and enhance our corporate performance.	Material Topics, p. 64 Sustainability Risk and Opportunity Management, p. 58
Employee Satisfaction		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Employee Experience, p. 98
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we prioritize employee satisfaction and foster a supportive and empowering work environment.	Material Topics, p. 64 Employee Experience, p. 98
Financial Literacy		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Inclusion and Financial Literacy, p. 109
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we promote informed and responsible financial decision-making	Material Topics, p. 64 Inclusion and Financial Literacy, p. 109
Initiatives for Environmental Sustainability		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Sustainability Strategy and Approach, p. 62 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we are committed to acting responsibly to protect and preserve the environment.	Material Topics, p. 64 Sustainability Strategy and Approach, p. 62 Contribution to Sustainable Development Goals, p. 68 s. Combating Climate Change, p. 92

GRI Standards	Disclosure	Page numbers, descriptions and/or URL
Corporate Social Responsibility		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Inclusion and Financial Literacy, p. 109
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we generate enduring value for society and our stakeholders.	Material Topics, p. 64 Corporate Social Responsibility, p. 104 Inclusion and Financial Literacy, p. 109
Environmental and Social Impact Monitoring and Reporting		
GRI 3: Material Topics 2021	3-3 Management of material topics	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92
Dünya Katılım Bankası's Material Topics Statement	At Dünya Katılım Bankası, we monitor our environmental and social performance and report transparently in line with it our commitment to accountability.	Material Topics, p. 64 Contribution to Sustainable Development Goals, p. 68 Combating Climate Change, p. 92 Stakeholder Relations, p. 105

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