

**TÜRKİYE EMLAK KATILIM BANKASI ANONİM ŞİRKETİ**

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

*(CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED CONSOLIDATED  
FINANCIAL STATEMENTS, RELATED DISCLOSURES AND AUDIT REPORT  
ORIGINALLY ISSUED IN TURKISH – SEE SECTION THREE NOTE I.A)*



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

To the General Assembly of Türkiye Emlak Katılım Bankası Anonim Şirketi

**A. Audit of the Consolidated Financial Statements**

**1. Qualified Opinion**

We have audited the accompanying consolidated financial statements of Türkiye Emlak Katılım Bankası Anonim Şirketi (the “Bank”) its consolidated 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, except for the effect of the matter on the consolidated financial statements described in the basis for the qualified opinion section below, 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 Agency and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards (“TFRS”) for those matters not regulated by the aforementioned regulations.



## **2. Basis for Qualified Opinion**

As explained in Section Five Part II. 7.c of Explanations and Notes to the Consolidated Financial Statements; the accompanying consolidated financial statements as at 31 December 2025 include a free provision in total of TL 9,850,000 thousand which consist of TL 7,500,000 thousand provided in the prior periods and TL 2,350,000 thousand recognized in the current period; and related deferred tax amounting to TL 2,955,000 thousand which consists of TL 2,250,000 thousand provided in prior periods and TL 705,000 thousand recognized in the current year by the Bank management, which is not within the requirements of BRSA Accounting and Financial Reporting Legislation. Had this provision not been accounted for, other provisions and deferred tax asset would have decreased by TL 9,850,000 thousand and TL 2,955,000 thousand, respectively; net profit and shareholder's equity would have increased by TL 1,645,000 thousand and TL 6,895,000 thousand respectively as at 31 December 2025.

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 Consolidated 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") issued by POA which is applicable to audits of financial statements of public interest entities, and the ethical requirements regarding independent audit in regulations issued by POA, that are relevant to our audit of the consolidated 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 qualified 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. In addition to the matter described in the Basis for Qualified Opinion Section we have determined the matters described below to be key audit matters to be communicated in our report.

<b><i>Key Audit Matter</i></b>	<b><i>How the key audit matter was addressed in the audit</i></b>
<p><b>Expected credit losses for loans and receivables</b></p> <p>The Group has total expected credit losses provision for loans and receivables amounting to TL 5,174,180 thousand in respect to total loans and receivables amounting to TL 241,567,203 thousand which represents 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 VIII of Section Three, II of Section Four, VIII of Section Four and I.6 of Section Five of the accompanying consolidated financial statements as at 31 December 2025.</p> <p>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.</p>	<p>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 receivables and the calculation of expected credit losses in accordance with the applicable regulations. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p>We checked the appropriateness of matters considered in methodology applied by the Group with IFRS 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. We have assessed interpretation of expert opinion regarding reasonable and supportable forward-looking expectations (including macroeconomic factors).</p>



<b><i>Key Audit Matter</i></b>	<b><i>How the key audit matter was addressed in the audit</i></b>
<p>Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as historical loss experiences, current conditions, macro-economic expectations; the significance of the loans and receivables balances, the classification of loans and receivables as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans and receivables. Therefore, this area is considered as key audit matter.</p>	<p>Our procedures also included the following:</p> <ul style="list-style-type: none"><li>- Together with our financial risk experts, we evaluated and tested reasonableness of the changes in the expected credit loss allowance methodology and the performance of the impairment models used.</li><li>- We checked the suitability and accuracy of the data used in the expected credit loss approach to determine the Group’s impairment allowance.</li><li>- We checked accuracy of resultant expected credit losses calculations on a sample basis.</li><li>- To assess the appropriateness of the Group’s determination of staging for credit risk in the framework of existing regulations, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample.</li><li>- We evaluated the adequacy of the disclosures made in the consolidated financial statements regarding the provision for impairment of loans and receivables.</li></ul>



#### **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 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 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**

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.

### **Additional Paragraph for Convenience Translation**

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 December 2025. Accordingly, the accompanying consolidated financial statements are not intended to present fairly the consolidated financial position, results of operations, changes in equity and cash flows of the Group in accordance with IFRS.

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

Talar Gül, SMMM  
Independent Auditor

İstanbul, 13 February 2026

**CONSOLIDATED FINANCIAL REPORT OF  
TÜRKİYE EMLAK KATILIM BANKASI A.Ş.  
AS OF AND FOR THE NINE-MONTH PERIOD DECEMBER 31, 2025**

Parent Bank's headquarter address : Barbaros Mahallesi, Begonya Sk. No:9A,  
34746 Ataşehir / İstanbul  
Parent Bank's phone number and facsimile : 0 (216) 266 26 26 – 0 (216) 275 25 25  
Parent Bank's website : www.emlakkatilim.com.tr  
Electronic mail contact info : bilgi@emlakkatilim.com.tr

The consolidated Financial report for the nine-month period ended 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 CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- OTHER DISCLOSURES
- INDEPENDENT AUDIT REPORT

Our subsidiaries whose financial statements are consolidated within the framework of this financial report are as follows:

**Subsidiaries**

- Emlak Varlık Kiralama A.Ş.
- Emlak Katılım Varlık Kiralama A.Ş.
- Emlak Katılım Tasarruf Finansman A.Ş.
- Emlak Katılım Portföy Yönetimi A.Ş.

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

**Prof. Dr. Mehmet Emin BİRPINAR**  
Chairman of the Board of  
Directors

**Onur GÖK**  
General Manager

**Mehmet Nuri YAZICI**  
Chairman of the Audit  
Committee

**Volkan Mutlu COŞKUN**  
Member of the Audit  
Committee

**Tuğba GEDİKLİ**  
Executive Vice President  
Responsible of Finance

**Hakan ULUS**  
Statutory Reporting Manager

Contact information of the personnel in charge of the addressing of questions about this financial report:

Name-Surname/Title: Hakan ULUS / Statutory Reporting Manager  
Telephone : 0 (216) 275 24 74  
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# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF December 31, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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### Section One

#### General Informations

#### I. History of the Parent Bank Including its Incorporation Date, Initial Legal Status and Amendments to Legal Status:

Türkiye Emlak Katılım Bankası A.Ş. (“The Parent Bank”) was incorporated in Ankara June 3, 1926 with the name of Emlak ve Eytam Bankası, in accordance with instructions of Mustafa Kemal Atatürk. The aim of establishment of the Parent Bank is to support public construction, to provide necessary loan and to protect orphan’s right. The Parent Bank had restructured on September 1, 1946 and after this date the title of the Parent Bank had changed as Türkiye Emlak Kredi Bankası Anonim Ortaklığı. The Parent Bank had merged with Anadolu Bankası A.Ş. and assumed the title of Türkiye Emlak Bankası A.Ş. as of January 6, 1988.

Denizcilik Bankası A.Ş. had transferred to Türkiye Emlak Bankası A.Ş. with the all of its assets and liabilities on 29 November 1992 and maritime loans were also collected at this Bank.

During the period in which the Türkiye Emlak Bankası A.Ş. operates, in addition to its banking activities has become serious brand in the construction of qualified housing projects in line with the its establishment purpose, and has produced important housing projects in many provinces of Türkiye, especially in İstanbul, Ankara and İzmir. İstanbul-Ataköy, Ataşehir, Bahçeşehir, Mimaroba, Sinanoba, Ankara-Bilkent, Elvankent, Konutkent, İzmir-Gaziemir and Mavişehir projects are included in the Parent Bank’s important projects.

The Parent Bank has entered into a restructuring process with the Law about Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye Halk Bankası A.Ş. and Türkiye Emlak Bankası A.Ş. no. 4603 dated November 21, 2000, and the transition from the public law status to the status of private law has achieved.

According to BRSA’s decision dated July 6, 2001, Türkiye Emlak Bankası A.Ş. was transferred to Türkiye Cumhuriyeti Ziraat Bankası A.Ş. with its assets and liabilities. In this regard, No. 4684 Certain Laws and Delegated Legislation Law Amending the Law No. 4603 and Article 2 of the Law about Türkiye Cumhuriyeti Ziraat Bank, Türkiye Halk Bankası A.Ş. and Türkiye Emlak Bank A.Ş. attached Provisional Article 3 of the Law (3) In accordance with the provisions of paragraph, the permission of Türkiye Emlak Katılım Bankası A.Ş. to accept deposits and perform banking operations came to an end on July 6, 2001.

The Parent Bank’s all assets including banking services, branches, deposits, and commitments and liabilities arising from and banking services were transferred to Ziraat and Halk Bank with the protocol held on July 7, 2001. From this date, the Parent Bank’s permission for banking activities and collection of deposit removed.

Board of Liquidation, Board of Directors and Board of Supervisors of the Parent Bank had established with the extraordinary general assembly held on September 14, 2001, and liquidation process had actually started with the personnel on temporary duty sent by Türkiye Cumhuriyeti Ziraat Bankası A.Ş. As a result of the Parent Bank’s repayment of its debts to the Treasury Department and all other debts after the end of 16 years with the Law of “Some Receivables and Re-Structuring and Certain Laws and Decree Law Amending No. 7020 with the following regulation made in the Law of Türkiye Cumhuriyeti Ziraat Bankası A.Ş., Türkiye Halk Bankası A.Ş. and Türkiye Emlak Bank A.Ş. No. 4603, the liquidation of the Parent Bank has been removed, as of May 27, 2017.

After the liquidation of the Parent Bank, in the General Assembly held on September 3, 2018, the new Articles of Association approved and the status was determined as participation bank. The title of the Parent Bank was registered as Türkiye Emlak Katılım Bankası A.Ş. on September 10, 2018.

The Parent Bank has obtained the operating permission with the decision of the Banking Regulation and Supervision Board dated February 26, 2019 and numbered 8262 published in the Official Gazette dated February 27, 2019 and numbered 30699 and commenced operations as of March 21, 2019.

The Bank, headquartered in İstanbul, has 125 branches in Türkiye as of December 31, 2025 (December 31, 2024: 113). The Bank employs 1,916 staff as of December 31, 2025 (December 31, 2024: 1,713).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

## NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF December 31, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

### General information (Continued):

#### II. The capital structure, management, and supervision of the Parent Bank are held directly or indirectly, individually or jointly, by its partners. If applicable, disclose any changes in these matters during the year and information regarding the group to which it belongs:

The capital of the Parent Bank is TL 1.026.915, 99.99% of which belongs to the Ministry of Treasury and Finance. Apart from the Ministry of Treasury and Finance, T. Emlak Bank A.Ş. Pension and Assistance Fund Foundation (with the liquidation of the Bank, the name of the foundation became T.C. Ziraat Bank A.Ş. and T. Halk Bank A.Ş. Retirement and Assistance Fund Foundation) holds TL 80.57 (in full), and 31 real persons and 2 legal entities hold shares totaling TL 3.38 (in full).

The entire capital of 1.026.915 TL has been paid in full.

The portion of the capital belonging to the Ministry of Treasury and Finance is represented by the Ministry of Environment, Urbanization, and Climate Change.

#### III. Disclosures regarding the shares held by the Chairman and members of the Board of Directors, members of the Audit Committee, and the General Manager and their deputies, if any, in the Parent Bank, and their areas of responsibility:

Name and Surname	Administrative Function and Responsibility	Educational Degree
Prof. Dr. Mehmet Emin BİRPINAR	Chairman of BOD	Doctorate
Prof. Dr. Murat BALCI	Vice Chairman of the Board of Directors	Doctorate
Hasan SUVER	Member of BOD	Master
Mahmut GÜRCAN	Member of BOD	Bachelor
Mehmet Nuri YAZICI	Member of BOD and Chairman of the Audit Committee	Bachelor
Volkan Mutlu COŞKUN	Member of BOD and Member of Audit Committee	Bachelor
Onur GÖK	Member of BOD / General Manager	Master
Tuğba GEDİKLİ	Assistant General Manager Responsible for Finance	Bachelor
Ali Kemal KÜÇÜKCAN	Assistant General Manager Responsible for Treasury and International Banking	Master
Şenol ALTUNDAŞ	Assistant General Manager Responsible for Sales and Marketing	Master
Nihat BULUT	Assistant General Manager Responsible for Credits Risk Management	Bachelor
Bülent KARACALAR	Assistant General Manager Responsible for Credits Allocation	Bachelor
Serkan UMAN	Assistant General Manager Responsible for Digital Banking	Master
Uğur KARA	Assistant General Manager Responsible for Human Resources	Master
Yalçın GÜDÜL	Assistant General Manager Responsible for Law	Bachelor

The Chairman and Members of the Board of Directors of the Parent Bank, the Members of the Audit Committee, and the General Manager and Deputies do not hold any shares in the capital of the Parent Bank. (December 31, 2024: None).

#### IV. Disclosures regarding persons and entities holding qualifying holdings in the Parent Bank:

The Parent Bank's paid in capital amounting to TL 1.026.915 consists of 102.691.549.916 number of shares with a nominal value of TL 0,01 (full) for each share.

Name/Commercial name	Share Amount	Share Ratio	Paid Shares	Unpaid Shares
Ministry of Treasury and Finance	1.026.915	99,99999%	1.026.915	-

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF December 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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**General information (Continued):**

**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. The Parent Bank mainly collects funds through current accounts and through profit sharing accounts based on profit/loss sharing agreement, lends such funds through corporate finance support, retail finance support, finance lease, financing commodity against document and joint investments.

Briefly, the fields of activity of the Parent Bank are specified in the Articles of Association as follows;

- To buy or sell money or capital market instruments on the spot or in the term according to the legislation and interest-free banking principles and to mediate their purchase and sale, to operate in stock exchanges,
- Within the principles of interest-free banking; to allocate funds to the economy, to use loans in cash and non-cash in all types and forms,
- To make financial leasing transactions, to make operational leasing transactions,
- To make all kinds of payment and collection transactions, payment such as travel checks, credit cards the activities of the vehicles, to provide merchant services (POS), consultancy and advising, providing safe deposit services,
- Buying, acquiring, building any kind of real estate and transferring, renting them to other people when necessary and making all kinds of savings on them,
- For Companies and organizations (including insurance companies); giving services of representation, substitution and being agentship,
- To support Agricultural Credit Cooperatives and SMEs, to carry out activities to support urban transformation,
- To carry out portfolio management and management operations,
- Providing custody services,
- The Parent Bank extends non-cash funds in the type of letter of guarantee, loan of acceptance, letter of credit

The field of activity of the Parent Bank is not limited to the transactions written in the articles above. If it is deemed beneficial for the Parent Bank to carry out any other transaction than these transactions, it will depend on the decision of the Board of Directors upon the proposal of the Board of Directors, the approval of the necessary legal authorities and the approval of the decision by the Ministry of Customs and Trade. In this way, the approved decision is added to the Articles of Association.

**VI. Differences Between the Communiqué on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards and Short Explanation About The Institutions Subject To Line-By-Line Method or Proportional Consolidation and Institutions Which Are Deducted From Equity or Not Included in These Three Methods:**

The Bank consolidates the financial statements of its subsidiaries -Emlak Varlık Kiralama A.Ş., Emlak Katılım Varlık Kiralama A.Ş., Emlak Katılım Tasarruf Finansman A.Ş. and Emlak Katılım Portföy Yönetimi A.Ş.- using the full consolidation method.

**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**

### **CONSOLIDATED FINANCIAL STATEMENTS**

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

ASSETS	Note (Fifth Section)	THOUSAND TL			THOUSAND TL		
		CURRENT PERIOD (31/12/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	Total	TL	FC	Total
<b>I. FINANCIAL ASSETS (NET)</b>		<b>32.109.212</b>	<b>115.993.541</b>	<b>148.102.753</b>	<b>21.383.040</b>	<b>66.606.163</b>	<b>87.989.203</b>
<b>1.1 Cash and cash equivalents</b>		<b>10.186.991</b>	<b>101.672.815</b>	<b>111.859.806</b>	<b>12.938.156</b>	<b>58.860.909</b>	<b>71.799.065</b>
1.1.1 Cash and Balances with Central Bank	(1)	10.182.621	82.043.241	92.225.862	12.906.549	40.354.160	53.260.709
1.1.2 Banks	(2)	5.998	19.674.965	19.680.963	33.684	18.549.373	18.583.057
1.1.3 Money Market Placements		-	-	-	-	-	-
1.1.4 Expected Loss Provisions (-)		1.628	45.391	47.019	2.077	42.624	44.701
<b>1.2 Financial Assets Measured at Fair Value Through Profit/Loss (FVTPL)</b>	(3)	<b>10.891.633</b>	<b>7.406.573</b>	<b>18.298.206</b>	<b>1.778</b>	<b>2.433.176</b>	<b>2.434.954</b>
1.2.1 Government Debt Securities		2.483	7.122.677	7.125.160	1.778	2.208.759	2.210.537
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		10.889.150	283.896	11.173.046	-	224.417	224.417
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income (FVOCI)</b>	(4)	<b>10.973.942</b>	<b>6.891.940</b>	<b>17.865.882</b>	<b>8.441.914</b>	<b>5.232.150</b>	<b>13.674.064</b>
1.3.1 Government Debt Securities		10.966.283	6.884.917	17.851.200	8.434.255	5.227.022	13.661.277
1.3.2 Equity Securities		7.659	7.023	14.682	7.659	5.128	12.787
1.3.3 Other Financial Assets		-	-	-	-	-	-
<b>1.4 Derivative Financial Assets</b>	(5)	<b>56.646</b>	<b>22.213</b>	<b>78.859</b>	<b>1.192</b>	<b>79.928</b>	<b>81.120</b>
1.4.1 Derivative Financial Assets Measured at FVTPL		56.646	22.213	78.859	1.192	79.928	81.120
1.4.2 Derivative Financial Assets Measured at FVOCI		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)</b>		<b>167.477.466</b>	<b>86.630.485</b>	<b>254.107.951</b>	<b>80.833.282</b>	<b>49.102.259</b>	<b>129.935.541</b>
<b>2.1 Loans</b>	(6)	<b>157.594.202</b>	<b>77.092.537</b>	<b>234.686.739</b>	<b>70.581.089</b>	<b>44.993.683</b>	<b>115.574.772</b>
<b>2.2 Lease Receivables</b>	(8)	<b>2.199.504</b>	<b>4.680.960</b>	<b>6.880.464</b>	<b>109.763</b>	<b>324.754</b>	<b>434.517</b>
<b>2.3 Other Financial Assets Measured at Amortized Cost</b>	(7)	<b>11.992.686</b>	<b>5.745.988</b>	<b>17.738.674</b>	<b>11.009.290</b>	<b>4.079.829</b>	<b>15.089.119</b>
2.3.1 Government Debt Securities		11.992.686	5.745.988	17.738.674	11.009.290	4.079.829	15.089.119
2.3.2 Other Financial Assets		-	-	-	-	-	-
<b>2.4 Expected Loss Provisions (-)</b>	(6)	<b>4.308.926</b>	<b>889.000</b>	<b>5.197.926</b>	<b>866.860</b>	<b>296.007</b>	<b>1.162.867</b>
<b>III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(9)	<b>1.621.299</b>	<b>-</b>	<b>1.621.299</b>	<b>166.063</b>	<b>-</b>	<b>166.063</b>
3.1 Asset Held for Sale		1.621.299	-	1.621.299	166.063	-	166.063
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
<b>IV. PARTNERSHIP INVESTMENTS</b>		<b>90.000</b>	<b>-</b>	<b>90.000</b>	<b>67.500</b>	<b>-</b>	<b>67.500</b>
<b>4.1 Associates (Net)</b>	(10)	<b>90.000</b>	<b>-</b>	<b>90.000</b>	<b>67.500</b>	<b>-</b>	<b>67.500</b>
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90.000	-	90.000	67.500	-	67.500
<b>4.2 Subsidiaries (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.2.1 Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
<b>4.3 Joint Ventures (Net)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (NET)</b>	(11)	<b>5.641.525</b>	<b>-</b>	<b>5.641.525</b>	<b>1.146.340</b>	<b>-</b>	<b>1.146.340</b>
<b>VI. INTANGIBLE ASSETS (NET)</b>	(12)	<b>375.370</b>	<b>-</b>	<b>375.370</b>	<b>548.057</b>	<b>-</b>	<b>548.057</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		375.370	-	375.370	548.057	-	548.057
<b>VII. INVESTMENT PROPERTY (NET)</b>	(13)	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>VIII. CURRENT TAX ASSET</b>		<b>26.253</b>	<b>-</b>	<b>26.253</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>IX. DEFERRED TAX ASSETS</b>	(14)	<b>5.435.410</b>	<b>-</b>	<b>5.435.410</b>	<b>4.487.028</b>	<b>-</b>	<b>4.487.028</b>
<b>X. OTHER ASSETS</b>	(15)	<b>2.204.363</b>	<b>296.432</b>	<b>2.500.795</b>	<b>3.033.779</b>	<b>71.937</b>	<b>3.105.716</b>
<b>TOTAL ASSETS</b>		<b>214.980.898</b>	<b>202.920.458</b>	<b>417.901.356</b>	<b>111.665.089</b>	<b>115.780.359</b>	<b>227.445.448</b>

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

LIABILITIES	Note (Fifth Section-II)	THOUSAND TL			THOUSAND TL		
		CURRENT PERIOD (31/12/2025)			PRIOR PERIOD (31/12/2024)		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>I. FUNDS COLLECTED</b>	(1)	124.208.531	185.426.180	309.634.711	63.254.192	103.382.306	166.636.498
<b>II. FUNDS BORROWED</b>	(2)	8.689.140	6.723.871	15.413.011	188.750	2.223.080	2.411.830
<b>III. MONEY MARKET FUNDS</b>		-	395.438	395.438	-	-	-
<b>IV. SECURITIES ISSUED (Net)</b>	(3)	18.426.291	-	18.426.291	15.432.580	-	15.432.580
<b>V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VI. DERIVATIVE FINANCIAL LIABILITIES</b>		107.685	6.934	114.619	13.085	17.487	30.572
6.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss	(4)	107.685	6.934	114.619	13.085	17.487	30.572
6.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	(6)	-	-	-	-	-	-
<b>VII. LEASE PAYABLES (NET)</b>	(5)	1.220.599	-	1.220.599	739.965	-	739.965
<b>VIII. PROVISIONS</b>	(7)	12.008.489	1.703.749	13.712.238	9.460.439	661.743	10.122.182
8.1 General Provisions		-	-	-	-	-	-
8.2 Reserve for Employee Benefits		1.783.585	-	1.783.585	1.416.000	-	1.416.000
8.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
8.4 Other Provisions		10.224.904	1.703.749	11.928.653	8.044.439	661.743	8.706.182
<b>IX. CURRENT TAX LIABILITY</b>	(8)	3.339.158	-	3.339.158	2.185.238	-	2.185.238
<b>X. DEFERRED TAX LIABILITY</b>		118.522	-	118.522	-	-	-
<b>XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)</b>	(9)	-	-	-	-	-	-
11.1 Held for Sale Purpose		-	-	-	-	-	-
11.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XII. SUBORDINATED DEBT INSTRUMENTS</b>	(10)	-	10.675.109	10.675.109	-	7.664.460	7.664.460
12.1 Loans		-	10.675.109	10.675.109	-	7.664.460	7.664.460
12.2 Other Debt Instruments		-	-	-	-	-	-
<b>XIII. OTHER LIABILITIES</b>	(11)	10.708.764	433.245	11.142.009	3.857.577	134.470	3.992.047
<b>XIV. SHAREHOLDERS' EQUITY</b>	(12)	33.642.087	67.564	33.709.651	18.152.474	77.602	18.230.076
14.1 Paid-in capital		1.026.915	-	1.026.915	1.026.915	-	1.026.915
14.2 Capital Reserves		23.423	-	23.423	10.016	-	10.016
14.2.1 Share Premium		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserve		23.423	-	23.423	10.016	-	10.016
14.3 Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		(7.222)	-	(7.222)	(12.722)	-	(12.722)
14.4 Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		(279.603)	67.564	(212.039)	(204.743)	77.602	(127.141)
14.5 Profit Reserves		17.287.805	-	17.287.805	8.563.985	-	8.563.985
14.5.1 Legal Reserves		1.119.799	-	1.119.799	684.762	-	684.762
14.5.2 Status Reserves		-	-	-	-	-	-
14.5.3 Extraordinary Reserves		16.168.006	-	16.168.006	7.879.223	-	7.879.223
14.5.4 Other Profit Reserves		-	-	-	-	-	-
14.6 Income or (Loss)		15.590.769	-	15.590.769	8.769.023	-	8.769.023
14.6.1 Prior Periods' Income or (Loss)		45.204	-	45.204	41.542	-	41.542
14.6.2 Current Period Income or (Loss)		15.545.565	-	15.545.565	8.727.481	-	8.727.481
<b>TOTAL LIABILITIES</b>		<b>212.469.266</b>	<b>205.432.090</b>	<b>417.901.356</b>	<b>113.284.300</b>	<b>114.161.148</b>	<b>227.445.448</b>

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

STATEMENT OF OFF BALANCE SHEET	Note (Fifth Section-III)	THOUSAND TL			THOUSAND TL		
		CURRENT PERIOD			PRIOR PERIOD		
		(31/12/2025)			(31/12/2024)		
		TL	FC	Total	TL	FC	Total
<b>A. OFF BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>34.193.626</b>	<b>29.974.671</b>	<b>64.168.297</b>	<b>25.140.068</b>	<b>25.695.365</b>	<b>50.835.433</b>
<b>I. GUARANTEES AND SURETIES</b>	<b>(1)</b>	<b>29.506.364</b>	<b>18.822.072</b>	<b>48.328.436</b>	<b>22.828.675</b>	<b>9.710.404</b>	<b>32.539.079</b>
1.1 Letters of Guarantees		29.454.421	10.314.646	39.769.067	22.820.009	7.252.127	30.072.136
1.1.1 Guarantees Subject to State Tender Law		-	-	-	-	-	-
1.1.2 Guarantees Given for Foreign Trade Operations		-	-	-	-	-	-
1.1.3 Other Letters of Guarantee		29.454.421	10.314.646	39.769.067	22.820.009	7.252.127	30.072.136
1.2 Bank Loans		6.054	220.846	226.900	4.847	168.863	173.710
1.2.1 Import Letter of Acceptances		6.054	220.846	226.900	4.847	168.863	173.710
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letter of Credits		45.889	8.282.136	8.328.025	3.819	2.289.414	2.293.233
1.3.1 Documentary Letter of Credits		45.889	8.282.136	8.328.025	3.819	2.289.414	2.293.233
1.3.2 Other Letter of Credits		-	-	-	-	-	-
1.4 Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5 Endorsements		-	-	-	-	-	-
1.5.1 Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2 Other Endorsements		-	-	-	-	-	-
1.6 Other Guarantees		-	4.444	4.444	-	-	-
1.7 Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>(1)</b>	<b>1.670.190</b>	<b>5.928.010</b>	<b>7.598.200</b>	<b>925.397</b>	<b>1.778.522</b>	<b>2.703.919</b>
2.1 Irrevocable Commitments		1.670.190	5.928.010	7.598.200	925.397	1.778.522	2.703.919
2.1.1 Asset Purchase and Sale Commitments		685.008	5.166.325	5.851.333	257.030	1.151.923	1.408.953
2.1.2 Share Capital Commitment to Associates and Subsidiaries		-	-	-	22.500	-	22.500
2.1.3 Loan Granting Commitments		226.311	-	226.311	116.272	-	116.272
2.1.4 Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5 Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6 Payment Commitment for Cheques		630.085	-	630.085	457.605	-	457.605
2.1.7 Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8 Commitments for Credit Card Expenditure Limits		-	-	-	-	-	-
2.1.8 Commitments for Promotions Related with Credit Cards and Banking Activities		128.786	-	128.786	71.990	-	71.990
2.1.9 Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.9 Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.10 Other Irrevocable Commitments		-	-	-	-	-	-
2.1.11 Revocable Commitments		-	-	-	-	-	-
2.1.12 Revocable Loan Granting Commitments		-	761.685	761.685	-	626.599	626.599
2.2 Other Revocable Commitments		-	-	-	-	-	-
2.2.1 Irrevocable Commitments		-	-	-	-	-	-
2.2.2 Asset Purchase and Sale Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>3.017.072</b>	<b>5.224.589</b>	<b>8.241.661</b>	<b>1.385.996</b>	<b>14.206.439</b>	<b>15.592.435</b>
3.1 Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1 Fair Value Hedge		-	-	-	-	-	-
3.1.1 Cash Flow Hedge		-	-	-	-	-	-
3.1.2 Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.1.3 Held for Trading Transactions		-	-	-	-	-	-
3.1.3 Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2 Forward Foreign Currency Transactions-Buy	<b>(3)</b>	3.017.072	5.224.589	8.241.661	1.385.996	14.206.439	15.592.435
3.2.1 Forward Foreign Currency Transactions-Sell		3.017.072	2.649.489	5.666.561	44.101	5.138.970	5.183.071
3.2.1.1 Other Forward Buy/Sell Transactions		415.342	2.327.882	2.743.224	22.043	2.595.364	2.617.407
3.2.1.2 Other		2.601.730	321.607	2.923.337	22.058	2.543.606	2.565.664
3.2.2 Derivative Financial Instruments for Hedging Purposes		-	2.575.100	2.575.100	1.341.895	9.067.469	10.409.364
3.3 Fair Value Hedge		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)</b>		<b>2.074.028.737</b>	<b>156.032.024</b>	<b>2.230.060.761</b>	<b>1.192.003.347</b>	<b>87.120.421</b>	<b>1.279.123.768</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>54.144.218</b>	<b>24.878.607</b>	<b>79.022.825</b>	<b>37.467.026</b>	<b>14.628.132</b>	<b>52.095.158</b>
4.1 Assets Under Management		-	-	-	-	-	-
4.2 Investment Securities Held in Custody		22.875.780	3.218.615	26.094.395	14.674.350	2.065.950	16.740.300
4.3 Cheques Received for Collection		15.214.890	774.823	15.989.713	10.185.548	218.873	10.404.421
4.4 Commercial Notes Received for Collection		1.132.596	-	1.132.596	1.180.631	-	1.180.631
4.5 Other Assets Received for Collection		-	-	-	-	-	-
4.6 Assets Received for Public Offering		-	-	-	-	-	-
4.7 Other Items Under Custody		28.806	185.150	213.956	51.748	-	51.748
4.8 Custodians		14.892.146	20.700.019	35.592.165	11.374.749	12.343.309	23.718.058
<b>V. PLEDGED ITEMS</b>		<b>2.019.884.519</b>	<b>131.153.417</b>	<b>2.151.037.936</b>	<b>1.154.536.321</b>	<b>72.492.289</b>	<b>1.227.028.610</b>
5.1 Marketable Securities		23.834.610	-	23.834.610	9.570.400	-	9.570.400
5.2 Guarantee Notes		-	-	-	-	-	-
5.3 Commodity		15.163.910	9.097.955	24.261.865	11.905.088	3.152.112	15.057.200
5.4 Warranty		-	-	-	-	-	-
5.5 Properties		180.979.997	-	180.979.997	161.965.468	-	161.965.468
5.6 Other Pledged Items		1.799.906.002	122.055.462	1.921.961.464	971.095.365	69.340.177	1.040.435.542
5.7 Pledged Items-Depository		-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)</b>		<b>2.108.222.363</b>	<b>186.006.695</b>	<b>2.294.229.058</b>	<b>1.217.143.415</b>	<b>112.815.786</b>	<b>1.329.959.201</b>

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

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

STATEMENT OF PROFIT AND LOSS	Note (Fifth Section- IV)	THOUSAND TL	THOUSAND TL
		Current Period 1 January – 31 December 2025	Prior Period 1 January – 31 December 2024
<b>I. PROFIT SHARE INCOME</b>	<b>(1)</b>	<b>55.141.902</b>	<b>33.590.444</b>
1.1 Profit Share on Loans		46.424.348	25.541.726
1.2 Income Received from Reserve Deposits		1.796.390	2.113.923
1.3 Income Received from Banks		11.696	34.053
1.4 Income Received from Money Market Placements		129.784	-
1.5 Income Received from Marketable Securities Portfolio		6.128.582	5.754.730
1.5.1 Financial Assets at Fair Value Through Profit and Loss		459.237	177.958
1.5.2 Financial Assets at Fair Value through Other Comprehensive Income		3.182.803	3.221.716
1.5.3 Financial Assets Measured at Amortised Cost		2.486.542	2.355.056
1.6 Finance Lease Income		525.992	67.080
1.7 Other Profit Share Income		125.110	78.932
<b>II. PROFIT SHARE EXPENSE (-)</b>	<b>(2)</b>	<b>37.128.503</b>	<b>24.687.443</b>
2.1 Expense on Profit Sharing Accounts		29.349.524	18.904.116
2.2 Profit Share Expense on Funds Borrowed		2.045.376	363.434
2.3 Profit Share Expense on Money Market Borrowings		309.351	93.154
2.4 Expense on Securities Issued		5.201.884	5.241.588
2.5 Lease Profit Share Expense		148.392	85.151
2.6 Other Profit Share Expenses		73.976	-
<b>III. NET PROFIT SHARE INCOME (I – II)</b>		<b>18.013.399</b>	<b>8.903.001</b>
<b>IV. NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		<b>5.462.134</b>	<b>2.488.578</b>
4.1 Fees and Commissions Received		6.000.664	2.660.234
4.1.1 Non-Cash Loans		408.977	300.640
4.1.2 Other	(3)	5.591.687	2.359.594
4.2 Fees and Commissions Paid (-)		538.530	171.656
4.2.1 Non-Cash Loans		1.080	604
4.2.2 Other	(3)	537.450	171.052
<b>V. DIVIDEND INCOME</b>	<b>(4)</b>	<b>-</b>	<b>-</b>
<b>VI. NET TRADING INCOME</b>	<b>(5)</b>	<b>14.254.395</b>	<b>12.901.710</b>
6.1 Capital Market Transaction Gains / (Losses)		159.513	4.179
6.2 Gains/ (Losses) from Derivative Financial Instruments		(824.733)	1.819.245
6.3 Foreign Exchange Gains / (Losses)		14.919.615	11.078.286
<b>VII. OTHER OPERATING INCOME</b>	<b>(6)</b>	<b>3.014.710</b>	<b>1.020.684</b>
<b>VIII. TOTAL OPERATING PROFIT (III+IV+V+VI+VII)</b>		<b>40.744.638</b>	<b>25.313.973</b>
<b>IX. PROVISION FOR EXPECTED LOSS (-)</b>	<b>(7)</b>	<b>4.609.091</b>	<b>1.031.760</b>
<b>X. OTHER PROVISION EXPENSES (-)</b>	<b>(7)</b>	<b>3.447.466</b>	<b>5.756.729</b>
<b>XI. PERSONNEL EXPENSES (-)</b>		<b>6.024.378</b>	<b>3.997.017</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	<b>(8)</b>	<b>4.342.879</b>	<b>2.388.623</b>
<b>XIII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)</b>		<b>22.320.824</b>	<b>12.139.844</b>
<b>XIV. INCOME RESULTED FROM MERGERS</b>		<b>-</b>	<b>-</b>
<b>GAIN/LOSS ON NET MONETARY POSITION</b>		<b>-</b>	<b>-</b>
<b>XV. PROFIT/LOSS FROM PARTNERSHIPS USING THE EQUITY METHOD</b>		<b>-</b>	<b>-</b>
<b>XVI. PROFIT/LOSS BEFORE TAXES (XIII+...+XV)</b>		<b>-</b>	<b>-</b>
<b>XVII. PROVISION FOR TAXES (±)</b>		<b>22.320.824</b>	<b>12.139.844</b>
<b>XVIII. TAX PROVISION FOR CONTINUING OPERATIONS (±)</b>	<b>(10)</b>	<b>6.775.259</b>	<b>3.412.363</b>
18.1 Current Tax Provision		7.647.109	5.767.429
18.2 Deferred Tax Expense (+)		6.401.261	2.747.299
18.3 Deferred Tax Income (-)		7.273.111	5.102.365
<b>XIX. NET OPERATING PROFIT/LOSS AFTER TAXES (XVI±XVII)</b>	<b>(9)</b>	<b>15.545.565</b>	<b>8.727.481</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		<b>-</b>	<b>-</b>
20.1 Income from Assets Held for Sale		-	-
20.2 Income from Sale of Associates, Subsidiaries and Joint-Ventures		-	-
20.3 Income from Other Discontinued Operations		-	-
<b>XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		<b>-</b>	<b>-</b>
21.1 Expenses on Assets Held for Sale		-	-
21.2 Expenses on Sale of Associates, Subsidiaries and Joint-Ventures		-	-
21.3 Expenses from Other Discontinued Operations		-	-
<b>XXII. PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XIX-XX)</b>		<b>-</b>	<b>-</b>
<b>XXIII. PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>-</b>	<b>-</b>
23.1 Current Tax Provision		-	-
23.2 Deferred Tax Expense (+)		-	-
23.3 Deferred Tax Income (-)		-	-
<b>XXIV. NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		<b>-</b>	<b>-</b>
<b>XXV. NET PROFIT/LOSS (XVIII+XXIII)</b>		<b>15.545.565</b>	<b>8.727.481</b>
25.1 Earnings Per Share		15.545.565	8.727.481
<b>25.2 PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XIX-XX)</b>		<b>-</b>	<b>-</b>
<b>PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)</b>		<b>0.15138</b>	<b>0,08473</b>

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.****CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF DECEMBER 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	THOUSAND TL	THOUSAND TL
	Current Period (01/01/2025-31/12/2025)	Prior Period (01/01/2024- 31/12/2024)
<b>I. CURRENT PERIOD PROFIT/LOSS</b>	<b>15.545.565</b>	<b>8.727.481</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>	<b>(79.398)</b>	<b>(923.778)</b>
<b>2.1 Other Income/Expense Items not to be Recycled to Profit or Loss</b>	<b>5.500</b>	<b>(9.837)</b>
2.1.1 Revaluation Surplus on Tangible Assets	-	-
2.1.2 Revaluation Surplus on Intangible Assets	-	-
2.1.3 Defined Benefit Plans' Actuarial Gains/Losses	(531)	(14.053)
2.1.4 Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
Deferred Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	-	-
2.1.5 Revaluation Surplus on Tangible Assets	-	-
Revaluation Surplus on Intangible Assets	6.031	4.216
<b>2.2 Other Income/Expense Items to be Recycled to Profit or Loss</b>	<b>(84.898)</b>	<b>(913.941)</b>
2.2.1 Translation Differences	-	-
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at Fair Value through Other Comprehensive Income	(56.153)	(1.399.067)
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	-	-
Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	(14.967)	74.501
2.2.6 Gains/losses from Cash Flow Hedges	(13.778)	410.625
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>15.466.167</b>	<b>7.803.703</b>

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

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

## CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF DECEMBER 31, 2025

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

CHANGES IN EQUITY		Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss						Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss						Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Except for Minority shares	Minority Shares	Total Shareholders' Equity
Current Period (01/01/2025-31/12/2025)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	7	8	9						
I.	Balances at Beginning Period	1.026.915	-	-	10.016	-	(12.722)	-	-	(207.943)	80.802	8.563.985	41.543	8.727.481	18.230.077	-	18.230.077		
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)	1.026.915	-	-	10.016	-	(12.722)	-	-	(207.943)	80.802	8.563.985	41.543	8.727.481	18.230.077	-	18.230.077		
IV.	Total Comprehensive Income	-	-	-	-	-	5.500	-	-	(50.181)	(34.717)	-	-	15.545.565	15.466.167	-	15.466.167		
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VII.	Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
X.	Other Changes	-	-	-	13.407	-	-	-	-	-	-	-	-	-	13.407	-	13.407		
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	8.723.820	3.661	(8.727.481)	-	-	-		
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	8.723.820	(23.089)	(8.700.731)	-	-	-	-		
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	26.750	(26.750)	-	-	-		
	Balances at end of the period (III+IV...+X+XI)	1.026.915	-	-	23.423	-	(7.222)	-	-	(258.124)	46.085	17.287.805	45.204	15.545.565	33.709.651	-	33.709.651		

1. Non-current assets accumulated revaluation increases/decreases,
2. Accumulated remeasurement gains/losses of defined benefit plans,
3. Other (Accumulated amounts of other comprehensive income items that will not be classified as profit/loss from investments valued using the equity method and other comprehensive income items that will not be reclassified as other profit or loss)
4. Foreign currency translation differences,
5. Accumulated revaluation and/or reclassification gains/losses of financial assets whose fair value differences are reflected in other comprehensive income,
6. Other (Cash flow hedge gains/losses, shares of other comprehensive income from investments measured using the equity method that will be classified in profit or loss, and accumulated amounts of other comprehensive income items that will be reclassified to profit or loss).

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF DECEMBER 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

CHANGES IN EQUITY		Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss						Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss						Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Except for Minority shares	Minority Shares	Total Shareholders' Equity
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	1	2	3	4	5	6	Profit Reserves						
Current Period (01/01/2024-31/12/2024)																		
<b>I.</b>	<b>Balances at Beginning Period</b>	1.026.915	-	-	39.272	-	2.987	-	-	780.499	-	3.434.584	4.133	5.143.855	10.432.245	-	10.432.245	
<b>II.</b>	<b>Correction made as per IAS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	3.434.584	4.133	5.143.855	10.432.245	-	10.432.245	
<b>III.</b>	<b>Adjusted Balances at Beginning of Period (I+II)</b>	1.026.915	-	-	39.272	-	2.987	-	-	780.499	-	-	-	8.727.481	7.797.831	-	7.797.831	
<b>IV.</b>	<b>Total Comprehensive Income</b>	-	-	-	-	-	(15.709)	-	-	(988.442)	74.501	-	-	-	-	-	-	
<b>V.</b>	<b>Capital Increase in Cash</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>VI.</b>	<b>Capital Increase from Internal Sources</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>VII.</b>	<b>Adjustments to Paid-in Capital</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>VIII.</b>	<b>Convertible Bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>IX.</b>	<b>Subordinated Liabilities</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>X.</b>	<b>Other Changes</b>	-	-	-	(29.389)	-	-	-	-	-	6.301	-	23.088	-	-	-	-	
<b>XI.</b>	<b>Profit Distribution</b>	-	-	-	133	-	-	-	-	-	-	5.129.401	14.321	(5.143.855)	-	-	-	
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2	Transfers to Reserves	-	-	-	133	-	-	-	-	-	-	5.129.401	-	(5.129.534)	-	-	-	
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	14.321	(14.321)	-	-	-	
	<b>Balances at end of the period (III+IV...+X+XI)</b>	1.026.915	-	-	10.016	-	(12.722)	-	-	(207.943)	80.802	8.563.985	41.542	8.727.481	18.230.076	-	18.230.076	

1 Non-current assets accumulated revaluation increases/decreases,

2. Accumulated remeasurement gains/losses of defined benefit plans,

3. Other (Accumulated amounts of other comprehensive income items that will not be classified as profit/loss from investments valued using the equity method and other comprehensive income items that will not be reclassified as other profit or loss)

4. Foreign currency translation differences,

5. Accumulated revaluation and/or reclassification gains/losses of financial assets whose fair value differences are reflected in other comprehensive income,

6. Other (gains/losses from cash flow hedges, shares of other comprehensive income from investments measured using the equity method that will be classified in profit or loss, and accumulated amounts of other comprehensive income items that will be reclassified as other profit or loss)

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**CONSOLIDATED STATEMENT OF CASH FLOWS AS OF DECEMBER 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

STATEMENT OF CASH FLOWS	THOUSAND TL	THOUSAND TL
	CURRENT PERIOD (01/01/2025- 31/12/2025)	PRIOR PERIOD (01/01/2024- 31/12/2024)
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>		
<b>1.1 Operating Profit Before Changes In Assets And Liabilities from Banking Operations</b>	<b>23.770.669</b>	<b>14.717.026</b>
1.1.1 Profit Share Income Received	49.722.827	28.541.863
1.1.2 Profit Share Expense Paid	(35.500.113)	(23.880.225)
1.1.3 Dividend Received	-	-
1.1.4 Fees and Commissions Received	6.000.664	2.660.234
1.1.5 Other Income	1.040.190	1.019.104
1.1.6 Collections from Previously Written off Loans	380.165	119.907
1.1.7 Payments to Personnel and Service Suppliers	(5.630.986)	(3.142.412)
1.1.8 Taxes Paid	(7.072.329)	(5.185.399)
1.1.9 Others	14.830.251	14.583.954
<b>1.2 Changes in Assets and Liabilities from Banking Operations</b>	<b>(19.550.059)</b>	<b>(50.784.028)</b>
1.2.1 Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss	(15.670.555)	(432.592)
1.2.2 Net (Increase) Decrease in Due From Banks and Other Financial Institutions	(17.736.144)	(1.600.312)
1.2.3 Net (Increase) Decrease in Loans	(108.809.010)	(42.356.712)
1.2.4 Net (Increase) Decrease in Other Assets	(921.989)	(530.709)
1.2.5 Net Increase (Decrease) in Bank Deposits	29.742.176	1.545.861
1.2.6 Net Increase (Decrease) in Other Deposits	76.189.835	(4.067.169)
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	9.553.931	(4.641.521)
1.2.9 Net Increase (Decrease) in Matured Payables	-	-
1.2.10 Net Increase (Decrease) in Other Liabilities	8.101.697	1.299.126
<b>I. Net Cash Flows from Banking Operations</b>	<b>4.220.610</b>	<b>(36.067.002)</b>
<b>B. CASH FLOWS FROM INVESTING ACTIVITIES</b>		
<b>II. Net cash flow from investing activities</b>	<b>(4.328.355)</b>	<b>2.495.087</b>
2.1 Cash Paid For Acquisition of Investments, Associates and Subsidiaries	(22.500)	(45.000)
2.2 Cash Obtained From Disposal of Investments, Associates and Subsidiaries	-	-
2.3 Purchases of Property and Equipment	(737.160)	(537.211)
2.4 Disposals of Property and Equipment	50.300	19.443
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(5.399.860)	(709.554)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income	2.922.835	1.288.655
2.7 Purchase of Financial Assets Measured at Amortised Cost	(1.141.970)	(4.759.960)
2.8 Sale of Financial Assets Measured at Amortised Cost	-	7.238.714
2.9 Other	-	-
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>		
<b>III. Net Cash Flows from Financing Activities</b>	<b>10.233.450</b>	<b>13.068.589</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued	45.495.943	42.083.095
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued	(35.095.520)	(28.933.232)
3.3 Issued Capital Instruments	-	-
3.4 Dividends Paid	-	-
3.5 Payments for Finance Leases	(166.973)	(81.274)
3.6 Other	-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	<b>12.201.210</b>	<b>6.625.052</b>
<b>V. Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>22.326.915</b>	<b>(13.878.274)</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the period</b>	<b>39.337.605</b>	<b>53.215.879</b>
<b>VII. Cash and Cash Equivalents at the End of the period</b>	<b>61.664.520</b>	<b>39.337.605</b>

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

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**CONSOLIDATED PROFIT DISTRIBUTION TABLE FOR THE ACCOUNTING PERIOD  
ENDING DECEMBER 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

STATEMENT OF PROFIT DISTRIBUTION	CURRENT PERIOD (*) 31 December 2025	PRIOR PERIOD 31 December 2024
<b>I. DISTRIBUTION OF CURRENT YEAR INCOME</b>		
1.1. CURRENT YEAR INCOME	22.320.824	12.139.844
1.2. TAX AND DUTIES PAYABLE (-)	6.775.259	3.412.363
1.2.1. Corporate tax (Income tax)	7.647.109	5.767.429
1.2.2. Gelir Vergisi Kesintisi	-	-
1.2.3. Diğer Vergi ve Yasal Yükümlülükler (**)	(871.850)	(2.355.066)
<b>A. NET INCOME FOR THE YEAR (1.1-1.2)</b>	<b>15.545.565</b>	<b>8.727.481</b>
1.3. PRIOR YEAR LOSSES (-)	-	-
1.4. First legal reserves (-)	-	-
1.5. Other statutory reserves (-)	-	-
<b>B. DISTRIBUTABLE NET PERIOD INCOME [(A-(1.3+1.4+1.5))(+)]</b>	<b>15.545.565</b>	<b>8.727.481</b>
1.6. FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1. To owners of ordinary shares	-	-
1.6.2. To owners of preferred shares	-	-
1.6.3. To owners of preferred shares (Preemptive rights)	-	-
1.6.4. To Profit sharing bonds	-	-
1.6.5. To owners of the profit /loss sharing certificates	-	-
1.7. DIVIDEND TO PERSONNEL (-)	-	-
1.8. DIVIDEND TO BOARD OF DIRECTIONS (-)	-	-
1.9. SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1. To owners of ordinary shares	-	-
1.9.2. To owners of preferred shares	-	-
1.9.3. To owners of preferred shares (Preemptive rights)	-	-
1.9.4. To profit sharing bonds	-	-
1.9.5. To owners of the profit /loss sharing Certificates	-	-
1.10. SECOND LEGAL RESERVE (-)	-	-
1.11. STATUS RESERVE (-)	-	-
1.12. EXTRAORDINARY RESERVE	-	-
1.13. OTHER RESERVE	-	-
1.14. SPECIAL FUNDS	-	-
<b>II. DISTRIBUTION OF RESERVES</b>		
2.1. DISTRIBUTED RESERVES	-	-
2.2. SECOND LEGAL RESERVES (-)	-	-
2.3. SHARE TO SHAREHOLDERS (-)	-	-
2.3.1. To owners of ordinary shares	-	-
2.3.2. To owners of preferred shares	-	-
2.3.3. To owners of preferred shares (Preemptive rights)	-	-
2.3.4. To profit sharing bonds	-	-
2.3.5. To owners of the profit /loss sharing certificates	-	-
2.4. SHARED TO PERSONNEL (-)	-	-
2.5. SHARE TO BOARD OF DIRECTIONS (-)	-	-
<b>III. EARNINGS PER SHARE</b>		
3.1. TO OWNERS OF ORDINARY SHARES (***) (Full TL)	0.15138	0.08499
3.2. TO OWNERS OF ORDINARY SHARES (%)	15.1	8.5
3.3. TO OWNERS OF PREFERRED SHARES	-	-
3.4. TO OWNERS OF PREFERRED SHARES (%)	-	-
<b>IV. DIVIDEND PER SHARE</b>		
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 (%)	-	-

(\*)The competent body of the Parent Bank regarding the distribution of profit for the current period is the General Assembly. As of the date these financial statements were prepared, the Parent Bank's annual Ordinary General Assembly meeting has not yet been held.

(\*\*) Deferred tax income has not been included in the profit distribution.

(\*\*\*) Calculated using the number of shares outstanding at the end of the relevant period.

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

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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**SECTION THREE  
Accounting Policies**

**I. Explanations on Basis of Presentation:**

**a. The Preparation of the Financial Statements and Related Notes and Explanations in Accordance with the “Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks” Accounting Application and Safeguarding of Documents:**

Consolidated financial statements are prepared in accordance with the provisions of the Regulation on Procedures and Principles Regarding Accounting Practices and Document Retention of Banks, published in the Official Gazette dated November 1, 2006, No. 26333, pursuant to the Banking Law No. 5411, and other regulations, circulars, explanations, and directives issued by the Banking Regulation and Supervision Agency (“BDDK”) and, for matters not regulated therein, the Turkish Financial Reporting Standards (“TFRS”) issued by the Public Oversight, Accounting and Auditing Standards Authority (“KGK”) (collectively, the “BDDK Accounting and Financial Reporting Legislation”). However, the TFRS 29 “Financial Reporting in Hyperinflationary Economies” standard included in the TFRS does not apply to banks and financial leasing, factoring, financing, savings financing, and asset management companies, as explained below.

At the Board of Directors meeting held on September 11, 2025, the Bank's Board of Directors decided to initiate the process of publicly offering a certain percentage of its shares in Türkiye. The General Management has been authorized to make the necessary amendments to the Bank's articles of association and to carry out all transactions related to the process. In this context, it was decided to switch to a registered capital system and to make the necessary applications to the Banking Regulation and Supervision Agency (BDDK), the Capital Markets Board (SPK), Borsa Istanbul A.Ş., and other relevant public institutions and organizations for the purpose of listing these shares on Borsa Istanbul A.Ş.

In preparing financial statements in accordance with TFRS, Group management must make assumptions and estimates regarding the assets and liabilities on the balance sheet and contingent matters as of the balance sheet date. These assumptions and estimates include the fair value calculations of financial instruments and the impairment of financial assets. They are reviewed regularly, necessary adjustments are made, and the effect of these adjustments is reflected in the income statement. The assumptions and estimates used are disclosed in the relevant footnotes.

The format and content of consolidated financial statements to be disclosed to the public, along with their explanations and footnotes, are specified in the “Communication Regarding Financial Statements to be Disclosed to the Public by Banks and Related Explanations and Footnotes” and the “Communication Regarding Risk Management to be Disclosed to the Public by Banks” published in the Official Gazette dated June 28, 2012, and numbered 28337. The Parent Bank maintains its accounting records in Turkish lira in accordance with the Banking Law, the Turkish Commercial Code, and Turkish tax legislation. The consolidated financial statements have been prepared in Turkish lira based on historical cost, except for financial assets and liabilities presented at fair value.

**Additional paragraph for convenience translation to English:**

BRSA Accounting and Financial Reporting Legislation, as described in this section, differ from International Financial Reporting Standards (“IFRS”) issued by the International Accounting Standards Board and the differences between accounting principles have not been quantified in the accompanying unconsolidated financial statements. Accordingly, the accompanying unconsolidated financial statements are not intended to present the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

**b. Accounting Policies and Valuation Principles Applied in the Preparation of Consolidated Financial Statements:**

According to the TMS 29 Financial Reporting in Hyperinflationary Economies standard, businesses whose functional currency is the currency of a hyperinflationary economy report their financial statements based on the purchasing power of money at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. Furthermore, according to TAS 29, all entities reporting in the currency of a hyperinflationary economy must apply this Standard from the same date. In its announcement dated November 23, 2023, the KGK stated that financial statements of businesses applying TFRS for the annual reporting period ending on or after December 31, 2023, must be presented adjusted for inflation in accordance with the relevant accounting principles in TAS 29. On the other hand, it has stated that institutions or organizations authorized to regulate and supervise in their respective fields may set different transition dates for the application of the provisions of TMS 29. Pursuant to the decision of the Banking Regulation and Supervision Agency (BDDK) dated December 12, 2023 and numbered 10744, the financial statements of banks and financial leasing, factoring, financing, savings financing, and asset management companies as of December 31, 2023 shall not be subject to inflation adjustments required under TMS 29; By its decision dated January 11, 2024 and numbered 10825, it was announced that inflation accounting would be implemented as of January 1, 2025; By its decision dated December 5, 2024 and numbered 11021, it was announced that inflation accounting would not be implemented in 2025 either. The BDDK's decision dated December 18, 2025, numbered 11340, repealed the decision dated January 11, 2024, numbered 10825; it was announced that banks and financial leasing, factoring, financing, savings financing, and asset management companies would not be subject to inflation adjustment in 2026. Accordingly, TAS 29 was not applied and no inflation adjustment was made in the financial statements dated December 31, 2025.

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**Accounting Policies (Continued):**

**I. Explanation on Basis of Presentation (Continued):**

**c. Comparative Information and Classifications:**

Significant changes in accounting policies are applied retrospectively and prior period financial statements are restated. To enable the identification of financial position and performance trends, the Parent Bank's financial statements are prepared on a comparative basis with the prior period. Comparative information is restated when deemed necessary to ensure consistency with the presentation of current period financial statements.

The Parent Bank has capital-like debt instruments with the TVF Market Stability and Balance Sub-Fund as the creditor institution, and these financial liabilities are reflected at their fair value on the initial recognition date. Differences between the cost value and fair value are accounted for in equity under the "Other Capital Reserves" account on the initial acquisition dates. Due to the partial repayment in 2024 of the quasi-capital loan obtained in 2019, the difference between the cost value and fair value of TL 23.088 recorded in the other capital reserves account has been classified to retained earnings. As of the end of 2024, the difference of TL 80.802 between the cost value and fair value related to capital-like loans has been classified to the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account. This amount is tracked as an item to be reclassified to profit or loss and is accounted for in income and expense accounts through amortization over the life of the quasi-capital loans.

The lease certificates issued by the Parent Bank through its affiliated asset leasing company are classified under "Net Increase in Other Liabilities (Decrease)" in the cash flow statement in previous periods, and as of the current period, the Parent Bank's issuances are classified under the "Cash Outflow from Loans and Issued Securities" item. Due to this reclassification, there was a decrease of TL 6.653.765 in the "Net Cash Flow from Banking Activities" item and an increase of TL 6.627.015 in the "Net Cash Provided by Financing Activities" item in the previous period.

The limits defined by the Parent Bank for direct borrowing system (DBS) projects, amounting to TL 26.741.811, were classified as "commitments to grant loans with drawdown guarantees" in the year prior to the current year. Starting with the current year, instead of the limits defined by the Parent Bank for DBS projects, the defined real limits subject to utilization have begun to be classified as "commitments to grant loans with utilization guarantees."

**II. Explanations on Strategy of Using Financial Instruments and Foreign Currency Transactions:**

The Group develops its strategies regarding financial instruments by taking into account its capital structure. The capital structure of the Parent Bank consists mainly of funds collected from "private current accounts," "participation accounts," and "participation account investment proxy pools." Apart from the collected funds, the Main Partner Bank's most important funding sources are equity and funds provided by domestic/foreign financial institutions.

Exchange rate differences arising from foreign currency transactions are accounted for in the period in which the transaction is made, based on the "Turkish Accounting Standard on the Effects of Changes in Exchange Rates" ("TAS 21"). Foreign currency assets and liabilities are valued at the exchange rates at the end of the period and converted into Turkish Lira, and the resulting exchange differences are recorded as foreign exchange gains or losses.

Loans tracked in foreign currency loan accounts continue to be tracked in foreign currency loan accounts when they become non-performing and are valued at current exchange rates.

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

Assets and liabilities in the form of precious metals that are tracked in the asset and liability accounts and are not subject to a maturity date are converted into Turkish Lira by being valued at the weighted average price of the Istanbul Stock Exchange at the end of the period, and the resulting valuation differences are recorded as foreign exchange gains or losses.

**III. Information on Consolidated Associates:**

The Parent Bank and its subsidiaries, Emlak Varlık Kiralama A.Ş. and Emlak Katılım Varlık Kiralama A.Ş., have been included in the accompanying consolidated financial statements using the full consolidation method. The consolidated financial statements have been prepared in accordance with the methods, procedures, and principles set forth in the "Communiqué on the Preparation of Consolidated Financial Statements of Banks" and the "Turkish Financial Reporting Standard on Consolidated Financial Statements" published in the Official Gazette dated November 8, 2006, and numbered 26340 ("TFRS 10").

Subsidiaries are companies in which the Parent Bank either (a) has the right to cast more than 50% of the votes attached to the shares in the company as a result of shares owned directly and/or indirectly by it, or (b) companies over which the Parent Bank has the authority and power to control financial and operating policies in the interests of the Group by exercising a de facto controlling influence over financial and operating policies, even though it does not have the authority to exercise more than 50% of the voting rights.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

### Accounting Policies (Continued):

#### III. Information on Consolidated Associates (Continued):

##### a. Consolidation Principles of Subsidiaries (Continued):

Control, is defined as the Parent Bank directly or indirectly holding a majority of the capital in a legal entity, or holding preferred shares even if it does not hold a majority, or exercising a majority of voting rights based on agreements with other shareholders, or having the power to appoint or dismiss a majority of the members of the board of directors in any manner.

Affiliated companies are consolidated using the full consolidation method based on the principle of materiality in terms of operating results, assets, and equity.

Associated companies shall be included in the scope of consolidation from the date on which control over their activities is transferred to the Group and shall be excluded from the scope of consolidation on the date on which control ceases. Where deemed necessary, the accounting policies applied to associated companies may be changed to ensure consistency with the accounting policies applied by the Group.

Under the full consolidation method, 100% of the subsidiary's assets, liabilities, profit or loss, and off-balance sheet items are combined with the Parent Bank's assets, liabilities, profit or loss, and off-balance sheet items. The carrying amount of the Group's investment in the subsidiary is netted against the portion of the subsidiary's equity attributable to the Group. Balances arising from transactions between consolidated companies and unrealized profits and losses have been offset against each other. There are no minority interests in the consolidated net income of the subsidiary.

The parent company's subsidiary, Emlak Varlık Kiralama A.Ş., was established on August 5, 2019, and registered in the commercial registry in accordance with the permission obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board. Exclusively for the purpose of issuing lease certificates within the framework of the Lease Certificates Communiqué (III-61.1) published in the Official Gazette dated June 7, 2013 and numbered 28760, it was established on August 5, 2019 with a capital of TL 50, paid in full by the Parent Bank, and commenced its activities.

The parent company's subsidiary, Emlak Katılım Varlık Kiralama A.Ş., was established on January 20, 2020, and registered in the commercial registry in accordance with the permission obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board. It was established on December 16, 2019, with a capital of TL 50, fully paid by the Parent Bank, and commenced operations with the sole purpose of issuing lease certificates within the framework of the Lease Certificates Communiqué (III-61.1) published in the Official Gazette dated June 7, 2013, and numbered 28760.

The Bank's wholly-owned subsidiary, Emlak Katılım Tasarruf Finansman A.Ş., was established as a subsidiary of the Bank in accordance with the permission obtained from the Banking Regulation and Supervision Agency and was registered in the commercial register on March 3, 2025. In accordance with the provisions of the Turkish Commercial Code No. 6012, the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361, and relevant legislation, and in accordance with the principles of interest-free financing. The company's capital is TL 500.000, and the entire capital was paid by the Parent Bank on February 27, 2025. The company obtained an operating license from the Banking Regulation and Supervision Agency on July 24, 2025. On August 29, 2025, the Bank's Board of Directors decided to increase the company's capital to TL 1.500.000, and the payment for TL 1.000.000 was made on November 11, 2025.

The Parent Company's subsidiary, Emlak Katılım Portföy Yönetimi A.Ş., was registered in the commercial registry on May 27, 2025. The company's main activity is the establishment and management of investment funds within the framework of the CMB and relevant legislation. In addition, the management of portfolios of investment partnerships, pension investment funds established under the Individual Pension Savings and Investment System Law No. 4632 dated March 28, 2001, and their equivalent foreign collective investment institutions established abroad is also included in the scope of its main activity. The company's capital is TL 75.000, and the entire capital was paid by the Parent Bank on May 26, 2025.

The names of the partnerships included in the consolidation, the locations of their head offices, their areas of activity, and their direct and indirect ownership percentages are as follows:

Title	Operation Center (City/Country)	Main Activities	Effective Rates (%)	Direct and Indirect Rates (%)
Emlak Varlık Kiralama A.Ş.	İstanbul/Türkiye	Lease Certificate Issue	100	100
Emlak Katılım Varlık Kiralama A.Ş.	İstanbul/Türkiye	Lease Certificate Issue	100	100
Emlak Katılım Tasarruf Finansman A.Ş.	İstanbul/Türkiye	Savings financing	100	100
Emlak Katılım Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Funds	100	100

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**Accounting Policies (Continued):**

**III. Information on Consolidated Associates (Continued):**

**b) Presentation of Subsidiaries, Affiliates and Jointly Controlled Partnerships Not Included in the Scope of Consolidation in Consolidated Financial Statements:**

Investments and subsidiaries denominated in Turkish currency are accounted for at cost in accordance with the “Turkish Accounting Standard on Individual Financial Statements” (“TAS 27”) and are reflected in the consolidated financial statements after deducting any impairment allowance, if applicable. The Group has become a shareholder in Katılım Finans Kefalet A.Ş., which was established to create a guarantee system in line with Participation Banking principles and rules, with a participation fee of TL 90.000.

In the consolidated financial statements, subsidiaries that are not credit institutions or financial institutions within the scope of consolidation are accounted for at cost and, if any, reflected in the consolidated financial statements after deducting any impairment allowance.

Where the cost exceeds the recoverable amount (the higher of the fair value less costs to sell and the value in use), the value of the relevant investment and subsidiary has been adjusted to the recoverable amount.

As of December 31, 2025, Katılım Finans Kefalet A.Ş., an affiliate of the Parent Bank, has not been consolidated and has been accounted for at cost value as it is a non-financial institution.

**IV. Explanations on Forward, Option Contracts and Derivative Instruments:**

The Group's derivative transactions consist of forward foreign exchange transactions, forward precious metal transactions, and swap agreements. The Group accounts for spot foreign exchange transactions with a value date in forward active value purchase and sale commitments.

The Group's derivative products are classified, measured, and accounted for in accordance with the provisions of “IFRS 9 Financial Instruments.” Fair values are used when derivative transactions are initially recorded and are measured at fair value in subsequent periods following their recording.

Liabilities and receivables arising from derivative transactions are recorded in nominal accounts at contract amounts. Derivative transactions are measured at fair value in the periods following their initial recognition and, depending on whether the fair value is positive or negative, are recorded in “Fair Value Change in Derivative Financial Assets Reflected in Profit or Loss” or “Fair Value Change in Derivative Financial Liabilities Reflected in Profit or Loss” accounts within the balance sheet. These amounts shown in the balance sheet reflect the fair values of the derivative products. The differences arising in fair value as a result of the valuation are accounted for in the income statement under the “Gains/losses from derivative financial transactions” accounts..

**V. Explanations on Profit Share Income and Expenses:**

*Profit share income*

Profit share income is accounted in accordance with the internal rate of return method, which is equal to the net present value of the future cash flows of the financial asset determined in IFRS 9 and reflected to the accrual basis.

*Profit share expense*

The Group 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 those whose amortised costs are integral part of their effective profit rate, are accounted for in accordance with the IFRS 15 Revenue from Contracts with Customer Standard.

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**Accounting Policies (Continued):**

**VI. Explanations on Fees, Commission Income and Expenses (Continued):**

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, respectively. Fees and commission 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.

The savings finance revenues earned by Emlak Katılım Tasarruf Finansman A.Ş. consist of service fee revenues arising from contracts. The service fee is generally collected in advance and can be divided into installments upon request. Revenue from service fees is recorded as savings finance revenue at the end of the 14-day withdrawal period, as specified in the Banking Regulation and Supervision Agency's decision dated February 13, 2026, numbered 181584. It is classified under “Fees and Commissions Received” in the Group's income statement.

**VII. Explanations on Financial Assets and Liabilities:**

The Group classifies and accounts for 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 classification depends on the contractual cash flow characteristics of the financial assets at initial recognition. These financial assets are recognized or derecognized in accordance with the provisions on “Recognition and Derecognition” in Section 3 of TFRS 9, “Classification and Measurement of Financial Instruments,” published in the Official Gazette dated January 19, 2017, and numbered 29953, by the KGK. Financial assets are measured at fair value when initially recognized in the financial statements..

Transaction costs are added to or deducted from the fair value of financial assets other than “Financial Assets at Fair Value Through Profit or Loss” upon initial measurement.

The Group recognizes a financial asset in the statement of financial position only when it is a party to the contractual provisions of the financial instrument. When a financial asset is initially recognized in the financial statements, the characteristics of the contractual cash flows of the financial asset are taken into account. When the Group makes a change, all financial assets affected by this change are reclassified, and the reclassification is applied prospectively. In such cases, no adjustment is made to any gains, losses, or profit shares previously recognized in the financial statements.

**Financial Assets at Fair Value Through Profit or Loss:**

Financial assets whose fair value changes are recognized in profit or loss are grouped under two main headings: “Derivative Financial Assets” and “Financial Assets Whose Fair Value Changes Are Recognized in Profit or Loss.” Financial assets classified in this group are recognized in the financial statements at their cost reflecting their fair value and are subsequently presented in the financial statements at their fair value. Gains and losses arising from the valuation are included in the profit/loss accounts.

Lease certificates included in financial assets at fair value through profit or loss are valued at the weighted average exchange prices on the BIST on the balance sheet date for those traded on the BIST, and at the prices of the Central Bank of the Republic of Türkiye for financial assets not traded on the BIST. Gains and losses arising from the valuation are included in the profit/loss accounts.

**Financial Assets Valued at Fair Value Through Other Comprehensive Income:**

Financial assets whose fair value differences are recognized in other comprehensive income are initially recognized at their acquisition cost reflecting their fair value, plus transaction costs. Subsequent measurement of debt securities at fair value through other comprehensive income is based on fair value, and unrealized gains or losses arising from changes in fair value, representing the difference between the discounted value of the securities and their fair value, are recognized in equity under the account under the account “Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss.”

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### **Accounting Policies (Continued):**

#### **Financial Assets Valued at Fair Value Through Other Comprehensive Income (Continued):**

When financial assets whose fair value changes are recognized in other comprehensive income are disposed of, the related increases/decreases in value, which are tracked in the “Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss” account in equity, are transferred to the income statement. Financial assets classified as financial assets at fair value through other comprehensive income and unlisted equity instruments are recorded at their cost less any impairment losses, if any.

### **VII. Disclosures Regarding Financial Assets and Liabilities (Continued):**

#### **Financial assets at fair value through other comprehensive income (Continued) :**

In addition, the Group's securities portfolio includes government bonds indexed to consumer prices (CPI), classified as financial assets whose fair value changes are recognized in other comprehensive income, financial assets whose fair value changes are recognized in profit or loss, and financial assets measured at amortized cost. These securities are valued and accounted for using the effective yield method based on real coupon rates calculated using the reference inflation index announced by the Treasury. As stated in the Treasury Undersecretariat's Investor Guide for CPI-Indexed Bonds, the reference indices used to calculate the actual coupon payment amounts for these securities are based on the CPI two months prior.

#### **Financial Assets and Liabilities Measured at Amortized Cost:**

A financial asset is classified as a financial asset measured at amortized cost if it is held within a business model whose objective is to collect contractual cash flows and if the contractual terms of the financial asset give rise to cash flows that are solely payments of principal and interest on the principal balance at specified dates. Financial assets and liabilities measured at amortized cost are initially recognized at their acquisition cost reflecting their fair value plus transaction costs, and subsequently measured at their “amortized cost” using the internal rate of return method. Dividend income and dividend expenses related to financial assets and liabilities measured at amortized cost are recognized in the income statement.

#### **Differences between the transaction price and fair value at initial recognition:**

At the initial recognition of financial instruments, the transaction price is considered the best indicator of fair value. However, in some cases, the fair value of a financial instrument may be determined to be different from the transaction price.

The difference between the transaction price and fair value at initial recognition is recognized in profit or loss only if the fair value is supported by quoted prices in an active market or valuation techniques using observable market data.

If these conditions are not met, the difference is not recognized in profit or loss upon initial recognition; it is included in the carrying amount of the related financial asset or liability and simultaneously recognized in equity. This amount recognized in equity is systematically transferred to profit or loss over the life of the related financial asset or liability through amortization.

#### **Credits:**

Loans are non-derivative financial assets with fixed or determinable payments that are not traded in an active market. These loans are initially recognized at their fair value, which is the acquisition cost plus transaction costs, and are subsequently measured at amortized cost using the “effective interest rate method.” The Bank periodically reviews the allowances allocated for loans and other receivables in accordance with TFRS 9 based on historical results and, if deemed necessary as a result of these reviews, updates the staging rules and parameters used in the calculation of the relevant allowance balances.

The Group applies TFRS 9 Financial Instruments Standard to profit-and-loss partnerships and labor-capital partnerships investments. Under the application of TFRS 9 Financial Instruments Standard, profit-and-loss partnerships and labor-capital partnerships investments are measured at fair value, and valuation differences are recognized directly in profit or loss accounts.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Account Policies (Continued):

#### VIII. Disclosures Regarding Expected Loss Reserves (Continued):

Pursuant to the “Regulation on the Classification of Loans and the Procedures and Principles for Allocating Allowances Therefor” published in the Official Gazette dated June 22, 2016 and numbered 29750, the Group has started to allocate impairment allowances in accordance with the provisions of TFRS 9 as of January 1, 2020. As of December 31, 2019, the method of setting aside loan provisions has changed with the implementation of TFRS 9, applying the expected credit loss model. The expected credit loss estimate is unbiased and contains information that can be supported by current conditions and forecasts of future economic conditions.

The Group classifies a financial asset as Stage 1 if there has been no significant increase in the credit risk of the financial instrument since it was first recognized in the financial statements. For such a financial asset, the Group measures the loss allowance for the financial instrument at each reporting date as an amount equal to the 12-month expected credit losses. The purpose of impairment is to recognize lifetime expected losses in the financial statements for all financial instruments with significant increases in credit risk since their initial recognition in the financial statements, taking into account all reasonable and supportable information, individually or collectively, including forward-looking information.

#### Calculation of Expected Credit Losses:

The group measures expected credit losses based on probabilities determined by considering expected credit losses, weighted according to past events and current conditions, using reasonable, unbiased, and supportable information available as of the reporting date. The Group has not been able to develop an internal model for estimating these risk parameters due to insufficient historical data for modeling. In the 12-month expected credit loss provision calculations, the average annual default rate is used as the probability of default (PD) parameter, based on the year-end data disclosed by participation banks to the public after 2014. In lifetime expected credit loss allowance calculations, the average of the close monitoring allowance ratios, based on the year-end data disclosed to the public by participation banks after 2014, is used as the PD parameter.

For the Loss Given Default (LGD) parameter, a reasonable approach is used in line with the Core IDD approach set out in the Circular on the Calculation of Credit Risk Exposure Amounts Based on Internal Ratings published by the Banking Regulation and Supervision Agency (BDDK), applying a rate of 45%. The calculation of expected credit losses consists of three main parameters: Probability of Default (PD), Loss Given Default (LGD), and Loss Given Default Amount (LGD).

#### Parameters used in calculating expected loss allowances:

##### Probability of Default (PD):

It represents the probability of default on a loan within a specific time period. The Group uses two different probability of default values when calculating expected credit losses in accordance with TFRS 9:

- 12-Month Default Probability: The estimated probability of default within 12 months following the reporting date
- Lifetime default probability: The estimated probability of default over the expected lifetime of the financial instrument

##### Loss in Case of Default (LCD):

It refers to the economic loss arising from the loan in the event of the borrower's default. It is expressed as a percentage..

##### Default Amount (DA):

For cash loans, it refers to the balance that has been disbursed as of the reporting date, while for non-cash loans and commitments, it refers to the value calculated by applying the credit conversion rate. The credit conversion rate corresponds to the credit conversion rate used in the adjustment for the potential increase in risk between the current date and the default date.

The expected credit loss estimate is unbiased, probability-weighted, and supported by information about past events, current conditions, and forecasts of future economic conditions. These financial assets are classified into the following three categories based on the increase in credit risk observed from the moment they are first recognized in the financial statements:

##### 12-Month Expected Loss Provision (Phase 1):

These are financial assets that do not present a significant increase in credit risk when first recognized in the financial statements or thereafter, and their days past due do not exceed 30 days. For these assets, the credit risk allowance is recognized at the amount of the 12-month expected credit loss allowance. This applies to all assets unless there is a significant deterioration in credit quality. The 12-month expected loss values are part of the lifetime expected loss calculation (within 12 months after the reporting date or a shorter period if the life of a financial instrument is less than 12 months).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

### Accounting Policies (Continued):

#### VIII. Disclosures Regarding Expected Loss Reserves (Continued) :

##### Significant Increase in Credit Risk (Stage 2):

If there is a significant increase in credit risk after the financial statements are first recorded, the related financial asset is transferred to Stage 2. The credit risk impairment allowance is determined based on the lifetime expected credit loss allowance for the related financial asset.

The Group classifies financial assets as stage 2 based on the following criteria:

- Loans with a delay period exceeding 30 days but not exceeding 90 days,
- Data obtained from the early warning system and the bank's assessment in this situation,
- Comparison of the default risk at the inception of the loan with the default risk at the time of the initial assessment to determine whether the customer's default risk has increased significantly since the loan was first granted, resulting in the Parent Bank's management concluding that there has been a significant increase in credit risk,
- Loans whose repayment is entirely dependent on collateral, where the net realizable value of the collateral falls below the amount receivable.

##### Default (Stage 3/Special Provision):

According to the Group's internal procedures, the relevant financial asset is classified as defaulted if the following conditions exist:

- Loans that are more than 90 days past due as of the last installment date (In this case, the customer is placed in collection on the 91st day).
- Loans that have been restructured and classified as performing loans, but whose payments are more than 30 days overdue within a one-year monitoring period (in this case, the customer is placed under collection on the 31st day).
- Loans that have been restructured and classified as performing loans, and have been restructured at least once more within a one-year monitoring period.

##### Outlook for the Future:

As specified in Group TFRS 9 Standard, it uses forward-looking macroeconomic developments and expectations in its Expected Credit Loss calculations. In order to calculate the impact of macroeconomic developments on Expected Credit Loss calculations, data disclosed by participation banks to the public since 2014 has been used, as there is no historical credit data available to create a model and no historical macroeconomic data from previous periods. While creating the relevant models, many macroeconomic variables (Real GDP Growth, Unemployment Rate, CPI, USD-TL Exchange Rate, EUR-USD Parity, etc.) were used, and as a result of the analyses, the most meaningful "Unemployment Rate, CPI, and EUR-USD Parity" independent variables were selected as inputs for the model.

The group examined forward-looking expectations for base and adverse scenarios and arrived at the final TO figure using the weights it determined for each scenario. The base and adverse scenarios were each weighted at 50%. In creating the scenarios, both the macroeconomic expectations used in the bank's budgeting activities and the Medium-Term Program prepared by the Ministry of Treasury and Finance and the Presidency of Strategy and Budget were taken into account. The group periodically reviews its model and monitors the model's potential to be built with internal data by controlling the movement in its own data. The relevant model is periodically updated and included as a weight in the Expected Credit Loss calculation.

##### Behavioral Maturity Methodology:

Group 12-month expected loss allowance (Stage 1) calculations for products with a real maturity component are based on the expected credit loss over 12 months for those with a maturity of more than 12 months, and until maturity for those with a maturity of less than 12 months. For significant increases in credit risk (Stage 2), the lifetime expected credit loss is calculated for products with a maturity component. For products without actual maturity information, the expected credit loss is calculated using maturity information based on expert opinion.

#### IX. Disclosures Regarding the Offsetting of Financial Instruments:

Financial assets and liabilities are presented at their net amounts in the balance sheet when the Group has a legally enforceable right to offset and the power to enforce it, and intends to settle the related financial asset and liability at their net amounts, or has the right to simultaneously settle the related financial asset and liability. The Group does not have any financial assets and liabilities that are offset in this manner.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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### Accounting Policies (Continued):

#### VIII. Disclosures Regarding Expected Loss Reserves (Continued):

#### X. Disclosures Regarding Sales and Repurchase Agreements and Securities Lending Transactions:

Securities sold under agreements providing for repurchase are classified in the Group portfolio according to their holding purpose as “fair value changes recognized in profit or loss,” “fair value changes recognized in other comprehensive income,” or “measured at amortized cost.” They are valued according to the principles of the portfolio to which they belong. The funds obtained in exchange for these agreements are tracked in the “Debts to Money Markets” account under liabilities, and the discount expense is calculated using the internal rate of return method for the portion of the difference between the sale and repurchase prices specified in the relevant agreements that falls within the period. Dividends paid in exchange for the funds obtained from these transactions are tracked in the income statement under the item “Dividends paid on money market transactions.” The Group does not have any securities pledged as collateral.

#### XI. Disclosures Regarding Non-current Assets Held for Sale and Discontinued Operations and Related Liabilities:

A non-current asset (or group of non-current assets to be disposed of) classified as held for sale is measured at the lower of its carrying amount and fair value less costs to sell, in accordance with the provisions of “TFRS 5 Turkish Financial Reporting Standard on Non-Current Assets Held for Sale and Discontinued Operations.” For an asset to be classified as held for sale, the asset (or group of assets to be disposed of) must be readily available for sale under the usual terms and conditions commonly encountered in the sale of such assets, and the likelihood of sale must be high. For the likelihood of sale to be high, a plan for the sale of the asset must have been made by an appropriate level of management, and an active program must have been initiated to identify buyers and complete the plan. In addition, the asset must be actively marketed at a price consistent with its fair value. The sale must be expected to be accounted for as a completed sale within one year of the classification date, and the actions necessary to complete the plan must indicate that the likelihood of significant changes to the plan or its abandonment is low. A discontinued operation is a segment of the Group that is classified as held for sale or disposed of. The results of discontinued operations are presented separately in the income statement.

The Group has no discontinued operations.

#### XII. Disclosures Regarding Goodwill and Other Intangible Assets:

Goodwill and other intangible assets are recorded at cost in accordance with the “Turkish Accounting Standard for Intangible Assets” (“TAS 38”).

As of December 31, 2025, there is no goodwill amount in the accompanying financial statements (December 31, 2024: None).

The Group's intangible assets consist of software programs and intangible rights. The costs of intangible fixed assets acquired before December 31, 2004, are reflected in the financial statements after being adjusted for inflation, taking into account the period from the date of acquisition to December 31, 2004, which is considered the end of the high inflation period. Acquisitions made after that date are reflected in the financial statements based on their initial purchase prices. The Group allocates amortization charges for intangible assets using the straight-line method on a consistent basis over the useful lives of the assets. The useful lives of the Group's computer software are determined to be 3 to 4 years, while the estimated economic lives of other intangible assets are determined to be 15 years.

If there is an indication of impairment, the Group estimates the recoverable amount of the relevant asset in accordance with the “Turkish Accounting Standard on Impairment of Assets” (“TAS 36”) and recognizes an impairment allowance if the recoverable amount is below the carrying amount of the relevant asset.

#### XIII. Explanations on Tangible Asset:

Tangible fixed assets that entered the balance sheet before December 31, 2004, were subject to inflation adjustment, taking into account the period from the date they entered the balance sheet until December 31, 2004, which is considered the end of the high inflation period. Subsequent additions were recorded at their initial purchase prices, and these amounts were adjusted for accumulated depreciation and any impairment losses on the related assets, as required by the “Turkish Accounting Standard for Property, Plant, and Equipment” (“TAS 16”) in the financial statements.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

### Accounting Policies (Continued):

#### XIII. Explanations on Tangible Asset (Continued):

There are no liens, mortgages, or similar encumbrances on tangible fixed assets. There are no changes in accounting estimates that have a significant effect on the current period or are expected to have a significant effect in subsequent periods.

Depreciation of tangible fixed assets is calculated using the straight-line method. The depreciation rates used are allocated based on the economic lives of the assets, and the rates used are as follows::

	Depreciation Rate (%)
Computers	10-33
Furniture and Equipment	20
Other Moveables	7-33
Vehicles	20
Intangible Assets (Rights)	7-33
Buildings	2

As of the balance sheet date, for assets held for less than one accounting period, depreciation is allocated based on the amount calculated by prorating the depreciation amount projected for a full year over the period the asset is held.

Gains and losses arising from the disposal of tangible fixed assets are calculated as the difference between the net disposal proceeds and the net book value of the tangible fixed asset.

Maintenance and repair costs of tangible fixed assets that extend the economic life of the asset are capitalized, while other maintenance and repair costs are recorded as expenses.

#### XIV. Explanations on Leasing Transactions:

The Group applies the TFRS 16 Leases standard.

The Group recognizes the right-of-use asset and the lease liability in its financial statements on the date the lease commences. The right-of-use asset is initially measured at cost and is subsequently measured at cost less accumulated depreciation and accumulated impairment losses, adjusted for the remeasurement of the lease liability. TAS 36 Impairment of Assets is applied to determine whether real estate with a right-of-use has suffered impairment and to account for the determined impairment loss.

Effective January 1, 2019, the "TFRS 16 Leases" has eliminated the distinction between operating leases and finance leases. Lease transactions are now recognized by lessees as assets (right-of-use assets) under "Property, Plant, and Equipment" and as liabilities under "Lease Liabilities."

TFRS 16 has introduced a single lease accounting model for lessees. As a result, the Group, as a lessee, has recognized in its financial statements the right-of-use asset representing the right to use the underlying asset and the lease liabilities representing the lease payments it is obligated to make. From the lessor's perspective, the accounting treatment is similar to previous accounting policies.

The Group discounted lease payments using the alternative borrowing rate when measuring lease liabilities. The weighted average rate applied is 35,31% for leases denominated in Turkish Lira.

#### Existence of Right to Use:

- The right-of-use asset is initially recognized using the cost method and includes the following:
- Initial measurement of lease liability,
- The amount obtained by deducting all rental incentives received from all rental payments made on or before the date the rental actually commenced,
- All initial direct costs incurred by the group

When applying the group cost method, the right-of-use asset:

- Measures at the cost adjusted for accumulated depreciation and accumulated impairment losses, and remeasured based on the remeasurement of the lease liability..

The Group applies the depreciation provisions in TAS 16 Property, Plant, and Equipment when depreciating its right-of-use assets..

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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### Accounting Policy (Continued):

#### The Lease Obligations:

At the date the lease commences, the Group measures the lease liability at the present value of the lease payments that are unpaid at that date. Lease payments are discounted using the implicit rate of return on the lease, if that rate can be readily determined. If that rate cannot be readily determined, the Group uses its alternative borrowing rate.

At the commencement date of the lease, the lease payments included in the measurement of the lease liability are those payments that will be made for the right to use the underlying asset during the lease term and that are unpaid at the commencement date of the lease:

After the date the lease commences, the Group measures the lease liability as follows:

- Increases the book value to reflect the profit share in the lease liability,
- Reduces the book value to reflect the rent payments made
- Re-measure them to reflect their revaluation and restructuring, or to reflect fixed lease payments on a revised basis.

#### *Transactions made as a lessor;*

The profit share relating to the rental obligation for each period of the lease term is the amount calculated by applying a fixed periodic profit share rate to the remaining balance of the rental obligation.

#### The Lease Obligations (Continued):

The bank acts as the lessor in financial leasing transactions as a participation bank.

The bank shows the assets subject to financial leasing in the balance sheet as a receivable equal to the net leasing investment amount. Financial income is reflected in the financial statements in such a way as to provide a fixed periodic return on the net investment.

The KGK published TFRS 16 “Leases” in April 2018. The new standard eliminates the distinction between operating and finance leases, requiring companies acting as lessees to recognize many leases on their balance sheets under a single model. Accounting for lessor companies has largely remained unchanged, and the distinction between operating leases and finance leases continues. It replaces the Interpretations related to TFRS 16 and TAS 17 and is effective for annual reporting periods beginning on or after January 1, 2019.

Tenants are exempt from applying this standard to short-term leases (leases with a term of 12 months or less) or leases where the underlying asset is of low value (e.g., personal computers, certain office equipment, etc.). At the date the lease commences, the lessee measures the lease liability at the present value of the lease payments unpaid at that date (lease liability) and recognizes the related right-of-use asset at the same date, amortizing it over the lease term. Lease payments are discounted using the implicit profit margin rate in the lease, if this rate can be readily determined. If this rate cannot be readily determined, the lessee uses the lessee's alternative borrowing rate. The lessee must record the profit margin expense on the lease liability and the depreciation expense on the right-of-use asset separately.

The lessee is required to remeasure the lease liability if certain events occur (e.g., changes in the lease term, changes in future lease payments due to changes in a specific index or rate, etc.). In this case, the lessee records the effect of the remeasurement of the lease liability as an adjustment to the right-of-use asset.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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### Accounting Policy (Continued):

#### XV. Explanations on Provisions and Contingent Liabilities:

Provisions other than those set aside for expected credit losses and contingent liabilities are accounted for in accordance with the “Turkish Accounting Standard on Provisions, Contingent Liabilities, and Contingent Assets” (“TAS 37”). Provisions are recognized when there is a present legal or constructive obligation arising from past events, it is probable that an outflow of economic benefits will be required to settle the obligation, and a reliable estimate of the amount of the obligation can be made.

Provisions are recognized for contingent liabilities arising from events in prior periods when the likelihood of their occurrence is high and their amount can be reliably estimated..

A liability arising from past events that is not wholly within the Group's control, whose existence can be confirmed only by the occurrence or non-occurrence of one or more future events, or arising from past events but for which 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 reliably, is referred to as a is considered “contingent” and disclosed in the footnotes.

The Group's consolidated subsidiary, Emlak Katılım Tasarruf Finansman A.Ş., in accordance with Article 15, Paragraph 5 of Law No. 6361 on Financial Leasing, Factoring, Financing, and Savings Finance Companies, and the provisions of the Regulation on the Establishment and Operating Principles of Savings Finance Companies; allocates 0,5% of the organization fees collected from customers to be recorded under “Other Capital Reserves” within equity.

“Regulations on the Procedures and Principles Regarding the Acceptance, Withdrawal, and Statute of Limitations of Deposits, Participation Funds, Trusts, and Receivables” Pursuant to the eighth paragraph of Article 6, the Group may allocate a profit equalization reserve to ensure the stable distribution of profit shares belonging to participation account holders on a periodic basis. This reserve is allocated from the profit shares attributable to participation account holders in the relevant period, in accordance with the management decision, in order to mitigate the impact of fluctuations that may occur in the returns generated from participation accounts, and does not constitute an element of the Group's equity.

The profit equalization reserve is tracked in the “Other Provisions” account under liabilities in the financial statements, and the amounts allocated to this reserve are accounted for in the other provision expenses account in the income statement. In the event of the reversal or cancellation of the profit equalization reserve, the amounts in question are used solely for distribution to participation account holders and are accounted for in the other operating income account.

#### XVI. Explanations on Liabilities Regarding Employee Rights:

The Group accounts for its obligations relating to severance pay and leave entitlements in accordance with the provisions of “TAS 19 - Employee Benefits” and classifies them in the balance sheet under the “Employee benefits liability” account.

Under current Turkish labor laws, the Group is obligated to make a lump-sum payment to employees whose employment is terminated for reasons other than retirement, resignation, or misconduct as defined by the Labor Law. The severance pay provision is calculated based on the present value of the potential liability under this law, using specific actuarial assumptions, and is reflected in the financial statements. Actuarial gains and losses are accounted for under equity in accordance with “TAS 19 - Employee Benefits.”

The leave pay liability is calculated based on the cumulative total of unused leave days, determined by deducting the legally entitled leave period each year from the leave taken by all personnel.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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### Accounting Policy (Continued):

#### Liability of T.C. Ziraat Bankası and T.Halk Bankası Members Pension and Relief Fund (TZHEMSAN):

The Turkish Agricultural Bank and Turkish Halk Bank Employees Retirement and Assistance Fund Foundation ("Fund"), of which some Group employees are members, was established pursuant to Transitional Article 20 of the Social Insurance Law No. 506. The transfer of the bank funds established under the Social Insurance Law to the SSK within three years following the publication of the Law was ruled by the Provisional Article 23 of the Banking Law No. 5411, and the procedures and principles regarding the transfer were determined by the Council of Ministers Decision No. 2006/11345 dated November 30, 2006. However, with its decision numbered E.2005/139, K.2007/13, and K.2007/33, published in the Official Gazette dated March 31, 2007, and numbered 26479, the Constitutional Court annulled the first paragraph of the temporary Article 1 of Article 23 of Banking Law No. 5411, which enabled the transfer of Pension Funds to the Social Security Institution ("SGK").

As of August 16, 2002, personnel who began working at Ziraat Bank A.Ş. and Türkiye Halk Bank A.Ş. were made members of the Fund. Ziraat Participation Bank A.Ş. personnel have been members of the Fund and have benefited from its services since February 1, 2016, following amendments to the foundation deed, while Türkiye Emlak Participation Bank A.Ş. personnel have been members since April 1, 2022. Türkiye Halk Bankası A.Ş. established its own Fund in 2004 and has been registering new employees in its own Fund since that date.

The Türkiye Republic Agricultural Bank and Türkiye Halk Bank Employees Retirement and Assistance Fund Foundation (TZHEMSAN), whose founders include the Türkiye Republic Agricultural Bank A.Ş. and Türkiye Halk Bank A.Ş., has been joined by Ziraat Participation Bank A.Ş. and Türkiye Real Estate Participation Bank A.Ş. as founders as of February 15, 2024. Bank employees constitute 7% of the Fund's active members.

Immediately following the publication of the Constitutional Court's reasoned decision on annulment, the Grand National Assembly of Türkiye ("GNAT") began working on new legislative amendments providing for the transfer of bank fund participants to the Social Security Institution (SSI). On April 17, 2008, the relevant articles of Law No. 5754 on Social Security (the "New Law") were adopted by the TBMM General Assembly and entered into force upon publication in the Official Gazette dated May 8, 2008, No. 26870.

Under the new Law, participants in group funds and those receiving monthly or income-based payments, along with their beneficiaries, shall be transferred to the Social Security Institution (SGK) and brought under the scope of this Law within three years from the date of publication of the relevant article, without any further action required. It is stipulated that the three-year transfer period may be extended by a maximum of two years by a decision of the Council of Ministers. The Law stipulates that, with regard to the persons transferred as of the transfer date, the present value of the obligation shall be calculated taking into account the income and expenses of the funds within the scope of the aforementioned Law, and the technical interest rate to be used in the actuarial calculation of the present value shall be based on 9,80%. It also states that other social rights and payments of fund participants and those receiving monthly and/or income benefits and their beneficiaries, which are not covered despite being included in the foundation charter to which these persons are subject after the transfer to the SGK, will continue to be covered by the funds and the organizations employing the fund participants.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Accounting Policy (Continued):

#### Liability of T.C. Ziraat Bankası and T.Halk Bankası Members Pension and Relief Fund (TZHEMSAN):

Pursuant to Articles 58 and Transitional Article 7 of the Banking Law, the provision stipulating that banks can no longer transfer funds to cover the deficits of the aforementioned funds as of January 1, 2008, has been postponed for up to five years under the aforementioned law. With the Council of Ministers Decision No. 2011/1559, published in the Official Gazette dated April 9, 2011 and numbered 27900, banks, insurance and reinsurance companies, chambers of commerce, chambers of industry, or their associations, as well as those receiving monthly payments or income and their beneficiaries, has been extended by two years.

On the other hand, the Law Amending the Social Insurance and General Health Insurance Law, published in the Official Gazette dated March 8, 2012, No. 28227 amended the phrase “two years” in the second sentence of the first paragraph of the 20th transitional article of Law No. 5510 to “four years.” The Council of Ministers Decision No. 2014/6042, published in the Official Gazette dated April 30, 2014, and numbered 28987, decided to extend the period for the transfer of the participants of the said funds, those receiving monthly payments or income, and their beneficiaries to the Social Security Institution by one year.

Finally, Article 51 of Law No. 6645, published in the Official Gazette dated April 23, 2015, and the first paragraph of the temporary Article 20 of Law No. 5510 regarding the transfer of Bank and Insurance Funds to the Social Security Institution (SGK); "The Council of Ministers is authorized to determine the transfer date to the Social Security Institution for the participants of the funds established for the personnel of banks, insurance and reinsurance companies, chambers of commerce, chambers of industry, stock exchanges, or the unions formed by them, covered by the temporary 20th article of Law No. 506, as well as those receiving monthly payments or income and their beneficiaries. As of the transfer date, fund participants shall be considered insured persons under Article 4(1)(a) of this law." Thus, with this amendment, the authority to determine the date of transfer of the funds to the SGK has been granted to the Council of Ministers without any time limit.

Pursuant to the decision of the Council of Ministers dated February 24, 2014, May 2015 has been designated as the transition period. As a result of the latest amendment to the first paragraph of the temporary Article 20 of Law No. 5510, with Law No. 6645 on Occupational Health and Safety and Amendments to Certain Laws and Decree Laws, published in the Official Gazette dated April 23, 2015, No. 29335; the Council of Ministers was authorized to determine the transition date, while the President was authorized to determine the transition date in the Official Gazette No. 30473 dated July 9, 2018.

According to the technical balance sheet reports prepared in accordance with the New Law and using the specified technical rate of 9,80%, it has been reported that there was no technical deficit for the fund in question as of December 31, 2025, and December 31, 2024. Since the Bank has no legal right to obtain the present value of the economic benefits arising from repayments made from the fund or reductions in future contributions, there is no asset recognized in its balance sheet.

The Group has had an actuarial valuation performed for the aforementioned fund by an actuary registered in the actuarial register as of December 31, 2025, in accordance with the new law. The actuarial assumptions used in the aforementioned actuarial report are provided in footnote II.6. The financial statements for the period in question include provisions equal to the actual and technical deficit amounts specified in the aforementioned actuarial report. In calculating the fund's liabilities, the legislative amendments that had entered into force as of the reporting date were taken into account. In this context, the regulations regarding the increase in the maximum income subject to premiums from 7.5 times the minimum wage to 9 times the minimum wage and the increase in the employer's contribution rate for disability, old-age, and death insurance under the pension scheme from 11% to 12% were published in the Official Gazette dated December 19, 2025, and will come into effect as of January 1, 2026. As these regulations had become law as of the reporting date, they have been included in the actuarial liability calculations. As a result of the net effect of the relevant regulatory changes, there has been an increase in the fund's technical surplus.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Accounting Policy (Continued):

#### XVII. Explanations on Taxation:

##### Current Tax:

With the publication of Law No. 7394 in the Official Gazette dated April 15, 2022 , the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been permanently increased to 25%. However, with Law No. 7456 published on July 15, 2023, the rate has been increased to 30% to be applied to cumulative tax bases in declarations to be submitted as of October 1, 2023. Starting with the provisional corporate tax return to be submitted for the period from January 1, 2023, to September 30, 2023, the corporate tax rate will be applied at 30% in future periods. No withholding tax is levied on dividends paid to institutions resident in Türkiye. Dividend payments made to individuals and institutions other than these are subject to a 15% withholding tax. The addition of profits to capital is not considered a profit distribution and is not subject to withholding tax. The corporate tax rate applicable for the period ending December 31, 2025, is 30% (December 31, 2024: 30%).

The fourth provisional tax period, which was abolished by Law No. 7338, has been reinstated by Article 2 of Law No. 7566, published in the Official Gazette dated December 19, 2025, No. 33112. Institutions calculate provisional tax at the current rate based on their quarterly financial profits and declare it by the 17th day of the second month following that period, paying it by the end of the same day. Provisional tax paid during the year is attributable to that year and is deducted from the corporate tax calculated on the corporate tax return to be submitted in the following year. If there is a remaining amount of provisional tax paid after the deduction, this amount can be refunded in cash or deducted from other financial debts owed to the state.

Profits arising from the sale of real estate and shares held for at least two years are exempt from tax, provided that 50% of the profits from real estate and 75% of the profits from shares are added to capital as stipulated in the Corporate Tax Law or held in a special fund account in the liabilities for a period of five years. However, with Law No. 7456 published on July 15, 2023, this exemption has been removed for real estate acquired after the date of publication of the decision; for real estate acquired before this date, 25% of the real estate sales profit obtained after the effective date of the decision will be exempt from corporate tax.

Under Turkish tax legislation, financial losses shown on the tax return may be deducted from the period's corporate income, provided they do not exceed five years. However, financial losses cannot be offset against profits from previous years. There is no practice of reaching an agreement with the tax authority regarding taxes payable in Türkiye.

Corporate tax returns must be submitted to the relevant tax office by the end of the fourth month following the month in which the accounting period closes. However, the authorities authorized to conduct tax audits may examine accounting records for the five years preceding the current period, and if any errors are detected, the amount of tax payable may change, and sectoral audits may be conducted.

Under the provisions of Article 298/A of the Tax Procedure Law (VUK), the conditions necessary for inflation adjustment in the calculation of corporate tax have been met as of the end of the 2021 calendar year.

However, with the amendment made by Law No. 7352 on “Amendments to the Tax Procedure Law and the Corporate Tax Law,” published in the Official Gazette dated 29.01.2022 and numbered 31734, the application of inflation adjustment in corporate tax calculations has been postponed to 2023. Accordingly, VUK financial statements for the 2021 and 2022 accounting periods, as well as the 2023 accounting period, including provisional tax periods, were not subject to inflation adjustment. The VUK financial statements dated December 31, 2023, have been subject to inflation adjustment regardless of whether the conditions for inflation adjustment have been met. Pursuant to Provisional Article 33 of the Tax Procedure Law, profit/loss differences arising from the inflation adjustment made on December 31, 2023, and which should be shown in the profit/loss accounts of previous years, do not affect the corporate tax base. However, with the regulation introduced by Law No. 7491 on Amendments to Certain Laws and Decree Laws, it has been stipulated that the profit/loss difference arising from the inflation adjustment to be made by banks in the 2023 and 2024 accounting periods, including provisional tax periods, shall not be taken into account in determining the profit.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Accounting Policy (Continued):

#### XVII. Explanations on Taxation (Continued):

##### Current Tax (Continued):

However, Article 34 of Law No. 7571, published in the Official Gazette No. 3318 dated December 25, 2025, added a temporary Article 37 to the Tax Procedure Law No. 213, which states that for the 2025 accounting period, including temporary tax periods, and for the 2026 and 2027 accounting periods (for those with specially designated accounting periods, for accounting periods ending in 2026, 2027, and 2028).

Under the provisions of Article 298(C) and Provisional Article 32 of the Tax Procedure Law (VUK) and within the scope defined by VUK General Circular No. 537, taxpayers have been given the option to perform revaluation. However, pursuant to Article 298(A) of the VUK and Provisional Article 33, revaluation cannot be performed under Article 298(C) during periods when inflation adjustment is mandatory. Therefore, the revaluation option, which became possible due to the absence of inflation adjustments for 2025, has been utilized in the current period.

Assets falling under the scope of Provisional Article 32 of the Tax Procedure Law No. 213 have been valued and taxed at a rate of 2%. Assets falling under the scope of Repeated Article 298, on the other hand, are valued at the revaluation rate announced for the relevant year, and no tax is paid on the resulting increase in value.

Türkiye has begun to adopt the OECD's Global Minimum Corporate Tax regulations (Column 2) with a Bill submitted to the Grand National Assembly of Türkiye on July 16, 2024. These regulations entered into force with Law No. 7524, published in the Official Gazette dated August 2, 2024, No. 32620. The relevant law was prepared based on the OECD regulations and is consistent with the said regulations. According to the law, two separate declarations must be made: the Local Minimum Supplementary Corporate Tax declaration and the Global Minimum Supplementary Corporate Tax declaration. The local and global minimum corporate tax rate is set at 15% in the aforementioned law. It is stipulated that the local minimum supplementary corporate tax must be declared and paid between the first and last days of the twelfth month following the month in which the accounting period ends. The 2024 Local Minimum Supplementary Corporate Tax has been declared and does not give rise to any additional liability.

The global minimum corporate tax is to be declared and paid by the last day of the fifteenth month following the month in which the accounting period closes, as stipulated. For the 2024 accounting period, returns shall be filed by the last day of the eighteenth month following the month in which the accounting period closes, and the taxes accrued shall be paid by the last day of the filing period. The Local and Global Minimum Supplementary Corporate Tax Implementation Circular was published on December 26, 2025, regarding the relevant tax regulation. Declarations related to these taxes are country-based and include companies subject to consolidation, and said declarations will be made taking into account the exemptions, exemptions, and safe harbor regulations in the law. The relevant regulations have not had a significant impact on the Group's financial position or performance.

Additionally, Article 32/C titled "Domestic Minimum Corporate Tax" has been added to the Corporate Tax Law by Article 36 of Law No. 7524. According to this regulation concerning the domestic minimum corporate tax, the corporate tax calculated under Articles 32 and 32/A shall not be less than 10% of the corporate income before deductions and exemptions. This regulation entered into force on the date of its publication to be applied to corporate profits for the 2025 tax period. The 23rd Series Corporate Tax General Communiqué was published in the Official Gazette dated 28.09.2024 and numbered 32676 regarding this matter.

##### Deferred Tax:

Deferred tax assets or liabilities are recognized in accordance with the provisions of the "Turkish Accounting Standard on Income Taxes" ("TAS 12") are determined by calculating the tax effects of temporary differences arising between the amounts of assets and liabilities recognized in the financial statements and the amounts calculated according to tax legislation, using the balance sheet method and taking into account the tax rates in effect during the relevant periods.

Deferred tax assets and liabilities are reflected in the financial statements on a net basis. Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are calculated provided that it is highly probable that future taxable income will be available against which these differences can be utilized..

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Accounting Policy (Continued):

#### XVII. Explanations on Taxation (Continued):

##### Current Tax:

Deferred tax is calculated using tax rates that are in effect or are expected to be enacted by the period in which the assets are recognized or the liabilities are settled, and is recorded as an expense or income in the income statement. However, if the deferred tax relates to assets directly associated with equity in the same or a different period, it is accounted for directly in equity accounts. The Parent Bank used a 30% tax rate for temporary differences expected to be realized or settled when preparing its financial statements as of December 31, 2025.

##### Transfer Pricing:

The subject of transfer pricing is regulated under Article 13 of the Corporate Tax Law, titled "Distribution of Hidden Profits through Transfer Pricing." Detailed explanations regarding the application of this subject are provided in the "General Communiqué on Distribution of Hidden Profits through Transfer Pricing."

Pursuant to the aforementioned regulations, if goods or services are purchased or sold at a price determined to be inconsistent with the arm's length principle with related entities/persons, such profits are deemed to have been distributed indirectly through transfer pricing and are not eligible for deduction for corporate tax purposes.

#### XVIII. Additional Explanations on Borrowings:

The Parent Bank does not have any instruments representing borrowings issued by itself. The Group's instruments representing borrowings have been issued through its subsidiaries consolidated using the full consolidation method by the Parent Bank. Instruments representing debt other than funds raised are tracked at their discounted values using the internal rate of return method in the period following their recording.

#### XIX. Explanations on Issued Share Certificates:

None.

#### XX. Explanations on Acceptances and Aailed Drafts:

The Group settles its guarantees and acceptances simultaneously with customer payments. Guarantees and acceptances are shown as off-balance sheet liabilities as potential debts and commitments.

#### XXI. Explanations on Government Grants:

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

#### XXII. Explanations on Segment Reporting:

The operating segment is a segment in which the Group generates revenue and incurs expenses; the results of operations, decisions regarding the allocation of resources to the segment, and the assessment of the segment's performance are regularly reviewed by the entity's chief operating decision maker, and separate financial information is available for the segment.

Reporting by segment is presented in Note IX to the Fourth Section.

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

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### Accounting Policy (Continued):

#### XXIII. Information on Other Issues:

##### Disclosures Regarding Participation Funds and Fund Pools :

The Bank establishes general and special fund pools for funds accepted within the framework of participation banking principles and manages these pools based on profit-loss sharing, partnership, and agency principles. Fund pools are tracked separately from the Bank's equity capital, and pool resources cannot be used in a way that would result in unilateral outcomes in favor of the Bank. Transactions carried out within the scope of the pools are conducted in accordance with participation banking principles; transactions involving excessive uncertainty or speculative elements with predetermined returns are not included in the pools. Pool profit is calculated by deducting only the expenses directly related to generating the income from the revenues obtained using pool funds. General management, personnel, building, information technology, marketing, administrative, and operational expenses arising from the Bank's activities are not reflected in the pools.

Expected loss allowances for assets within the pool are classified as general and specific allowances in accordance with relevant legislation and accounting standards. Specific provisions may be included in the profit calculation of the relevant pool, provided that they reflect the actual risk occurrence; general provisions may be allocated to pools, provided that they reflect the overall risk profile of the pool portfolio and comply with the methods defined in the Unit Value Calculation Table. Provision practices may not be used to artificially influence profit distribution ratios. Provisions related to problematic assets within the pool are reflected in the pools only when the assets are actually written off. If provisions previously reflected in the pools are collected, the amounts in question are added to the pool income for the relevant period. Pool profit is shared between the Bank's equity and pool participants based on the equity's participation ratio in the pool. After deducting the fund management fee (mudârib share), the remaining amount is distributed according to the announced weighting principles. In order to reduce excessive fluctuations in profit sharing ratios, the Bank may allocate profit equalization reserves only on the basis of the pool's realized profit and in a manner that does not adversely affect the participants' fund holders.

Obligations arising within the scope of the savings fund pool are classified under the "Other Liabilities" item in the Group's financial statements, as they constitute debts owed to participation fund holders by nature. Receivables arising from customers using funds within the framework of Savings Financing activities represent the amounts to be collected under the relevant contract provisions and are shown under the "Other Receivables" heading in the Group's financial statements.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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**Section Four**

**INFORMATION ON CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT**

**I. Explanations on Capital Adequacy Standard Ratio:**

The equity capital amount and capital adequacy standard ratio have been calculated in accordance with the “Regulation on Banks' Equity Capital” and the “Regulation on the Measurement and Assessment of Banks' Capital Adequacy.” The Group's equity capital amount calculated as of December 31, 2025 is TL 42.068.816, and its capital adequacy standard ratio is 20,88%. For December 31, 2024, the equity amount is TL 22.742.022, and the capital adequacy standard ratio is 23,38%. The Group's capital adequacy standard ratio is above the minimum ratio determined by the relevant legislation.

**a. Information on Consolidated Total Capital Items:**

	Current Period 31 December 2025	Prior Period 31 December 2024
<b>COMMON EQUITY TIER 1 CAPITAL</b>		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	1.026.915	1.026.915
Share issue premiums	-	-
Reserves	17.263.184	8.563.985
Gains recognized in equity as per TAS	23.423	10.016
Profit	15.590.769	8.745.935
Current Period Profit	15.545.565	8.727.481
Prior Period Profit	45.204	18.454
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Paid-in capital following all debts in terms of claim in liquidation of the Bank	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>33.904.291</b>	<b>18.346.851</b>
<b>Deductions from Common Equity Tier 1 Capital</b>		
Common Equity as per the 1 <sup>st</sup> 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	297.551	256.912
Leasehold improvements	222.177	118.914
Goodwill remaining after offsetting against the related deferred tax liability	-	-
Other intangible fixed assets remaining after offsetting against the related deferred tax liability, excluding the right to provide mortgage services	363.695	543.412
Deferred tax assets based on taxable income to be earned in future periods, excluding those based on temporary differences, shall be offset against the related deferred tax liability	-	-
Differences arising when assets or liabilities not measured at fair value are included in a cash flow hedge	-	-
The portion of the total expected loss amount calculated in accordance with the Circular on the Calculation of the Credit Risk Exposure Amount Based on Internal Ratings-Based Approaches that exceeds the total provision amount	-	-
Income from securities transactions	-	-
Unrealized gains and losses arising from differences in the fair values of the bank's liabilities due to changes in credit quality	-	-
Net amount of defined benefit plan assets	-	-
Direct or indirect investments made by the bank in its own core capital	-	-
Shares acquired in violation of the fourth paragraph of Article 56 of the Law	-	-
The net long positions in investments in the equity components of banks and financial institutions in which 10% or less of the partnership shares are held and which are not consolidated, to the extent that they exceed 10% of the bank's core capital	-	-
The portion of net long positions in investments made in the core capital elements of banks and financial institutions in which more than 10% of the partnership shares are held and which are not consolidated, that exceeds 10% of the core capital	-	-
The portion of mortgage service rights exceeding 10% of core capital	-	-
The portion of deferred tax assets based on temporary differences exceeding 10% of core capital	-	-
Amounts exceeding 15% of core capital in accordance with the second paragraph of the Transitional Article 2 of the Regulation on Banks' Equity Capital	-	-
The excess amount arising from net long positions in investments in the core capital elements of banks and financial institutions in which more than 10% of the partnership shares are held and which are not consolidated	-	-
Excess amount arising from the right to provide mortgage services	-	-
Excess amount arising from deferred tax assets based on temporary differences	2.130.861	2.744.267
Other items to be determined by the Board	-	-
The amount to be deducted from core capital if there is insufficient additional paid-in capital or contributed capital	-	-
<b>Total Deductions from Common Equity Tier 1 Capital</b>	<b>3.014.284</b>	<b>3.663.505</b>
<b>Total Core Capital</b>	<b>30.890.007</b>	<b>14.683.346</b>

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

#### I. Explanation on Capital Adequacy Standard Ratio (Continued):

##### a. Information on Consolidated Shareholder's Equity (Continued):

	Current Period 31 December 2025	Prior Period 31 December 2024
<b>ADDITIONAL TIER 1 CAPITAL</b>		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	10.383.500	7.652.085
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
<b>Additional Tier I Capital before Deductions</b>	<b>10.383.500</b>	<b>7.652.085</b>
<b>Deductions from Additional Tier I Capital</b>		
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>		
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
<b>Total Deductions from Additional Tier I Capital</b>	<b>-</b>	<b>-</b>
<b>Total Additional Tier I Capital</b>	<b>10.383.500</b>	<b>7.652.085</b>
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>41.273.507</b>	<b>22.335.431</b>
<b>TIER 2 CAPITAL</b>		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	776.832	408.818
<b>Contribution Capital Before Discounts</b>	<b>776.832</b>	<b>408.818</b>
<b>Deductions from Tier II Capital</b>		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	<b>-</b>	<b>-</b>
<b>Total Tier II Capital</b>	<b>776.832</b>	<b>408.818</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>42.050.339</b>	<b>22.744.249</b>
<b>Deductions from Capital</b>	<b>42.050.339</b>	<b>22.744.249</b>
Deductions from Capital Loans granted contrary to the 50th and 51th 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	6.144	2.227
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>		
The net long positions in the equity components of banks and financial institutions in which the bank holds 10% or less of the shares and which are not consolidated, to the extent that they exceed 10% of the bank's core capital, shall be deducted from the core capital, the portion not deducted from additional core capital and supplementary capital	-	-
The portion of the total net long positions in direct or indirect investments in additional primary capital and supplementary capital elements of banks and financial institutions in which more than 10% of the shares are held and which are not consolidated that is not deducted from additional primary capital and supplementary capital pursuant to the first paragraph of Transitional Article 2 of the Regulation on Banks' Equity Capital	-	-
The portion of the net long positions of investments made in core capital elements of banks and financial institutions in which more than 10% of the shares are held and which are not consolidated, deferred tax assets based on temporary differences, and mortgage servicing rights, which are not deducted from core capital pursuant to subparagraphs (1) and (2) of the Transitional Article 2 of the Regulation on Banks' Equity, and the portion not deducted from core capital pursuant to the first paragraph of the Transitional Article 2 of the Regulation	-	-

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

#### I. Explanation on Capital Adequacy Standard Ratio (Continued)

##### a. Explanation on Consolidated Shareholder's Equity (Continued):

<b>SHAREHOLDER'S EQUITY</b>		
Total Capital (The sum of Tier I Capital and Tier II Capital and After the Deductions from Total Capital)	42.068.816	22.742.022
Total Risk Weighted Amounts	201.482.363	97.286.237
<b>Capital Adequacy Ratios</b>		
Core Capital Adequacy Ratio (%)	15,34	15,09
Tier I Capital Adequacy Ratio (%)	20,50	22,96
Capital Adequacy Ratio (%)	20,88	23,38
<b>BUFFERS</b>		
Total buffer requirement (a+b+c)	2,5	2,5
a) Capital conservation buffer requirement (%)	2,5	2,5
b) Bank specific counter-cyclical buffer requirement (%)	-	-
c) Systemic important bank buffer ratio (%)	-	-
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 (%)	10,84	10,59
<b>Amounts Lower Than Excesses as per Deduction Rules</b>		
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Limits related to provisions considered in Tier II calculation	-	-
Amount arising from deferred tax assets based on temporary differences	3.304.549	1.742.761
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	776.832	408.818
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	776.832	408.818
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0,6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)</b>		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

“Pursuant to the BRSA’s Decision dated December 12, 2023, numbered 10747; In accordance with the Regulation on the Measurement and Evaluation of Banks' Capital Adequacy, published in the Official Gazette dated October 23, 2015, and numbered 29511, as specified in the Board Decision dated December 19, 2024, and numbered 11038, in the calculation of the credit risk exposure amount; the amounts valued in accordance with Turkish Accounting Standards and the related specific provision amounts of monetary assets and non-monetary assets, excluding items measured at historical cost in foreign currency, may be calculated using the Turkish Central Bank (Central Bank) foreign exchange buying rate as of June 26, 2023; until a Board Decision to the contrary is made, it has been decided to continue using the Central Bank's foreign exchange buying rate as of June 28, 2024, to be applied from January 1, 2025

Additionally, pursuant to the Decision of the Banking Regulation and Supervision Agency (BDDK) dated April 16, 2020, and numbered 8999; Banks are permitted to apply a 0% risk weight in the calculation of the credit risk exposure amount under the Standard Approach within the scope of the Regulation on the Measurement and Evaluation of Banks' Capital Adequacy for their receivables denominated in foreign currency from the Central Administration of the Republic of Türkiye.

As of December 31, 2025, the Parent Company has utilized these options in its Capital Adequacy calculations. The relevant board decisions have a positive impact of 5,34 on the standard capital adequacy ratio.

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

**I. Explanation on Capital Adequacy Standard Ratio (Continued):**

**b. Information on Consolidated Debt Instruments to be Included in the Equity Calculation:**

Issuer	Türkiye Varlık Fonu Piyasa İstikrar Ve Denge Alt Fonu
Unique Identifier (CUSIP, ISIN etc.)	TRT240424F22
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
<b>Special Consideration in the Calculation of Equity</b>	
As of January 1,2015, consideration to be subject to a 10% reduction application status	No
Eligible at Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Subordinated Loan
Amount recognized in regulatory capital (as of most recent reporting date)	5.027.672
Par Value of Instrument	5.027.672
Accounting Classification	Subordinated Loan
Original date of Issuance	24.04.2019
Perpetual or dated	Undated
Maturity date	24.04.2019
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	Repayment Option Date: The amount of 100 EUR will be repaid no earlier than five years from the loan disbursement date.
Subsequent call dates	-
<b>Profit Share/Dividends</b>	
Fixed or floating profit share/dividend	-
Profit share rate and any related index	-
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	Fully discretionary
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	Noncumulative
<b>Convertible or Non-convertible</b>	
If convertible, conversion trigger	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
<b>Write-down feature</b>	
If write-down, write-down trigger(s)	In case of the ratio of core capital adequacy ratio falls below 5,125 %
If write-down, full or partial	At least to ensure that the core capital ratio exceeds 5,125 %
If write down, permanent or temporary	Permanent and Temporary
If temporary write-down, description of write-up mechanism	There is write-up mechanism.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all creditors and participation fund owners
In compliance with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7
Details of incompliances with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7

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

**I. Explanation on Capital Adequacy Standard Ratio (Continued):**

**b. Information on Consolidated Debt Instruments to be Included in the Equity Calculation:**

Issuer	Türkiye Varlık Fonu Piyasa İstikrar Ve Denge Alt Fonu
Unique Identifier (CUSIP, ISIN etc.)	TRT250232F15
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
<b>Special Consideration in the Calculation of Equity</b>	
As Of 1 January 2015, Consideration to Be Subject to A 10% Reduction Application Status	No
Eligible At Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Government Domestic Debt Securities with Subordinated Loan (Additional Capital)
Amount Recognized in Regulatory Capital (As of Most Recent Reporting Date)	894.438
Par Value of Instrument	1.593.193
Accounting Classification	Subordinated Loan
Original Date of Issuance	09.03.2022
Perpetual or Dated	Undated
Maturity Date	09.03.2022
Issuer Call Subject to Prior Supervisory (BRSA) Approval	Yes
Optional Call Date, Contingent Call Dates and Redemption Amount	
Subsequent Call Dates	
<b>Profit Share/Dividends</b>	
Fixed Or Floating Profit Share/Dividend	-
Profit Share Rate and Any Related Index	-
Existence of A Dividend Stopper	-
Fully Discretionary, Partially Discretionary or Mandatory	Full discretionary
Existence of Step Up or Other Incentive to Redeem	-
Noncumulative Or Cumulative	Noncumulative
<b>Convertible Or Non-Convertible</b>	
If Convertible, Conversion Trigger	-
If Convertible, Fully or Partially	-
If Convertible, Conversion Rate	-
If Convertible, Mandatory or Optional Conversion	-
If Convertible, Specify Instrument Type Convertible Into	-
If Convertible, Specify Issuer of Instrument It Converts Into	-
<b>Write-Down Feature</b>	
If Write-Down, Write-Down Trigger(S)	In case of the ratio of core capital adequacy falls below 5,125 %
If Write-Down, Full or Partial	At least to ensure that the core capital ratio exceeds 5,125 %
If Write Down, Permanent or Temporary	Permanent and Temporary
If Temporary Write-Down, Description of Write-Up Mechanism	There is write-up mechanism.
Position in Subordination Hierarchy in Liquidation (Specify Instrument Type Immediately Senior to Instrument)	After all creditors and participation fund owners
In Compliance with Article Number 7 And 8 Of "Own Fund Regulation"	In compliance with article number 7
Details of Incompliances with Article Number 7 And 8 Of "Own Fund Regulation"	In compliance with article number 7

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

#### I. Explanation on Capital Adequacy Standard Ratio (Continued):

##### b. Information on Consolidated Debt Instruments to be Included in the Equity Calculation:

Issuer	Türkiye Varlık Fonu Piyasa İstikrar Ve Denge Alt Fonu
Unique Identifier (CUSIP, ISIN etc.)	TRT211229F12
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
<b>Special Consideration in the Calculation of Equity</b>	
As Of 1 January 2015, consideration to be subject to a 10% reduction application status	No
Eligible at Unconsolidated/Consolidated	Unconsolidated/Consolidated.
Instrument Type	Government Domestic Debt Securities with Subordinated Loan (Additional Capital)
Amount recognized in regulatory capital (as of most recent reporting date)	4.461.390
Par Value of Instrument	5.027.672
Accounting Classification	Subordinated Loan
Original date of Issuance	27.12.2024
Perpetual or dated	Undated
Maturity date	30.12.2024
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	Repayment Option Date: The amount to be repaid, in full or in part, no earlier than 5 years after the date the loan is disbursed.
Subsequent call dates	
<b>Profit Share/Dividends</b>	
Fixed or floating profit share/dividend	-
Profit share rate and any related index	-
Existence of a dividend stopper	-
Fully discretionary, partially discretionary or mandatory	Full discretionary
Existence of step up or other incentive to redeem	-
Noncumulative or cumulative	Noncumulative
<b>Convertible or Non-convertible</b>	
If convertible, conversion trigger	-
If convertible, fully or partially	-
If convertible, conversion rate	-
If convertible, mandatory or optional conversion	-
If convertible, specify instrument type convertible into	-
If convertible, specify issuer of instrument it converts into	-
<b>Write-down feature</b>	
If write-down, write-down trigger(s)	In case of the ratio of core capital adequacy falls below 5,125 %
If write-down, full or partial	At least to ensure that the core capital ratio exceeds 5,125 %
If write down, permanent or temporary	Permanent and Temporary
If temporary write-down, description of write-up mechanism	There is write-up mechanism.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all creditors and participation fund owners
In compliance with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7
Details of incompliances with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7

##### c. Explanations on Consolidated Reconciliation of Equity Items and Balance Sheet Amounts

The main difference between the "Equity" amount given in the equity table and the "Equity" amount in the consolidated balance sheet stems from the first and second stage expected loss allowances and the debt instruments deemed appropriate by the Institution. The portion of the first and second stage expected loss provisions up to 1,25% of the credit risk exposure amount is considered as Contributed Capital in the "Equity" calculation. On the other hand, operating lease development costs recorded under Tangible Fixed Assets in the balance sheet, intangible fixed assets and related deferred tax liabilities, and certain other accounts determined by the Board are considered as Deductible Values from Capital in the calculation of the "Equity" amount.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanation on Capital Adequacy Standard Ratio (Continued):

#### d. Explanations on Consolidated Reconciliation of Equity Items and Balance Sheet Amounts:

	Current Period	Prior Period
<b>Balance sheet shareholders' equity value</b>	<b>33.709.651</b>	<b>18.230.076</b>
Operating lease development costs	(222.177)	(118.914)
Goodwill or other intangible assets and related deferred tax liabilities	(363.695)	(543.412)
Debt instruments deemed appropriate by the institution and related issue premiums - additional capital (*)	10.337.415	7.548.195
Contributed Capital (Reserves) (**)	744.627	372.571
Other values deducted from equity	(2.137.005)	(2.746.494)
<b>Amount taken into account in the calculation of regulatory capital</b>	<b>42.068.816</b>	<b>22.742.022</b>

(\*) The additional capital component tracked in equity accounts does not include the amount of TL 46.085 related to capital-like loans. This amount is classified under the "balance sheet equity value" line. (December 31, 2024: TL 103.890)

(\*\*) The expected loss allowances of financial assets recognized in comprehensive income, amounting to TL 32.205, are not included in the fair value changes tracked in equity accounts. This amount is classified under the "balance sheet equity value" line. (December 31, 2024: TL 36.247)

#### e. Equity Treatment for Savings Finance Companies within the Scope of Consolidation:

The Group's consolidated subsidiary, Emlak Katılım Tasarruf Finansman A.Ş., is subject to the provisions of Article 15, Paragraph 5 of Law No. 6361 on Financial Leasing, Factoring, and Savings Finance Companies, and the Regulation on the Establishment and Operating Principles of Savings Finance Companies; allocates 5 per thousand (0,5%) of the organization fees collected from customers to be tracked within equity. This amount is tracked within the Group's equity without being related to the income statement in the consolidated financial statements and is reported as an equity item allocated under the relevant legislation.

### II. Explanations on Consolidated Credit Risk:

Credit risk is defined as the possibility of loss that the Group may incur due to the credit customer's failure to fulfill its obligations partially or completely on time by not complying with the terms of the contract..

The authority to grant credit lies primarily with the Board of Directors, and this authority may be delegated to subcommittees in accordance with the Banking Law. The Board of Directors determines credit policies and macro-level credit limits. It establishes policies regarding credit granting, approval, and other administrative principles. It monitors compliance with policies, concentrations, and limits and takes necessary measures. It creates an appropriate environment for the healthy and effective functioning of the credit function. Sufficient personnel and software are provided, authorities, roles, and limits are clearly defined, and necessary controls are established. Credit risk is periodically measured, analyzed, and reported.

Preparations are made to use scoring and rating models that generate rating scores and default probabilities for the purpose of measuring customer credit risk by segment. The generated rating scores are used in making the decision to work with the customer and in determining the terms of the relationship. Credit limit allocations are made separately for each customer or credit group based on financial analysis and intelligence reports, the rating scores assigned to the customer, and the customer's segment.

Allocated limits are reviewed at intervals specified in commercial and individual credit policies, and customer intelligence and rating reports are updated. Care is taken to ensure that loans are distributed evenly across sectors and that TL funds are used in TL and foreign currency funds in foreign currency, without causing currency mismatches. Credit restrictions specified in the Banking Law and related legislation are complied with. While the customer's creditworthiness is fundamental, care is taken to provide collateral to reduce risk. Maximum care is taken to ensure that the maturity and currency of the loan and collateral match and that an independent valuation has been performed. Collateral taken is periodically evaluated and insured.

Provisions are recognized for non-performing loan receivables in accordance with TFRS 9 "Regulation on the Determination of the Quality of Loans and Other Receivables by Banks and the Procedures and Principles for Allocating Provisions Therefor."

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations on Consolidated Credit Risk:

The total amount of risk exposure after offsetting transactions, without considering the effects of credit risk mitigation, and the average amount of risk broken down by different risk classes and types for the relevant period:

Risk Categories	Current Period Risk Amount	Average Risk Amount
1	105.130.802	87.642.217
2 Receivables from central governments or central banks	62.472	87.837
3 Receivables from regional or local governments	30.236.928	16.624.647
4 Receivables from administrative units and non-commercial enterprises	-	-
5 Receivables from multilateral development banks	-	-
6 Receivables from international organizations	22.153.040	17.097.888
7 Receivables from banks and brokerage houses	95.857.809	78.118.504
8 Receivables from corporates	14.024.380	8.959.115
9 Retail receivables	5.211.769	4.059.731
10 Receivables secured by mortgages on property	859.025	466.630
11 Past due receivables	4.327.256	3.703.032
12 Receivables defined in high risk category by BRSA	-	-
13 Securities collateralized by mortgages	-	-
14 Securitization positions	-	-
15 Short-term receivables from banks, brokerage houses and corporates	-	-
16 Investments similar to collective investment funds	-	-
17 Equity security investments	12.773.967	10.977.081
<b>Total(*)</b>	<b>290.637.448</b>	<b>227.736.682</b>

(\*) Average risk amount was tested by taking the arithmetic average of monthly risk amounts for 2025.

Risk Categories	Prior Period Risk Amount	Average Risk Amount
1	72.253.230	79.804.864
2 Receivables from central governments or central banks	115.883	43.958
3 Receivables from regional or local governments	6.245	366.752
4 Receivables from administrative units and non-commercial enterprises	-	-
5 Receivables from multilateral development banks	-	-
6 Receivables from international organizations	17.323.427	13.962.307
7 Receivables from banks and brokerage houses	54.190.881	38.919.157
8 Receivables from corporates	7.482.438	8.292.389
9 Retail receivables	4.350.332	3.036.264
10 Receivables secured by mortgages on property	162.941	95.990
11 Past due receivables	6.956.606	14.363.260
12 Receivables defined in high risk category by BRSA	-	-
13 Securities collateralized by mortgages	-	-
14 Securitization positions	-	-
15 Short-term receivables from banks, brokerage houses and corporates	-	-
16 Investments similar to collective investment funds	-	-
17 Equity security investments	8.138.131	6.994.145
<b>Total(*)</b>	<b>170.980.114</b>	<b>165.879.088</b>

(\*) The average risk amount was tested by taking the arithmetic mean of the monthly risk amounts for 2024.

Within the Group's risk management approach, it is accepted that long-term risks are exposed to greater credit risk than short-term risks, and matters such as setting risk limits and collateralization for long-term risks are addressed more comprehensively than for short-term risks.

The Group has limits in place for banking activities in various foreign countries, and the necessary research (economic, cyclical, etc.) is conducted during the allocation and revision of these limits.

For correspondent banking activities and international commodity transactions, credit limits are assigned to the banks in question by the relevant credit committees. These limits are assigned taking into account the scale of the Group and the scale of the counterparty bank, and risk concentration is avoided. In this respect, there is no significant risk.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations on Consolidated Credit Risk:

**Geographical distribution of risk amounts disaggregated by significant risk classes in important regions; Distribution of risks, disaggregated by risk classes, by sectors or counterparties, and distribution of all risks by remaining maturities:**

**Profile on significant risks in significant regions:**

	Risk Categories(*)																	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	
<b>Current Period</b>																		
1 Domestic	105.130.802	62.472	30.236.928	-	-	14.074.744	93.777.938	13.988.707	5.145.220	859.025	-	-	-	-	-	-	12.773.967	<b>276.049.803</b>
2 EU Countries	-	-	-	-	-	503.711	100.819	198	-	-	-	-	-	-	-	-	-	<b>604.728</b>
3 OECD Countries (**)	-	-	-	-	-	2.103.654	-	207	-	-	-	-	-	-	-	-	-	<b>2.103.861</b>
4 Off-shore Banking Regions	-	-	-	-	-	3.456	1.952.000	29.343	66.548	-	-	-	-	-	-	-	-	<b>2.051.347</b>
5 USA, Canada	-	-	-	-	-	855.738	-	-	-	-	-	-	-	-	-	-	-	<b>855.738</b>
6 Other Countries	-	-	-	-	-	4.611.737	27.052	5.925	-	-	4.327.256	-	-	-	-	-	-	<b>8.971.970</b>
7 Associates, Subsidiaries and Jointly Controlled Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Unallocated Assets/Liabilities (***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>9 Total</b>	<b>105.130.802</b>	<b>62.472</b>	<b>30.236.928</b>	<b>-</b>	<b>-</b>	<b>22.153.040</b>	<b>95.857.809</b>	<b>14.024.380</b>	<b>5.211.768</b>	<b>859.025</b>	<b>4.327.256</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.773.967</b>	<b>290.637.447</b>
<b>Prior Period</b>																		
1 Domestic	72.253.229	115.883	6.245	-	-	10.025.653	52.404.974	7.467.020	4.307.626	162.941	426.457	-	-	-	-	-	8.102.753	<b>155.272.781</b>
2 EU Countries	-	-	-	-	-	329.104	-	283	-	-	-	-	-	-	-	-	-	<b>329.387</b>
3 OECD Countries (**)	-	-	-	-	-	2.278.493	-	207	-	-	-	-	-	-	-	-	35.378	<b>2.314.078</b>
4 Off-shore Banking Regions	-	-	-	-	-	183	1.723.417	10.254	42.706	-	-	-	-	-	-	-	-	<b>1.776.560</b>
5 USA, Canada	-	-	-	-	-	230.554	-	-	-	-	-	-	-	-	-	-	-	<b>230.554</b>
6 Other Countries	-	-	-	-	-	4.459.440	62.490	4.674	-	-	6.530.149	-	-	-	-	-	-	<b>11.056.753</b>
7 Associates, Subsidiaries and Jointly Controlled Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Unallocated Assets/Liabilities (***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>9 Total</b>	<b>72.253.229</b>	<b>115.883</b>	<b>6.245</b>	<b>-</b>	<b>-</b>	<b>17.323.427</b>	<b>54.190.881</b>	<b>7.482.438</b>	<b>4.350.332</b>	<b>162.941</b>	<b>6.956.606</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.138.131</b>	<b>170.980.113</b>

(\*) It refers to the risk classes included in the Regulation on Measurement and Evaluation of Capital Adequacy of Banks.

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

(\*\*\*) Assets and liabilities that cannot be distributed to segments on a consistent basis

1	Conditional and unconditional receivables from central government and Central Banks	10	Past due receivables
2	Conditional and unconditional receivables from regional or local governments	11	Receivables defined under high risk category by BRSA
3	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	12	Mortgage-backed securities
4	Conditional and unconditional claims from multilateral development banks	13	Securitization positions
5	Contingent and unconditional receivables from international organizations	14	Short-term receivables and short-term corporate receivables from banks and brokerage houses
6	Conditional and unconditional receivables from banks and brokerage houses	15	Investments that qualify as a collective investment institution
7	Conditional and unconditional receivables from corporates	16	Equity share investments
8	Conditional and unconditional receivables from retail portfolios	17	Other receivables
9	Receivables secured by real estate mortgages		

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

#### II. Explanations on Consolidated Credit Risk:

##### Risk Profile by Sectors or Counterparties:

Current Period	Risk Categories(*)																	TP	YP	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
<b>1 Agriculture</b>	-	-	-	-	-	-	766.687	87.423	53.767	11.067	-	-	-	-	-	-	3	824.476	94.471	918.947
1.1 Farming and stockbreeding	-	-	-	-	-	-	479.713	67.270	44.846	11.067	-	-	-	-	-	-	-	542.191	60.705	602.896
1.2 Forestry	-	-	-	-	-	-	265.581	5.856	8.921	-	-	-	-	-	-	-	3	275.388	4.973	280.361
1.3 Fishery	-	-	-	-	-	-	21.393	14.297	-	-	-	-	-	-	-	-	-	6.897	28.793	35.690
<b>2 Manufacturing</b>	-	-	-	-	-	-	28.569.489	3.989.811	460.849	316.639	-	-	-	-	-	-	22.476	14.680.235	18.679.029	33.359.264
2.1 Mining and quarrying	-	-	-	-	-	-	1.502.581	96.618	-	10.302	-	-	-	-	-	-	45	921.294	688.252	1.609.546
2.2 Production	-	-	-	-	-	-	22.429.403	3.766.440	432.052	305.069	-	-	-	-	-	-	21.331	12.947.588	13.997.707	26.945.295
2.3 Electricity, gas, water	-	-	-	-	-	-	4.637.505	126.753	37.797	1.268	-	-	-	-	-	-	1.100	811.353	3.993.070	4.804.423
<b>3 Construction</b>	-	-	30.196.261	-	-	-	17.338.807	2.090.204	1.064.023	307.043	-	-	-	-	-	-	3.984	45.178.516	5.821.806	51.000.322
<b>4 Services</b>	99.325.545	-	106	-	-	22.139.771	44.239.746	5.313.302	2.162.484	216.676	4.327.256	-	-	-	-	-	1.689.933	56.764.670	122.650.149	179.414.819
4.1 Wholesale and retail trade	-	-	106	-	-	-	21.338.213	3.748.075	1.052.655	173.601	-	-	-	-	-	-	3.390	20.095.792	6.220.248	26.316.040
4.2 Hotel, food and beverage services	-	-	-	-	-	-	611.989	145.085	19.982	650	-	-	-	-	-	-	50	327.874	449.882	777.756
4.3 Transportation and telecommunication	-	-	-	-	-	-	5.592.711	625.048	846.408	17.313	-	-	-	-	-	-	481	3.278.526	3.803.435	7.081.961
4.4 Financial institutions	99.325.545	-	-	-	-	22.139.771	1.897.221	25.624	7.339	2.745	4.327.256	-	-	-	-	-	1.164.370	22.287.841	106.602.030	128.889.871
4.5 Real estate and renting services	-	-	-	-	-	-	14.175.283	718.958	231.209	22.367	-	-	-	-	-	-	521.610	10.267.763	5.401.664	15.669.427
4.6 Self-employment services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.7 Education services	-	-	-	-	-	-	309.413	22.302	-	-	-	-	-	-	-	-	-	331.715	-	331.715
4.8 Health and social services	-	-	-	-	-	-	314.916	28.210	4.891	-	-	-	-	-	-	-	32	175.159	172.890	348.049
<b>5 Other</b>	5.805.257	62.472	40.561	-	-	13.269	4.943.080	2.543.640	1.470.646	7.600	-	-	-	-	-	-	11.057.571	22.379.601	3.564.494	25.944.095
<b>6 Total</b>	<b>105.130.802</b>	<b>62.472</b>	<b>30.236.928</b>	<b>-</b>	<b>-</b>	<b>22.153.040</b>	<b>95.857.809</b>	<b>14.024.380</b>	<b>5.211.769</b>	<b>859.025</b>	<b>4.327.256</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12.773.967</b>	<b>139.827.498</b>	<b>150.809.949</b>	<b>290.637.447</b>

(\*) It refers to the risk classes included in the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

- |   |  |
|---|--|
| 1 Conditional and unconditional receivables from central government and Central Banks                 | 10 Past due receivables  |
| 2 Conditional and unconditional receivables from regional or local governments                        | 11 Receivables defined under high risk category by BRSA  |
| 3 Conditional and unconditional receivables from administrative bodies and non-commercial enterprises | 12 Mortgage-backed securities  |
| 4 Conditional and unconditional claims from multilateral development banks                            | 13 Securitization positions  |
| 5 Contingent and unconditional receivables from international organizations                           | 14 Short-term receivables and short-term corporate receivables from banks and brokerage houses |
| 6 Conditional and unconditional receivables from banks and brokerage houses                           | 15 Investments that qualify as a collective investment institution                             |
| 7 Conditional and unconditional receivables from corporates   | 16 Equity share investments  |
| 8 Conditional and unconditional receivables from retail portfolios                                    | 17 Other receivables   |
| 9 Receivables secured by real estate mortgages  |  |

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

#### II. Explanations on Consolidated Credit Risk (Continued):

Prior Period	Risk Categories(*)																	TP	YP	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
<b>1 Agriculture</b>	-	-	-	-	-	-	<b>308.537</b>	<b>36.223</b>	<b>6.193</b>	<b>188</b>	<b>17.721</b>	-	-	-	-	-	<b>61</b>	<b>351.344</b>	<b>17.579</b>	<b>368.923</b>
1.1 Farming and stockbreeding	-	-	-	-	-	-	170.245	34.850	50	188	17.721	-	-	-	-	-	61	206.798	16.317	223.115
1.2 Forestry	-	-	-	-	-	-	123.758	94	6.143	-	-	-	-	-	-	-	-	129.995	-	129.995
1.3 Fishery	-	-	-	-	-	-	14.534	1.279	-	-	-	-	-	-	-	-	-	14.551	1.262	15.813
<b>2 Manufacturing</b>	-	-	-	-	-	-	<b>20.018.398</b>	<b>1.773.666</b>	<b>570.324</b>	<b>44.180</b>	<b>149.546</b>	-	-	-	-	-	<b>16.612</b>	<b>11.286.703</b>	<b>11.286.023</b>	<b>22.572.726</b>
2.1 Mining and quarrying	-	-	-	-	-	-	1.140.500	43.169	-	383	-	-	-	-	-	-	44	647.201	536.895	1.184.096
2.2 Production	-	-	-	-	-	-	15.849.332	1.650.128	554.165	43.797	149.546	-	-	-	-	-	15.540	9.606.498	8.656.010	18.262.508
2.3 Electricity, gas, water	-	-	-	-	-	-	3.028.566	80.369	16.159	-	-	-	-	-	-	-	1.028	1.033.004	2.093.118	3.126.122
<b>3 Construction</b>	-	-	-	-	-	-	<b>7.477.279</b>	<b>1.166.575</b>	<b>1.332.519</b>	<b>44.436</b>	<b>47.379</b>	-	-	-	-	-	<b>2.308</b>	<b>8.715.207</b>	<b>1.355.289</b>	<b>10.070.496</b>
<b>4 Services</b>	<b>67.255.316</b>	-	<b>147</b>	-	<b>17.323.427</b>	-	<b>24.001.800</b>	<b>2.606.402</b>	<b>1.558.175</b>	<b>71.121</b>	<b>6.741.960</b>	-	-	-	-	-	<b>3.669.706</b>	<b>43.886.456</b>	<b>79.341.598</b>	<b>123.228.054</b>
4.1 Wholesale and retail trade	-	-	106	-	-	-	12.952.783	1.854.607	818.639	62.296	162.645	-	-	-	-	-	2.023	12.321.138	3.531.961	15.853.099
4.2 Hotel, food and beverage services	-	-	-	-	-	-	337.489	50.148	19.475	178	-	-	-	-	-	-	27	292.748	114.569	407.317
4.3 Transportation and telecommunication	-	-	-	-	-	-	2.462.241	325.516	324.332	326	35.796	-	-	-	-	-	345	1.334.015	1.814.541	3.148.556
4.4 Financial institutions	67.255.316	-	-	-	17.323.427	-	1.993.645	14.335	4.910	-	6.530.149	-	-	-	-	-	1.602.249	23.183.389	71.540.642	94.724.031
4.5 Real estate and renting services	-	-	-	-	-	-	5.785.579	317.469	326.267	8.321	13.370	-	-	-	-	-	2.065.062	6.176.183	2.339.885	8.516.068
4.6 Self-employment services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4.7 Education services	-	-	41	-	-	-	138.611	22.427	48.613	-	-	-	-	-	-	-	-	209.692	-	209.692
4.8 Health and social services	-	-	-	-	-	-	331.452	21.900	15.939	-	-	-	-	-	-	-	-	369.291	-	369.291
<b>5 Other</b>	<b>4.997.914</b>	<b>115.883</b>	<b>6.098</b>	-	-	-	<b>2.384.867</b>	<b>1.899.572</b>	<b>883.121</b>	<b>3.016</b>	-	-	-	-	-	-	<b>4.449.444</b>	<b>11.898.033</b>	<b>2.841.882</b>	<b>14.739.915</b>
<b>6 Total</b>	<b>72.253.230</b>	<b>115.883</b>	<b>6.245</b>	-	-	<b>17.323.427</b>	<b>54.190.881</b>	<b>7.482.438</b>	<b>4.350.332</b>	<b>162.941</b>	<b>6.956.606</b>	-	-	-	-	-	<b>8.138.131</b>	<b>76.137.743</b>	<b>94.842.371</b>	<b>170.980.114</b>

(\*) It refers to the risk classes included in the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

- |   |  |
|---|--|
| 1 Conditional and unconditional receivables from central government and Central Banks                 | 10 Past due receivables  |
| 2 Conditional and unconditional receivables from regional or local governments                        | 11 Receivables defined under high risk category by BRSA  |
| 3 Conditional and unconditional receivables from administrative bodies and non-commercial enterprises | 12 Mortgage-backed securities  |
| 4 Conditional and unconditional claims from multilateral development banks                            | 13 Securitization positions  |
| 5 Contingent and unconditional receivables from international organizations                           | 14 Short-term receivables and short-term corporate receivables from banks and brokerage houses |
| 6 Conditional and unconditional receivables from banks and brokerage houses                           | 15 Investments that qualify as a collective investment institution                             |
| 7 Conditional and unconditional receivables from corporates   | 16 Equity share investments  |
| 8 Conditional and unconditional receivables from retail portfolios                                    | 17 Other receivables   |
| 9 Receivables secured by real estate mortgages  |  |

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

**(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)**

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

**II. Explanations on Consolidated Credit Risk (Continued):**

**Distribution of Risks Carrying a Maturity Element According to Their Remaining Maturities:**

	Risk Categories – Current Period	Time to Maturity					Undistributable
		1 months	1–3 months	3–6 months	6–12 months	1 year and over	
1	Conditional and unconditional receivables from central governments or central banks	-	535.438	7.482.984	1.196.819	26.490.641	69.424.920
2	Conditional and unconditional receivables from regional or local governments	2.959	-	-	59.513	-	-
3	Conditional and unconditional receivables from administrative units and non-commercial enterprises	39.381	-	-	1.285	30.196.261	-
4	Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
5	Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
6	Conditional and unconditional receivables from banks and brokerage houses	21.868.591	218.550	-	52.009	-	13.860
7	Conditional and unconditional receivables from corporates	16.036.611	12.402.288	14.871.799	19.837.131	32.550.129	159.851
8	Conditional and unconditional retail receivables	2.293.776	1.599.896	2.383.850	3.618.334	4.128.524	-
9	Receivables secured by mortgages on property	408.696	403.463	525.281	2.218.974	1.655.355	-
10	Past due receivables	440.649	83.959	205.369	67.642	61.406	-
11	Receivables defined in high risk category by BRSA	4.327.256	-	-	-	-	-
12	Securities collateralized by mortgages	-	-	-	-	-	-
13	Subject to the securitisation framework	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-
16	Equity share investments	-	-	-	-	-	-
17	Other receivables	-	-	-	-	-	12.773.967
	<b>TOTAL</b>	<b>45.417.919</b>	<b>15.243.594</b>	<b>25.469.283</b>	<b>27.051.707</b>	<b>95.082.316</b>	<b>82.372.598</b>

  

	Risk Categories – Prior Period	Time to Maturity					Undistributable
		1 months	1–3 months	3–6 months	6–12 months	1 year and over	
1	Conditional and unconditional receivables from central governments or central banks	-	-	4.265.896	2.367.930	22.436.096	43.183.307
2	Conditional and unconditional receivables from regional or local governments	1.985	1.516	759	6.760	104.863	-
3	Conditional and unconditional receivables from administrative units and non-commercial enterprises	3.131	-	-	-	3.114	-
4	Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-	-
5	Conditional and unconditional receivables from international organizations	-	-	-	-	-	-
6	Conditional and unconditional receivables from banks and brokerage houses	9.636.422	-	43.580	96.372	100.032	7.447.021
7	Conditional and unconditional receivables from corporates	17.055.673	6.559.285	6.301.277	12.850.605	11.424.041	-
8	Conditional and unconditional retail receivables	1.439.164	743.551	1.089.321	1.759.511	2.450.891	-
9	Receivables secured by mortgages on property	526.483	371.032	683.476	935.166	1.834.175	-
10	Past due receivables	128.280	6.300	8.952	17.443	1.966	-
11	Receivables defined in high risk category by BRSA	123.030	42.482	98.099	145.282	17.564	6.530.149
12	Securities collateralized by mortgages	-	-	-	-	-	-
13	Securitization positions	-	-	-	-	-	-
14	Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-
16	Equity share investments	-	-	-	-	-	-
17	Other receivables	-	-	-	-	-	8.138.131
	<b>TOTAL</b>	<b>28.914.168</b>	<b>7.724.166</b>	<b>12.491.360</b>	<b>18.179.069</b>	<b>38.372.742</b>	<b>65.298.608</b>

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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**(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)**

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

**II. Explanations on Consolidated Credit Risk (Continued):**

**Informations for the risk classes specified in Article 6 of the Regulation on the Measurement and Evaluation of Banks' Capital Adequacy:**

For the entire risk class of receivables from central governments or central banks, the ratings assigned by the international credit rating agency Islamic International Rating Agency (IIRA) are taken into account. Türkiye's long-term foreign currency credit rating (BBB-) is also used for foreign currency securities issued by the Treasury of the Republic of Türkiye and other foreign currency risks associated with the Central Government of the Republic of Türkiye. In accordance with capital adequacy regulations, ratings assigned by rating agencies authorized or directly recognized by the Board are used to determine the risk weights of receivables from banks and brokerage houses for receivables where the counterparty is domiciled abroad. Receivables from counterparties resident in Türkiye are considered unrated and included in the capital adequacy calculation. The "Credit Quality Steps" corresponding to the ratings assigned by rating agencies authorized or directly recognized by the Board are shown in the table below.

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

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations on Consolidated Credit Risk (Continued):

##### Risk amounts according to risk weights:

Risk Weights– Current Period		Risk Weights									Deductions from Shareholders' Equity	
		0%	10%	20%	35%	50%	75%	100%	150%	200%		250%
1	Amount before credit risk mitigation	107.030.462	-	23.444.569	1.210.742	3.875.209	14.024.422	136.724.787	4.327.256	-	-	3.534.273
2	Amount after credit risk mitigation	107.794.391	-	23.929.460	1.210.742	4.328.015	13.513.034	135.534.550	4.327.256	-	-	3.534.273

Risk Weights– Prior Period		Risk Weights									Deductions from Shareholders' Equity	
		0%	10%	20%	35%	50%	75%	100%	150%	200%		250%
1	Amount before credit risk mitigation	74.453.306	-	18.523.515	1.273.854	4.685.721	7.482.459	57.604.652	6.530.149	-	426.457	1.271.994
2	Amount after credit risk mitigation	75.142.561	-	19.118.784	1.273.854	5.138.034	7.237.599	56.112.676	6.530.149	-	426.457	1.271.994

##### By sectors or counterparty type; Separately, impaired loan and overdue loan amounts, value adjustments and provisions, amounts related to value adjustments and provisions during the period:

As of December 31, 2025, the Bank has allocated a lifetime expected loss allowance for loans classified as Stage 2 based on risk assessments conducted under TFRS 9. A lifetime expected loss allowance has also been allocated for loans classified as Stage 3, which have been determined to be impaired.

As of December 31, 2025, loans that did not experience a significant increase in credit risk at the time they were first recognized in the financial statements or thereafter were classified as Stage 1, and a 12-month expected loss allowance was set aside for these loans.

Current Period	Important Sectors/Counterparties	Loans (*)		Provisions	
		Impaired Credits (TFRS 9)		Expected Loss Provisions (TFRS9)	
		Significant increase in credit risk (Stage 2)	Non-performing (Stage 3)		
<b>1</b>	<b>Agriculture</b>	-	<b>42.571</b>	<b>21.423</b>	
1.1	Farming and stockbreeding	-	42.571	21.423	
1.2	Forestry	-	-	-	
1.3	Fishery	-	-	-	
<b>2</b>	<b>Manufacturing</b>	<b>258.955</b>	<b>1.388.424</b>	<b>863.929</b>	
2.1	Mining and quarrying	22.916	33.140	16.408	
2.2	Production	236.038	1.351.915	845.465	
2.3	Electricity, gas, water	-	3.369	2.057	
<b>3</b>	<b>Construction</b>	<b>831.983</b>	<b>1.281.894</b>	<b>854.841</b>	
<b>4</b>	<b>Services</b>	<b>1.878.217</b>	<b>1.148.813</b>	<b>2.081.939</b>	
4.1	Wholesale and retail trade	561.154	962.028	651.767	
4.2	Hotel, food and beverage services	3.696	2.941	1.873	
4.3	Transportation and telecommunication	36.604	54.182	27.991	
4.4	Financial institutions	-	11.063	5.771	
4.5	Real estate and renting services	1.275.502	118.599	1.394.528	
4.6	Self-employment services	-	-	-	
4.7	Education services	-	-	-	
4.8	Health and social services	1.260	-	7	
<b>5</b>	<b>Other</b>	<b>108.387</b>	<b>75.239</b>	<b>34.252</b>	
<b>Total</b>		<b>3.077.542</b>	<b>3.936.941</b>	<b>3.856.384</b>	

(\*) The breakdown of cash loans is given.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations on Consolidated Credit Risk (Continued):

Prior Period	Important Sectors/Counterparties	Loans (*)		Provisions
		Impaired Credits (IFRS 9)		Expected Loss Provisions (IFRS9)
		Significant increase in credit risk (Stage 2)	Non-performing (Stage 3)	
<b>1</b>	<b>Agriculture</b>	<b>27.259</b>	<b>637</b>	<b>758</b>
1.1	Farming and stockbreeding	27.259	637	758
1.2	Forestry	-	-	-
1.3	Fishery	-	-	-
<b>2</b>	<b>Manufacturing</b>	<b>328.495</b>	<b>345.810</b>	<b>232.820</b>
2.1	Mining and quarrying	-	1.959	1.209
2.2	Production	328.495	343.849	231.609
2.3	Electricity, gas, water	-	2	2
<b>3</b>	<b>Construction</b>	<b>254.514</b>	<b>234.177</b>	<b>152.851</b>
<b>4</b>	<b>Services</b>	<b>236.568</b>	<b>461.661</b>	<b>276.291</b>
4.1	Wholesale and retail trade	225.385	396.776	238.649
4.2	Hotel, food and beverage services	1.959	622	364
4.3	Transportation and telecommunication	5.350	5.673	4.347
4.4	Financial institutions	-	-	-
4.5	Real estate and renting services	3.875	58.590	32.930
4.6	Self-employment services	-	-	-
4.7	Education services	-	-	-
4.8	Health and social services	-	-	-
<b>5</b>	<b>Other</b>	<b>41.678</b>	<b>24.565</b>	<b>9.711</b>
<b>Total</b>		<b>888.514</b>	<b>1.066.850</b>	<b>672.431</b>

(\*) The breakdown of cash loans is given.

#### Information about value adjustment and change in provisions

Current Period	Opening Balance	Provision for Period	Provision Reversals (*)	Other Adjustments	Closing Balance
1 Third Stage	649.031	1.803.927	(63.038)	-	2.389.920
2 First and Second Stage	513.836	2.569.867	(275.697)	-	2.808.006

Prior Period	Opening Balance	Provision for Period	Provision Reversals	Other Adjustments	Closing Balance
1 Third Stage	183.087	510.235	(44.291)	-	649.031
2 First and Second Stage	384.033	352.203	(222.400)	-	513.836

#### Risk involved in counter-cyclical capital buffer calculation

Current Period Country where risk is ultimately taken	Private sector loans in banking books	Risk weighted amount calculated within trading book	Total
Türkiye	235.263.121	13.355.924	248.619.045
United Arab Emirates	18.149	-	18.149
Marshall Islands	3.736.246	-	3.736.246
Other Countries	159.768	-	159.768

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations on Consolidated Credit Risk (Continued):

Prior Period Country where risk is ultimately taken	Private sector loans in banking books	Risk weighted amount calculated within trading book	Total
Türkiye	112.849.541	3.816.692	116.666.233
United Arab Emirates	17.699	-	17.699
Marshall Islands	884.467	-	884.467
Other Countries	1.581.958	-	1.581.958

#### III. Explanations on Consolidated Currency Risk:

Currency risk refers to the possibility of loss that the Group may incur due to changes in exchange rates..

- a) The Group, which is exposed to currency risk within the scope of market risk, takes care to keep currency risk at a minimum level by ensuring that no open or excess positions arise. The Value at Risk for the daily foreign exchange position is calculated within the Group. The net foreign currency position/equity ratio is monitored periodically. When calculating the capital requirement for currency risk, all of the Group's foreign currency assets, liabilities, and forward foreign exchange transactions are taken into account, and the amount used for market risk in statutory reports is calculated monthly using the standard method..
- b) The Group does not hold any derivative financial instruments for hedging purposes.
- c) When disbursing loans, care is taken to ensure that TL funds are disbursed in TL and foreign currency funds are disbursed in the relevant currency, without causing currency mismatches. Due to uncertainties and fluctuations that may arise in the markets, strategic foreign exchange position limits are set and monitored.
- d) The Group's financial statement date and the current foreign exchange buying rates announced to the public for the last five business days prior to this date are as follows:

	ABD Doları	EURO
As of December 31, 2025 - Balance sheet evaluation rate	42.8809	50.2767
As of December 30, 2025	42.9013	50.4209
As of December 27, 2025	42.8919	50.4747
As of December 26, 2025	42.8001	50.3970
As of December 25, 2025	42.8183	50.2886
As of December 24, 2025,	42.7667	50.3779

- e) The bank's current foreign exchange buying rate is the simple arithmetic average value of the last thirty days prior to the financial statement date, which is TL 42,6357 per 1 US dollar (December 2024: TL 34,9290) and TL 49,9179 for 1 EURO (December 2024: TL 36,5819).

The currencies in which the Group is exposed to currency risk are primarily the US Dollar and the Euro.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### III. Explanations on Consolidated Currency Risk (Continued):

##### Information on the Group's Currency Risk:

	EURO	USD	OTHER FC	Toplam
<b>Current Period</b>				
<b>Assets</b>				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye (*)	47.180.395	27.873.574	6.989.272	82.043.241
Banks (*)	821.000	4.113.974	14.739.991	19.674.965
Financial assets at fair value through profit and loss	-	5.492.130	1.914.443	7.406.573
Money market placements	-	-	-	-
Financial Assets Valued at Fair Value Through Profit and Loss	773.356	6.118.584	-	6.891.940
Loans and financial lease receivables (**)	41.532.548	40.240.949	-	81.773.497
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	5.745.988	-	-	5.745.988
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets (***)	260.641	39.077	18.927	318.645
<b>Total Assets</b>	<b>96.313.928</b>	<b>83.878.288</b>	<b>23.662.633</b>	<b>203.854.849</b>
<b>Liabilities</b>				
Current account and funds collected from banks via participation accounts	5.255.432	435.316	217.333	5.908.081
Other current and profit-sharing accounts	77.765.415	77.572.443	24.180.241	179.518.099
Money market borrowings	-	395.438	-	395.438
Funds provided from other financial institutions and subordinated loans	12.317.874	5.081.106	-	17.398.980
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities (****)	846.751	1.325.676	39.065	2.211.492
<b>Total liabilities</b>	<b>96.185.472</b>	<b>84.809.979</b>	<b>24.436.639</b>	<b>205.432.090</b>
<b>Net balance sheet position</b>	<b>128.456</b>	<b>(931.691)</b>	<b>(774.006)</b>	<b>(1.577.241)</b>
<b>Net off balance sheet position</b>	<b>-</b>	<b>719.849</b>	<b>1.288.674</b>	<b>2.008.523</b>
Receivables from Derivative Financial Instruments	-	2.327.882	1.288.674	3.616.556
Payables from Derivative Financial Instruments	-	1.608.033	-	1.608.033
Non-Cash Loans	7.073.464	11.317.653	430.955	18.822.072
<b>Prior Period</b>				
Total Assets	46.488.308	50.463.443	19.167.239	116.118.990
Total Liabilities	42.491.882	56.086.745	15.582.521	114.161.148
<b>Net Balance Sheet Position</b>	<b>3.996.426</b>	<b>(5.623.302)</b>	<b>3.584.718</b>	<b>1.957.842</b>
<b>Net Balance Sheet Position</b>	<b>(3.854.672)</b>	<b>5.751.430</b>	<b>(3.184.125)</b>	<b>(1.287.367)</b>
Derivative financial instruments assets	-	6.124.008	335.528	6.459.536
Derivative financial instruments liabilities	3.854.672	372.578	3.519.653	7.746.903
Non-cash loans	5.617.901	3.943.089	149.414	9.710.404

(\*) The expected loss allowance of TL 22.428 allocated for cash equivalents and the Central Bank and TL 22.963 allocated for banks has not been included in the currency risk calculation.

(\*\*) The expected loss allowance of TL 889.000 allocated for loans and financial lease receivables has not been included in the currency risk calculation.

#### Explanations regarding stock position risk arising from banking accounts:

None (31 December 2024: None).

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

**IV. Explanations on Consolidated Liquidity Risk:**

Liquidity Risk is managed by the Asset Liability Committee (ALCO) to ensure that necessary measures are taken in a timely and appropriate manner against potential liquidity constraints that may arise from market conditions and the Group's balance sheet structure, within the framework of the liquidity risk policy approved by the Board of Directors and the Group's risk appetite.

The Board of Directors reviews liquidity risk management policies, approves the liquidity risk policy, and ensures that these policies are effectively implemented and fully integrated into the Group's risk management system. It determines the key criteria to be considered in measuring and monitoring liquidity risk.

APKO assesses the liquidity risk to which the Group is exposed and, taking into account the bank's strategies and competitive conditions, makes decisions to be implemented by the relevant units for the management of the bank's balance sheet and monitors their implementation. It manages liquidity by ensuring compliance with legal limits and monitoring relevant early warning signals against possible liquidity constraints.

Within the framework of APKO decisions for liquidity management, a liquidity structure is evaluated and an investment strategy is developed. The liquidity risk management strategy is determined by taking into account both normal economic conditions and stress conditions.

The Risk Management Department reports liquidity risk periodically to the relevant unit, committee, and senior management using liquidity risk measurement methods that comply with standards. It manages liquidity risk in a manner consistent with the Group's portfolio, strategic plans and policies, and legal limits, informing and coordinating with relevant parties in a timely manner. It establishes relevant liquidity risk measurement methods in line with market conditions and the Group's structure, and reviews the assumptions and parameters used in liquidity risk analyses. Key liquidity indicators from liquidity risk analyses are regularly reported to senior management. Liquidity risk management under stress conditions is carried out within the framework of the "Contingency Funding Plan."

The group's senior management, to determine management strategies regarding liquidity risk;

- monitors liabilities in local and foreign currencies,
- identifies concentration risks related to investments,
- actively monitors fund sources,
- considers portfolio diversification,
- monitors fund flows related to assets and liabilities based on maturities.

Market conditions are continuously monitored to analyze access issues related to the bank's funding needs and assess the impact of sudden changes that may occur in funding sources. Stress tests are applied to factors affecting liquidity to measure liquidity adequacy. The liquidity risk stress test analyzes the Group's ability to generate cash flow and the potential disruption to cash flow under specified scenarios. The scenarios required for stress testing are developed taking into account changes in the balance sheet structure. The results obtained are considered in determining liquidity risk policies and developing contingency plans.

Compliance with strategies implemented to reduce the Group's exposure to liquidity risk (monitoring concentration, diversifying funding sources, holding high-quality liquid assets, etc.) is effectively monitored by the Group's senior management, taking into account legal and prudential limits. For risks that cannot be mitigated, the acceptance of the current risk level, reduction of the activity causing the risk, or termination of the activity are evaluated.

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

**IV. Explanations on Consolidated Liquidity Risk (Continued):**

**Liquidity on Consolidated Coverage Ratio:**

	Current Period	Consideration Rate Unapplied Total Value (*)		Total Value with Consideration Rate Applied (*)	
		TL+FC	FC	TL+FC	FC
<b>1</b>	<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>				
	<b>HIGH QUALITY LIQUID ASSETS</b>			<b>116.679.819</b>	<b>89.276.428</b>
	<b>CASH OUTFLOWS</b>				
2	Retail and Real Person Funds Collected	38.106.680	31.004.882	3.753.445	3.100.488
3	Stable Funds Collected	1.144.445	-	57.222	-
4	Less stable Funds Collected	36.962.235	31.004.882	3.696.223	3.100.488
5	Unsecured Funding other than Retail and Real Person	95.125.605	63.619.548	51.639.210	27.535.469
6	Customers Deposits	-	-	-	-
7	Operational Funds Collected	88.744.680	63.439.397	45.258.285	27.355.318
8	Non-Operational Funds Collected	6.380.925	180.151	6.380.925	180.151
9	Secured Funding			-	-
10	Other Cash Flows	28.813.403	13.279.647	28.813.403	13.279.647
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	14.009.349	13.279.647	14.009.349	13.279.647
12	Debts related to the structured financial products	14.804.054	-	14.804.054	-
13	Commitment related to the structured financial markets and other off-balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	46.741.498	18.080.988	2.867.701	1.259.859
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>			<b>87.073.759</b>	<b>45.175.463</b>
	<b>CASH INFLOWS</b>				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	58.109.158	32.666.228	46.764.822	29.137.405
19	Other contractual cash inflows	14.305.804	7.847.014	14.305.804	7.847.014
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>72.414.962</b>	<b>40.513.242</b>	<b>61.070.626</b>	<b>36.984.419</b>
				<b>Upper limit applied amounts</b>	
<b>21</b>	<b>TOTAL HQLA</b>			<b>116.679.819</b>	<b>89.276.428</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>			<b>26.003.133</b>	<b>11.293.866</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>448,71</b>	<b>790,49</b>

(\*) It is the average of the liquidity coverage ratio calculated by taking the simple weekly arithmetic average for the last three months.

Pursuant to the “Regulation on the Calculation of Banks' Liquidity Coverage Ratio” published in the Official Gazette dated March 21, 2014, and numbered 28948, the weeks with the highest and lowest liquidity coverage ratios calculated for the last three months are listed below.

Liquidity Coverage Ratio (%)	Current Period – 31.12.2025	
	TL+FC	FC
Lowest (%)	268,24	467,21
Date	November 6, 2025	December 30, 2025
Highest (%)	726,38	1,039
Date	December 31 2025	December 20, 2025
<b>Avarage</b>	<b>441,28</b>	<b>767,57</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### IV. Explanations on Consolidated Liquidity Risk (Continued):

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

Prior Period	Consideration Rate		Total Value with Consideration		
	Unapplied Total Value (*)		Rate Applied (*)		
	TL+FC	FC	TL+FC	FC	
<b>1</b>	<b>HIGH QUALITY LIQUID ASSETS (HQLA)</b>		<b>75.415.497</b>	<b>54.824.562</b>	
	<b>HIGH QUALITY LIQUID ASSETS</b>				
	<b>CASH OUTFLOWS</b>				
2	Retail and Real Person Funds Collected	28.867.211	24.288.402	2.845.576	2.428.840
3	Stable Funds Collected	822.900	-	41.145	-
4	Less stable Funds Collected	28.044.311	24.288.402	2.804.431	2.428.840
5	Unsecured Funding other than Retail and Real Person	59.448.583	49.394.398	27.486.460	21.257.689
6	Customers Deposits	-	-	-	-
7	Operational Funds Collected	58.045.362	49.305.996	26.083.239	21.169.287
8	Non-Operational Funds Collected	1.403.221	88.402	1.403.221	88.402
9	Secured Funding	-	-	-	-
10	Other Cash Flows	14.713.143	11.902.789	14.713.143	11.902.789
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	12.132.868	11.902.789	12.132.868	11.902.789
12	Debts related to the structured financial products	2.580.275	-	2.580.275	-
13	Commitment related to the structured financial markets and other off-balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	57.712.342	8.801.237	27.596.431	731.108
<b>16</b>	<b>TOTAL CASH OUTFLOWS</b>			<b>72.641.610</b>	<b>36.320.426</b>
	<b>CASH INFLOWS</b>				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	44.000.586	22.277.990	37.077.265	20.614.493
19	Other contractual cash inflows	12.304.635	7.187.658	12.304.635	7.187.658
<b>20</b>	<b>TOTAL CASH INFLOWS</b>	<b>56.305.221</b>	<b>29.465.648</b>	<b>49.381.900</b>	<b>27.802.151</b>
				<b>Upper Limit Applied Values</b>	
<b>21</b>	<b>TOTAL HQLA</b>			<b>75.415.497</b>	<b>54.824.562</b>
<b>22</b>	<b>TOTAL NET CASH OUTFLOWS</b>			<b>23.259.710</b>	<b>9.080.197</b>
<b>23</b>	<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>324,23</b>	<b>603,79</b>

(\*) It is the average of the liquidity coverage ratio calculated by taking the simple monthly arithmetic average for the last three months.

Liquidity Coverage Ratio (%)	Prior Period – 31.12.2024	
	220,26	353,18
Lowest (%)	November 5, 2024	December 6, 2024
Date	489,18	732,55
Highest (%)	October 31, 2024	October 2, 2024
Date	<b>322,28</b>	<b>565,02</b>
Average	220,26	353,18

The liquidity coverage ratio is calculated by dividing the Group's high-quality liquid assets by its net cash outflows over a 30-day period. Key balance sheet items that determine the ratio include mandatory reserves held with the Central Bank of the Republic of Türkiye (CBRT), receivables from banks, and funds collected. These items have a higher impact on the liquidity coverage ratio than other items due to their high proportion of liquid assets and net cash outflows, their high weighting, and their potential for variability over time.

High-quality liquid assets consist of cash, accounts held with central banks, and high-quality liquid securities. Required reserves are included in the calculation of high-quality liquid assets, subject to the amount permitted for use by banks during periods of liquidity tightness under the relevant central bank policies.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

#### IV. Explanations on Consolidated Liquidity Risk (Continued):

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

The Group's high-quality liquid assets consist of 2,79% cash, 64,87% accounts with central banks, and 32,34% high-quality liquid securities.

The Group's main funding sources are collected funds and loans received. As of the balance sheet date, 87,33% of funding sources consist of collected funds, 4,46% of issued securities, and 3% of capital-like debt instruments and loans received.

##### Presentation of assets and liabilities according to their remaining maturities:

	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
<b>Current Period</b>								
<b>Assets</b>								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	41.983.557	50.242.305	-	-	-	-	-	92.225.862
Banks	19.680.963	-	-	-	-	-	-	19.680.963
Financial Assets at Fair Value Through Profit and Loss	-	678.002	11.312.250	1.086.638	5.221.316	-	-	18.298.206
Money Market Placements	-	-	-	-	-	-	-	-
Financial assets valued at fair value through other comprehensive income	-	-	766.333	6.266.387	9.565.489	1.252.997	14.676	17.865.882
Loans	-	45.384.867	19.777.021	59.193.761	93.054.085	20.094.710	4.062.759	241.567.203
Financial assets valued at amortised cost	-	-	-	-	11.504.889	6.233.785	-	17.738.674
Other Assets (*)	-	22.213	-	56.646	-	-	15.690.652	15.769.511
<b>Total Assets</b>	<b>61.664.520</b>	<b>96.327.387</b>	<b>31.855.604</b>	<b>66.603.432</b>	<b>119.345.779</b>	<b>27.581.492</b>	<b>19.768.087</b>	<b>423.146.301</b>
<b>Liabilities</b>								
Current account and funds collected from banks via participation accounts	5.947.815	10.534.346	11.450.275	9.135.121	-	-	-	37.067.557
Other current and profit-sharing accounts	117.012.843	98.097.430	37.844.228	19.612.581	72	-	-	272.567.154
Funds provided from other financial institutions and subordinated loans	-	8.588.915	2.190.351	3.822.849	810.897	-	10.675.108	26.088.120
Money market borrowings	-	395.438	-	-	-	-	-	395.438
Marketable securities issued	-	3.436.771	11.890.876	2.335.050	763.594	-	-	18.426.291
Other liabilities (**)	-	4.688.875	43.168	60.855	-	-	58.563.898	63.356.796
<b>Total Liabilities</b>	<b>122.960.658</b>	<b>125.741.775</b>	<b>63.418.898</b>	<b>34.966.456</b>	<b>1.574.563</b>	<b>-</b>	<b>69.239.006</b>	<b>417.901.356</b>
<b>Liquidity Gap</b>	<b>(61.296.138)</b>	<b>(29.414.388)</b>	<b>(31.563.294)</b>	<b>31.636.976</b>	<b>117.771.216</b>	<b>27.581.492</b>	<b>(49.470.919)</b>	<b>5.244.945</b>
<b>Net Off-balance sheet Position</b>	<b>-</b>	<b>1.431</b>	<b>(116.722)</b>	<b>(62.574)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(177.865)</b>
Financial Derivative Assets	-	1.310.278	1.552.860	1.168.760	-	-	-	4.031.898
Financial Derivative Liabilities	-	1.308.847	1.669.582	1.231.334	-	-	-	4.209.763
<b>Non-cash Loans</b>	<b>-</b>	<b>1.049.960</b>	<b>3.002.572</b>	<b>15.583.337</b>	<b>7.377.817</b>	<b>1.404.953</b>	<b>11.350.428</b>	<b>39.769.067</b>
<b>Prior Period</b>								
Total Assets	39.337.605	67.274.507	13.269.771	49.483.533	39.844.315	8.732.033	10.711.252	228.653.016
Total Liabilities	71.042.102	64.129.873	37.040.185	13.174.190	2.050.333	-	40.008.765	227.445.448
<b>Liquidity Gap</b>	<b>(31.704.497)</b>	<b>3.144.634</b>	<b>(23.770.414)</b>	<b>36.309.343</b>	<b>37.793.982</b>	<b>8.732.033</b>	<b>(29.297.513)</b>	<b>1.207.568</b>
<b>Net Off-balance sheet Position</b>	<b>-</b>	<b>54.575</b>	<b>-</b>	<b>(60)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54.515</b>
Financial Derivative Assets	-	7.810.257	-	13.218	-	-	-	7.823.475
Financial Derivative Liabilities	-	7.755.682	-	13.278	-	-	-	7.768.960
<b>Non-cash Loans</b>	<b>-</b>	<b>621.123</b>	<b>1.876.866</b>	<b>9.089.936</b>	<b>7.489.127</b>	<b>1.353.275</b>	<b>9.641.809</b>	<b>30.072.136</b>

(\*) Other undistributable assets column consists of assets held for sale, partnership investments, tangible and intangible assets, current and deferred tax assets and other assets.

(\*\*) Other undistributed liabilities column consists of equity and provision balances.

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

#### IV. Explanations on Consolidated Liquidity Risk (Continued):

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

The net stable funding ratio (NSFR) is calculated by dividing the current stable funding amount by the required stable funding amount. Current stable funding 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 is expected to be refinanced. The current stable fund amount is calculated by adding the amounts obtained after applying the relevant consideration rates determined by the legislation to the amounts of banks' liabilities and equity elements valued in accordance with TFRS. The required stable fund amount is calculated by subtracting the special provisions allocated in accordance with the Regulation on the Classification of Loans and the Procedures and Principles for Allocating Provisions for These from the amounts of banks' on-balance sheet assets valued in accordance with TFRS and their off-balance sheet liabilities. The required stable fund amount is calculated by adding the amounts obtained after applying the relevant consideration rates specified in the legislation to the value calculated by deducting the specific provisions set aside in accordance with the Regulation on the Classification of Loans and the Procedures and Principles for Allocating Provisions for Them. The simple arithmetic average of the consolidated and non-consolidated NIFO for the months of March, June, September, and December, calculated monthly for the equity calculation periods, cannot be less than one hundred percent.

Current Period 31.12.2025	a	b	c	ç	d
	Unweighted Amount According to Residual Maturity				Total Amount with Consideration Applied
	Non-Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
<b>Current stable funding</b>					
1 Capital Instruments	45.089.244	-	-	-	45.089.244
2 Tier 1 Capital and Tier 2 Capital	45.089.244	-	-	-	45.089.244
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	28.359.625	29.762.006	-	71	54.853.178
5 Stable Deposits	24.267.811	26.605.038	-	71	48.329.274
6 Less Stable Deposits	4.091.814	3.156.968	-	-	6.523.904
7 Other Obligations	-	207.618.197	2.379.425	1.554.657	106.553.468
8 Operational deposits	-	-	-	-	-
9 Other Obligations	-	207.618.197	2.379.425	1.554.657	106.553.468
10 Liabilities equivalent to interconnected assets					
11 Other Liabilities	34.622.006	-	-	-	
12 Derivative liabilities					
13 All other equity not included in the above categories	34.622.006	-	-	-	-
<b>14 Available stable funding</b>					<b>206.495.890</b>
<b>Required stable funding</b>					
15 High Quality Liquid Assets					894.994
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	-	105.752.595	83.996.717	54.808.138	130.732.372
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	-	30.095.082	-	-	4.514.262
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	75.657.513	83.996.717	53.834.625	125.585.327
21 Loans with a risk weight of less than or equal to %35	-	-	-	53.834.625	45.758.212
22 Residential mortgages	-	-	-	973.513	632.783
23 Residential mortgages with a risk weight of less than or equal to %35	-	-	-	973.513	632.783
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	3.356.448	-	-	44.747.143	48.103.591
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty					
29 Derivative Assets					
30 Derivative Liabilities before the deduction of the variation margin					
31 Other Assets not included above	3.356.448	-	-	44.747.143	48.103.591
32 Off-balance sheet commitments		54.053.682	-	-	2.702.684
<b>33 Total Required stable funding</b>					<b>183.590.550</b>
<b>34 Net Stable Funding Ratio (%)</b>					<b>112,48</b>

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

**IV. Explanations on Consolidated Liquidity Risk (Continued):**

**Liquidity on Consolidated Coverage Ratio (Continued):**

Prior Period 31.12.2024	a	b	c	ç	d
	Unweighted Amount According to Residual Maturity				Total Amount with Consideration Applied
	Non-Maturity	Residual maturity of less than 6 months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more	
<b>Current stable funding</b>					
1 Capital Instruments	26.407.754	-	-	-	26.407.754
2 Tier 1 Capital and Tier 2 Capital	26.407.754	-	-	-	26.407.754
3 Other Capital Instruments	-	-	-	-	-
4 Real-person and Retail Customer Deposits	20.983.332	25.172.178	-	79.583	43.437.396
5 Stable Deposits	15.393.518	21.090.213	-	32.511	34.690.430
6 Less Stable Deposits	5.589.814	4.081.965	-	47.072	8.746.966
7 Other Obligations	-	110.787.186	2.478.611	1.879.808	58.512.707
8 Operational deposits	-	-	-	-	-
9 Other Obligations	-	10.787.186	2.478.611	1.879.808	58.512.707
10 Liabilities equivalent to interconnected assets	-	-	-	-	-
11 Other Liabilities	21.150.973	-	-	-	-
12 Derivative liabilities	-	-	-	-	-
13 All other equity not included in the above categories	21.150.973	-	-	-	-
14 Available stable funding	-	-	-	-	128.357.857
<b>Required stable funding</b>					
15 High Quality Liquid Assets	-	-	-	-	910.324
16 Deposits held at financial institutions for operational purposes	-	-	-	-	-
17 Performing Loans	-	69.312.878	23.024.854	22.910.581	56.405.501
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	-	25.983.064	-	-	3.897.460
20 Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	43.329.814	23.024.854	22.195.824	52.043.449
21 Loans with a risk weight of less than or equal to %35	-	-	-	22.195.824	18.866.115
22 Residential mortgages	-	-	-	714.757	464.592
23 Residential mortgages with a risk weight of less than or equal to %35	-	-	-	714.757	464.592
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	939.376	8.513.876	-	40.839.076	50.292.328
27 Physical traded commodities, including gold	-	-	-	-	-
28 Initial margin posted or given guarantee fund to central counterparty	-	-	-	-	-
29 Derivative Assets	-	8.513.876	-	-	8.513.876
30 Derivative Liabilities before the deduction of the variation margin	-	-	-	-	-
31 Other Assets not included above	939.376	-	-	40.839.076	41.778.452
32 Off-balance sheet commitments	-	67.506.104	-	-	3.375.305
33 Total Required stable funding	-	-	-	-	110.983.458
34 Net Stable Funding Ratio (%)	-	-	-	-	115,65

As of December 31, 2025, the Net Stable Funding Ratio stood at 112,48% (previous period: 115,65%). Considering the amounts to which the weighting factor has been applied, the Equity Components to which the highest weighting factor is applied under the legislation are account for 22% of the Current Stable Fund amount (previous period: 21%), and the Real Person and Retail Customer Participation Fund accounts for 27% of the Current Stable Fund amount (previous period: 34%). The item with the largest share in the Required Stabilization Fund is Current Receivables at 72% (previous period: 51%). Factors such as the development of major balance sheet items such as Loans and Participation Fund between periods, changes in the balance sheet maturity structure, and asset collateralization have an impact on the development of the ratio.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### V. Explanations on Consolidated Leverage Ratio:

The Group's leverage ratio, calculated based on the average amounts for the last three months as of December 31, 2025, is 8,45% (December 31, 2024: 7,07%). The minimum leverage ratio must be maintained at a minimum of 3% in accordance with the "Regulation on the Measurement and Evaluation of Banks' Leverage Levels."

#### Disclosure of Leverage Ratio Template:

	Current Period 31 December 2025(*)	Prior Period 31 December 2024 (*)
<b>Balance sheet assets</b>		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	390.417.501	220.852.318
2 (Assets deducted from Core capital)	(873.684)	(867.189)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	389.543.817	219.985.129
<b>Derivative financial assets and credit derivatives</b>		
4 Cost of replenishment for derivative financial assets and credit derivatives	-	-
5 Potential credit risk amount of derivative financial assets and credit derivatives	347.781	218.958
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	347.781	218.958
<b>Financing transactions secured by marketable security or commodity</b>		
7 Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	15.691.695	4.926.224
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)	15.691.695	4.926.224
<b>Off-balance sheet transactions</b>		
10 Gross notional amount of off-balance sheet transactions	61.174.195	67.236.646
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	61.174.195	67.236.646
<b>Capital and total risk</b>		
13 Core Capital	39.430.916	20.656.656
14 Total risk amount (sum of lines 3, 6, 9 and 12)	466.757.488	292.366.957
<b>Leverage ratio</b>		
15 Leverage ratio (%)	8,45	7,07

(\*) Amounts in the table show quarterly averages.

#### VI. Explanations on Consolidated Regarding the Fair Value of Financial Assets and Liabilities:

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

	Book Value		Fair Value	
	31 December 2025	31 December 2024	31 December 2025	31 December 2024
<b>Financial Assets</b>				
Due from Interbank Money Market	-	-	-	-
Banks	19.680.963	18.583.057	19.680.963	18.583.057
Financial Assets at Fair Value through Profit or Loss	18.298.206	2.434.954	2.434.954	2.434.954
Financial Assets at Fair Value Through Other Comprehensive Income	17.865.882	13.674.064	13.674.064	13.674.064
Financial Assets Valued Over Amortized Cost	17.738.674	15.089.119	15.140.176	15.140.176
Loans and financial lease receivables	241.567.203	116.009.289	122.366.852	122.366.852
<b>Financial Liabilities</b>				
Funds collected from banks through current accounts and participation accounts	37.067.557	6.336.095	6.336.095	6.336.095
Other current accounts and participation accounts	272.567.154	160.300.403	160.300.403	160.300.403
Funds from other financial institutions	26.088.120	10.076.290	10.127.347	10.127.347
Debts to Money Markets	395.438	-	-	-
Securities issued	18.426.291	15.432.580	18.426.291	15.432.580
Other Liabilities	11.142.009	3.992.047	3.992.047	3.992.047

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VI. Explanations on Consolidated Regarding the Fair Value of Financial Assets and Liabilities (Continued):

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

“Financial Instruments: In accordance with the Turkish Financial Reporting Standard on Disclosures (“TFRS 7”), fair value measurements are classified in a hierarchy that reflects the importance of the inputs used in the measurements. The fair value hierarchy is structured as follows:

- Registered (unadjusted) prices in active markets for identical assets or liabilities (Level 1);
- Data other than recorded prices in Level 1 that are observable for assets or liabilities either directly (through prices) or indirectly (derived from prices) (Level 2);
- Data not based on observable market data relating to assets or liabilities (non-observable data – Level 3).

According to the aforementioned classification principles, the fair value classification of the financial assets and liabilities carried by the Parent Bank at fair value is as follows:

Current Period	Level 1	Level 2	Level 3	Total
<b>Financial assets</b>				
<b>Financial Assets at Fair Value Through Profit or (Loss)</b>	<b>16.831.278</b>	<b>1.916.928</b>	-	<b>18.298.206</b>
Government Debt Securities	5.208.232	1.916.928	-	7.125.160
Share Certificates	-	-	-	-
Other financial assets	11.173.046	-	-	11.173.046
<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>2.754.012</b>	<b>15.111.870</b>	-	<b>17.865.882</b>
Equity Securities (*)	2.739.330	15.111.870	-	17.851.200
Government Debt Securities	-	-	-	-
Other financial assets	14.682	-	-	14.682
<b>Derivative Financial Assets</b>	-	<b>78.859</b>	-	<b>78.859</b>
	-	-	9.930.450	<b>9.930.450</b>
<b>Financial liabilities</b>				
Derivative financial liabilities				
<b>Financial assets</b>	-	114.619	-	114.619

(\*) The securities amounting to TL 14.682 under the heading “Financial assets at fair value through other comprehensive income” have been reflected in the financial statements at acquisition cost because they are not traded in an active market, and these securities are not shown in this table.

(\*\*) As of December 31, 2025, it consists of funds provided through profit and loss sharing investments.

The accounting for profit and loss sharing investments is measured at fair value in accordance with the provisions of TFRS 9 and TFRS 13. In the fair value measurement of profit and loss sharing investments, valuation reports prepared by valuation experts are used as a basis. Various assumptions and estimates are used in the fair value measurement of profit and loss partnerships. Business plans used in valuation calculations, discount rates used, and other fair value parameters are sensitive to market conditions, economic conditions, the sector in which the partnership operates, and other market conditions, and values may fluctuate according to movements in these parameters. In the 2025 valuation report, the discount rates used for the period 2026-2032 range from 34,7% to 23,2%.

The most important assumptions used in determining the fair value of profit and loss sharing investments are the initial sales prices used in the sale of independent units in the project and the weighted average cost of capital (WACC) used in discounting cash flows. According to the sensitivity analysis performed as of December 31, 2025, if the initial sales prices increase by 10%, the fair value of profit and loss sharing investments will increase by approximately TL 116.658, and if they decrease by 10%, the fair value will decrease by approximately TL 108.342. As of the same date, it has been calculated that if the AOSM used in the discount increases by 5%, the fair value of profit and loss sharing investments would decrease by approximately TL 111.342, and if it decreases by 5%, the fair value would increase by approximately TL 131.658. These sensitivity analyses were prepared based on a scenario in which other assumptions remained constant and possible correlations between assumptions were not taken into account.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VI. Explanations on Consolidated Regarding the Fair Value of Financial Assets and Liabilities (Continued):

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

Prior Period	Level 1	Level 2	Level 3	Total
<b>Financial assets</b>				
<b>Financial Assets at Fair Value Through Profit or (Loss)</b>	<b>1.496.969</b>	<b>937.985</b>	-	<b>2.434.954</b>
Government Debt Securities	1.272.552	937.985	-	2.210.537
Share Certificates	-	-	-	-
Other financial assets	224.417	-	-	224.417
<b>Financial Assets at Fair Value Through Other Comprehensive Income</b>	<b>5.046.367</b>	<b>8.627.697</b>	-	<b>13.674.064</b>
Equity Securities	5.033.580	8.627.697	-	13.661.277
Government Debt Securities	12.787	-	-	12.787
Other financial assets	-	-	-	-
<b>Derivative Financial Assets</b>	-	<b>81.120</b>	-	<b>81.120</b>
	-	-	<b>200.000</b>	<b>200.000</b>
<b>Financial liabilities</b>				
Derivative financial liabilities				
<b>Financial assets</b>	-	30.572	-	30.572

(\*) The securities under the item "Financial assets at fair value through other comprehensive income" amounting to TL 12.787 have been reflected in the financial statements at acquisition cost because they are not traded in an active market, and these securities are not shown in this table..

(\*\*) As of December 31, 2024, it consists of funds provided through profit and loss sharing investments..

##### Level 3 movement chart

	Current Period	Prior Period
<b>Opening Balance</b>	<b>200.000</b>	-
Additions during the period	9.377.081	200.000
Disposals during the period (-)	183.050	-
Increase in fair value	276.564	-
<b>Period-End Value</b>	<b>9.930.450</b>	<b>200.000</b>

#### VII. Transactions conducted on behalf of others, explanations regarding faith-based transactions:

The Group does not provide purchase, sale, custody, or fund management services on behalf of its customers. The Group does not enter into faith-based transaction agreements.

#### VIII. Explanations on Consolidated Risk Management:

The footnotes and related explanations prepared in accordance with the "Communication on Disclosures to the Public Regarding Risk Management by Banks," published in the Official Gazette No. 29511 on October 23, 2015, and effective as of June 30, 2016, are provided in this section. Since the standard approach was used in the Group's capital adequacy calculation, the tables that should have been prepared under the Internal Ratings-Based Approach ("IRB") have not been provided.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### a. Consolidated risk management strategy and risk weighted amounts:

###### a.1. Explanations on group's risk management:

The primary purpose of the Group's risk management system is to ensure the identification, measurement, monitoring, and control of risks incurred through policies, procedures, and limits established to monitor, control, and, when necessary, modify the risk-return structure of future cash flows and, consequently, the nature and level of activities.

The Board of Directors is responsible for establishing an effective internal control, risk management, and internal audit system in accordance with the Banking Law to monitor and control risks arising from banking activities, and for ensuring and monitoring the effectiveness, suitability, and adequacy of these systems.

The Board of Directors periodically reviews and evaluates risk management policies and strategies in line with changing market conditions.

The senior management ensures that the Group units work in a coordinated manner in line with the policies and strategies determined by the Board of Directors regarding the risk management process.

The Parent Company Bank Board of Directors is heavily involved in the risk management process by establishing strategies, policies, limit systems, and implementation instructions to be followed at the consolidated and non-consolidated levels of the bank.

The Group, which is primarily exposed to market, liquidity, and credit risk, as well as strategic risk, reputation risk, and operational risk, sets risk limits for quantifiable risks based on risk policies and implementation instructions approved by the Board of Directors. These limits are monitored and reported by the units within the internal systems and the relevant bodies of the bank, ensuring that risks remain within the defined limits. The Risk Management Department, organized within the framework of risk management regulations, carries out the activities of measuring, monitoring, controlling, and reporting risks.

The ultimate goal of the Group's risk management system is to allocate capital (economic capital) in line with the risks carried by operational activities and to maximize risk-adjusted capital returns, thereby increasing the value added. The Group's Asset Liability Committee evaluates domestic and international economic conditions related to fund raising activities and the bank's fund utilization in line with risk management policies and manages the asset-liability structure.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### a. Consolidated risk management strategy and risk weighted amounts (Continued):

###### a.1. Explanations on group's risk management (Continued):

The risks to which the Group is exposed or may be exposed in the future are identified and defined. The identified risks are measured and prioritized to the extent possible. All significant risks are included in the risk appetite, taking into account the risks arising from the Group's strategies and the potential impact of the strategy on the risk profile. Group strategies are linked to the risk profile and risk appetite. If the risk profile is expected to change in the future, this change is evaluated along with its degree of impact on capital.

The Group's risk tolerance is the most comprehensive calculated risk amount that can be accepted in line with its defined mission and vision. In other words, it is the amount of risk the bank is prepared to be exposed to before deciding that any measures are necessary. In this respect, risk tolerance is the level of risk that the Group finds acceptable in connection with the diversity of services it offers.

The common feature of the Group's risk appetite and risk tolerance is that they set limits on the acceptance of risk. However, risk tolerance is broader in scope.

The "Risk Appetite Policy," approved by the Parent Bank's Board of Directors and updated annually, determines the levels of risk the bank can take to implement its strategies and achieve its objectives. The limits and trigger functions defined within the Group's risk profile in relation to the Group's risk appetite and risk tolerance are explained in detail.

Taking into account the Group's financial position, activity profile, and future growth expectations, the amount of capital required to meet strategic objectives is calculated through static and dynamic stress tests and scenario analyses.

Stress tests and scenario analysis applied to the bank's financial structure, taking into account cyclical factors that may affect the market in which the Group operates today and in the future, have been evaluated together with other financial indicators, and coordination based on synergy has been established between the capital plans prepared within this scope and the bank's processes.

Aiming to ensure capital allocation in line with the risks carried by functional activities and to maximize capital returns adjusted for these risks, the Group classifies and evaluates risks as market risk, liquidity risk, credit risk, operational risk, and other risks.

#### **Market Risk:**

The bank's market risk refers to the potential for loss it may incur due to currency risk, equity position risk, commodity risk, and profit margin risk.

In this context, the Group measures market risks using the standard method in accordance with the provisions of the "Regulation on the Measurement and Evaluation of Banks' Capital Adequacy."

The Group continuously monitors whether market risk complies with the limits set by legal regulations, and foreign exchange risk is also subject to review and evaluation by the Assets/Liabilities Committee. The Group's foreign exchange strategy is to keep exchange rate risk balanced and not to take open or excess positions.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### a. Consolidated risk management strategy and risk weighted amounts (Continued):

##### a.1. Explanations on group's risk management (Continued):

#### Liquidity Risk:

The Group's liquidity risk consists of funding-related liquidity risk and market-related liquidity risk.

Funding-related liquidity risk refers to the possibility of loss arising when it is not possible to meet all of the bank's foreseeable or unforeseeable cash flow requirements at an adequate level without disrupting daily operations or the financial structure.

Market-related liquidity risk is the possibility of loss to which the bank may be exposed as a result of being unable to close or balance any of its positions at market prices due to a lack of depth in the markets or excessive volatility.

Factors contributing to liquidity risk include maturity mismatches, deterioration in asset quality, unexpected outflows of funds, declines in profitability, and economic crises.

Cash flows are monitored daily to mitigate liquidity risk, and necessary preventive and corrective measures are taken to ensure that commitments are met on time and as required. Liquidity risk is assessed weekly by the Assets/Liabilities Committee.

Regarding group liquidity risk, the Group prefers to implement a policy of holding liquid assets of sufficient quantity and quality, taking into account the minimum liquidity coverage ratios specified by legal regulations and past liquidity experience, in order to meet the liquidity needs that may arise in the face of unexpected market movements.

#### Credit risk:

Credit risk refers to the possibility of loss that the bank may incur due to the customer's failure to fulfill their obligations partially or completely on time by not complying with the terms of the credit agreement. This risk also includes the loss in market value caused by the deterioration of the counterparty's financial condition. The definition of credit risk used includes both on-balance-sheet and off-balance-sheet portfolios.

The Group's credit approval authority rests with the Board of Directors. The Board of Directors takes the necessary measures in this regard by establishing policies on credit approval, authorization, credit risk management, and other administrative principles, and ensuring their implementation and monitoring. The Board of Directors delegates its credit approval authority to the relevant credit committees and the General Management in accordance with the procedures and principles determined by the relevant legislation. The general management exercises the credit approval authority delegated to it through regional management offices/units or branches. The Group allocates credit within limits determined for each borrower and group of borrowers. The system prevents customers from exceeding their credit risk limits.

Particular attention is paid to avoiding sectoral concentration that could negatively affect the credit portfolio. Every effort is made to prevent risks from being concentrated on a small number of customers. Credit risk is continuously monitored and reported by the units within the internal systems and the risk management system. This ensures that credit risk complies with the "Credit Policies."

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### a. Consolidated risk management strategy and risk weighted amounts (Continued):

##### a.1. Explanations on group's risk management (Continued):

###### Other Risks:

Operational risk is defined as the risk of loss arising from inadequate or failed internal processes, people, and systems, or from external events. Legal risk and compliance risk are included in this risk group, while reputation and strategy risk (the risk arising from making the wrong decisions at the wrong time) are excluded from this group.

Operational risk is a type of risk present in all of the Group's activities. It can arise from human error, system failure, transactions based on insufficient or incorrect legal information and documentation, disruption of information flow between levels within the bank's organizational structure, unclear authority limits, structural and/or operational changes, natural disasters, terrorism, and fraud.

The Group classifies operational risk into five categories based on its sources: personnel risk, technological risks, organizational risk, legal risk/compliance risk, and external risks.

The Group also takes the necessary preventive measures to keep operational risk at an acceptable level..

###### Other Risks:

Other risks to which the Group may be exposed include strategic risk, reputation risk, counterparty credit risk, country risk, and concentration risk.

With regard to strategic risk, the Group aims to make rational decisions and adapt to developments by closely monitoring domestic and international economic conditions, technological, financial, and social developments, legal regulations, and the banking sector.

Negative perceptions of the bank by current or potential customers, partners, competitors, and regulatory authorities, which may be distinct or interrelated, or a decline in trust in the bank or damage to the bank's reputation as a result of non-compliance with existing legal regulations, are considered reputation risks for the bank. The Group's risk management system establishes a proactive communication mechanism that prioritizes customers at any time when it is determined that the bank's reputation or image has been damaged in order to prevent and/or control reputation risk.

In addition, the Group's conduct of its activities in accordance with participatory banking principles is also considered a component of the bank's specific reputation risk management.

Counterparty credit risk refers to the possibility that the counterparty to a transaction, which creates obligations for both parties, will default before the final payment in the cash flow of the transaction. The Group manages counterparty credit risk in accordance with legal regulations, observing best practices and in line with the volume, nature, and complexity of its activities.

Country risk refers to the possibility of loss that the bank may incur as a result of borrowers in a country failing or refusing to meet their external obligations due to uncertainties in economic, social, and political conditions. The Group establishes its commercial relationships with foreign financial institutions and countries based on feasibility studies that take into account the economic conditions of the country, while also considering legal restrictions, market conditions, and customer satisfaction.

Concentration risk is defined as the possibility that a single risk exposure or risk exposures of a specific type could cause losses high enough to threaten the bank's structure and its ability to carry out its core activities. Policies addressing concentration risk are classified as sectoral concentration, concentration based on collateral, concentration based on market risk type, concentration based on loss types, and concentration arising from funding sources.

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

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

**VII. Explanations Regarding Risk Management (Continued):**

**a. Risk management strategy and risk weighted amounts (Continued):**

**a.2 General overview of risk weighted amounts:**

		Risk weighted assets		Minimum Capital
		Current Period	Prior Period	Requirements
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk) (CCR)	159.533.959	80.307.291	12.762.717
2	Of which standardised approach (SA)	159.533.959	80.307.291	12.762.717
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	150.814	38.575	12.065
5	Of which standardised approach for counterparty credit risk (SA-CCR)	150.814	38.575	12.065
6	Of which internal model method (IMM)	-	-	-
7	Equity positions in banking book under market-based approach	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – fall-back approach (1250% risk weight)	-	-	-
11	Settlement risk	-	-	-
12	Securitisation exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	13.355.033	3.816.691	1.068.403
17	Of which standardised approach (SA)	13.355.033	3.816.691	1.068.403
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	28.442.557	13.123.680	2.275.405
20	Of which Basic Indicator Approach	28.442.557	13.123.680	2.275.405
21	Of which Standardised Approach	-	-	-
22	Of which Advanced Measurement Approach	-	-	-
23	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24	Floor adjustment	-	-	-
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>201.482.363</b>	<b>97.286.237</b>	<b>16.118.589</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### b. Financial statements and regulatory exposures Reconciliation:

##### b.1. Differences and matching between accounting-related consolidation and legal consolidation:

Current Period	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	Securitized positions	Subject to market risk (*)	
<b>Assets</b>						
Cash and balances at central bank	92.225.862	92.225.862	-	-	-	-
Banks	19.680.963	19.680.963	-	-	-	-
Receivables from Money markets	-	-	-	-	-	-
Expected Loss Provisions (-)	47.019	-	-	-	-	47.019
Financial assets at fair value through profit or Loss	18.298.206	-	-	-	18.298.206	-
Financial assets at fair value through other comprehensive income	17.865.882	17.865.882	-	-	-	-
Derivative financial assets	78.859	-	78.859	-	78.859	-
Loans	234.686.739	234.686.739	-	-	-	6.144
Leasing receivables	6.880.464	6.880.464	-	-	-	-
Financial assets measured at amortized cost	17.738.674	17.738.674	-	-	-	-
Expected loss provisions	5.197.926	2.389.920	-	-	-	2.857.310
Assets held for sale and discontinued operations (net)	1.621.299	1.621.299	-	-	-	-
Partnership investments	90.000	90.000	-	-	-	-
Tangible fixed asset (net)	5.641.525	5.419.348	-	-	-	-
Intangible asset (net)	375.370	-	-	-	-	-
Investment properties (net)	-	-	-	-	-	222.177
Current tax asset	-	-	-	-	-	375.370
Deferred tax assets	5.461.663	5.461.663	-	-	-	-
Other assets	2.500.795	2.500.795	-	-	-	26.253
<b>Total Assets</b>	<b>417.901.356</b>	<b>401.781.769</b>	<b>78.859</b>	<b>-</b>	<b>18.377.065</b>	<b>3.534.273</b>
<b>Liabilities</b>						
Funds collected	309.634.711	-	-	-	-	-
Funds borrowed	15.413.011	-	-	-	-	-
Debt to Money markets	395.438	-	-	-	-	-
Debt securities in issue	18.426.291	-	-	-	-	18.426.291
Financial liabilities at fair value through profit and loss	-	-	-	-	-	-
Derivative financial liabilities	114.619	-	-	-	114.619	-
Liabilities from leases	1.220.599	-	-	-	-	-
Provisions	13.712.238	12.872	-	-	-	-
Current tax liability	3.457.680	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	-
Non-current assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	10.675.109	-	-	-	-	-
Other liabilities	11.142.009	-	-	-	-	-
Equity	33.709.651	-	-	-	-	-
<b>Total Liabilities</b>	<b>417.901.356</b>	<b>12.872</b>	<b>-</b>	<b>-</b>	<b>114.619</b>	<b>18.426.291</b>

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

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### b. Financial statements and regulatory exposures reconciliation (Continued):

##### b.1. Differences and matching between accounting-related consolidation and legal consolidation (Continued):

Prior Period	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	Securatization positions	Subject to market risk (*)	
<b>Assets</b>						
Cash and balances at central bank	53.260.709	53.260.709	-	-	-	-
Banks	18.583.057	18.583.057	-	-	-	-
Receivables from Money markets	-	-	-	-	-	-
Expected Loss Provisions (-)	44.701	-	-	-	-	44.701
Financial assets at fair value through profit or Loss	2.434.954	-	-	-	2.434.954	-
Financial assets at fair value through other comprehensive income	13.674.064	13.674.064	-	-	-	-
Derivative financial assets	81.120	-	81.120	-	81.120	-
Loans	115.574.772	115.574.772	-	-	-	2.227
Leasing receivables	434.517	434.517	-	-	-	-
Financial assets measured at amortized cost	15.089.119	15.089.119	-	-	-	-
Expected loss provisions	1.162.867	649.031	-	-	-	560.322
Assets held for sale and discontinued operations (net)	166.063	166.063	-	-	-	-
Partnership investments	67.500	67.500	-	-	-	-
Tangible fixed asset (net)	1.146.340	1.027.426	-	-	-	118.914
Intangible asset (net)	548.057	-	-	-	-	548.057
Investment properties (net)	-	-	-	-	-	-
Current tax asset	-	-	-	-	-	-
Deferred tax assets	4.487.028	4.487.028	-	-	-	-
Other assets	3.105.716	3.105.716	-	-	-	-
<b>Total Assets</b>	<b>227.445.448</b>	<b>224.820.940</b>	<b>81.120</b>	<b>-</b>	<b>2.516.074</b>	<b>1.274.221</b>
<b>Liabilities</b>						
Funds collected	166.636.498	-	-	-	-	-
Funds borrowed	2.411.830	-	-	-	-	-
Debt to Money markets	-	-	-	-	-	-
Debt securities in issue (Net)	15.432.580	-	-	-	-	15.432.580
Financial liabilities at fair value through profit and loss	-	-	-	-	-	-
Derivative financial liabilities	30.572	-	-	-	30.572	-
Liabilities from leases	739.965	-	-	-	-	-
Provisions	10.122.182	18.853	-	-	-	-
Current tax liability	2.185.238	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	-
Non-current assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	7.664.460	-	-	-	-	-
Other liabilities	3.992.047	-	-	-	-	-
Equity	18.230.076	-	-	-	-	-
<b>Total Liabilities</b>	<b>227.445.448</b>	<b>18.853</b>	<b>-</b>	<b>-</b>	<b>30.572</b>	<b>15.432.580</b>

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

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding 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):

	Current Period	Total	Subject to credit risk	Securitisation position	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)	417.901.356	401.781.769	-	78.859	18.377.065
2	Carrying value of liabilities within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	12.872	12.872	-	-	-
3	<b>Total net amount within the scope of legal consolidation</b>	<b>417.888.484</b>	<b>401.768.897</b>	-	<b>78.859</b>	<b>18.377.065</b>
4	Off balance sheet amounts	64.168.297	49.184.832	-	14.092.994	-
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	-	-	-	-	-
<b>10</b>	<b>Risk amounts</b>	<b>482.082.525</b>	<b>450.979.472</b>	-	<b>14.171.853</b>	<b>18.377.065</b>

(\*) 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.

	Prior Period	Total	Subject to credit risk	Securitisation position	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)	227.445.448	224.820.940	-	81.120	2.516.074
2	Carrying value of liabilities within the scope of legal consolidation in accordance with Turkish Accounting Standard (as in template B1)	18.853	18.853	-	-	-
3	<b>Total net amount within the scope of legal consolidation</b>	<b>227.426.595</b>	<b>224.802.087</b>	-	<b>81.120</b>	<b>2.516.074</b>
4	Off balance sheet amounts	77.577.242	69.854.765	-	17.001.388	-
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	-	-	-	-	-
<b>10</b>	<b>Risk amounts</b>	<b>305.041.543</b>	<b>284.694.558</b>	-	<b>17.082.508</b>	<b>2.516.074</b>

(\*) 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.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued)

##### b. Financial statements and regulatory exposures reconciliation (Continued):

##### b.3. Explanations on differences between carrying values in accordance with Turkish Accounting Standards (TAS) and risk amounts:

There is no significant difference between the financial statement values of assets and liabilities and the values included in the capital adequacy calculation.

##### c. Credit Risk:

##### c.1. General information on credit risk:

##### c.1.1 General qualitative information on credit risk:

The relevant information is provided under the sections (II.) Disclosures regarding credit risk and (IX.a.I) The Group's risk management approach.

##### c.1.2. Credit quality of assets:

Current Period	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net value
	Defaulted	Non-defaulted		
1 Loans	3.938.755	237.628.448	5.174.180	236.393.023
2 Debt securities	-	44.535.329	23.746	44.561.583
3 Off-balance sheet exposures	69.643	49.115.189	253.309	48.931.523
<b>4 Total</b>	<b>4.008.398</b>	<b>331.328.966</b>	<b>5.451.235</b>	<b>329.886.129</b>

Prior Period	Gross carrying value in financial statements prepared in accordance with Turkish Accounting Standards (TAS)		Allowances/ amortisation and impairments	Net value
	Defaulted	Non-defaulted		
1 Loans	1.066.850	114.942.439	1.140.573	114.868.716
2 Debt securities	-	31.502.968	66.995	31.435.973
3 Off-balance sheet exposures	62.701	59.792.067	279.732	59.575.036
<b>4 Toplam</b>	<b>1.129.551</b>	<b>206.237.474</b>	<b>1.487.300</b>	<b>205.879.725</b>

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

	Current Period	Prior Period
<b>1 Defaulted loans and debt securities at end of the previous reporting period</b>	<b>1.066.850</b>	<b>242.876</b>
2 Loans and debt securities that have defaulted since the last reporting period	3.371.212	1.119.943
3 Receivables back to non-defaulted status	-	-
4 Amounts written off	-	-
5 Other changes	(499.307)	(295.969)
<b>6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>3.938.755</b>	<b>1.066.850</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued)

##### c. Credit Risk (Continued):

##### c.1. General information about credit risk (Continued):

##### c.1.4. Additional information on credit quality of assets:

The scope and definitions of past due and provisioned receivables, as well as the methods used by the bank to determine the provision amount, are discussed in the section on Credit Risk Disclosures. The Group can restructure both its first and second stage loans as well as its non-performing loans. Restructuring of first and second stage loans includes changes to the terms of the agreement made at the customer's request, either to improve the customer's ability to repay the loan or independently of the customer's credit risk.

Restructuring of loans under follow-up is essentially aimed at ensuring the collection of receivables by creating a new payment plan. The breakdown of receivables by sector is provided in footnote II (Disclosures on credit risk). The breakdown of receivables for which specific allowances have been made based on geographical regions and the breakdown of past due receivables by remaining maturity are provided below.

By financial instrument class, there are no financial assets that are past due but not impaired (December 31, 2024: None)

##### Receivables that provisions are set in terms of geographical region

Current Period	Non-performing Loans <sup>(*)</sup>	Specific Provision <sup>(*)</sup>
Domestic	3.938.755	2.389.920
Off-shore Banking Countries	-	-
Other Countries	-	-
<b>Grand Total</b>	<b>3.938.755</b>	<b>2.389.920</b>

(\*) Represents amounts for cash loans.

Prior Period	Non-performing Loans <sup>(*)</sup>	Specific Provision <sup>(*)</sup>
Domestic	1.066.850	649.031
Off-shore Banking Countries	-	-
Other Countries	-	-
<b>Grand Total</b>	<b>1.066.850</b>	<b>649.031</b>

(\*) Represents amounts for cash loans.

##### c.2. Credit Risk Mitigation:

##### c.2.1. Qualitative disclosure on credit risk mitigation techniques:

On-balance sheet and off-balance sheet netting agreements are not used.

The Group accepts the following risk-reducing elements as collateral in credit transactions, which may be considered within the scope of the "Communiqué on Credit Risk Mitigation Techniques" published on September 6, 2014.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### c.2. Credit Risk Mitigation (Continued):

##### c.2.1. Qualitative disclosure on credit risk mitigation techniques (Continued):

a) Financial Collateral (Treasury Bills, Government Bonds, 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.

Mortgages taken by the Group are subject to re-evaluation and appraisal in accordance with the relevant legislation for as long as the credit relationship continues.

If there are indications that the value of the real estate may have decreased significantly compared to general market prices, the real estate valuation is performed by authorized valuation institutions authorized by the Banking Regulation and Supervision Agency or the Capital Markets Board.

The Group regularly monitors guarantees provided by other banks, which are considered risk-reducing factors in line with BDDK regulations, and periodically reviews the creditworthiness of banks.

The Group closely monitors volatility in the real estate market, and fluctuations that may occur due to market movements related to the aforementioned risk class are taken into account in credit operations.

##### c.2.2. Qualitative disclosure on credit risk mitigation techniques

Current Period		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collatera	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	241.540.691	26.512	22.535	26.512	22.535	-	-
2	Debt securities	53.902.762	-	-	-	-	-	-
3	<b>Total</b>	295.443.453	26.512	22.535	26.512	22.535	-	-
4	Of which defaulted	3.938.755	-	-	-	-	-	-

  

Prior Period		Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collatera	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	104.922.279	11.087.010	2.779.214	979.358	972.205	-	-
2	Debt securities	31.198.137	-	-	-	-	-	-
3	<b>Total</b>	136.120.416	11.087.010	2.779.214	979.358	972.205	-	-
4	Of which defaulted	1.066.850	-	-	-	-	-	-

##### 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 regarding the rating scores used by banks when calculating credit risk using the standard approach are provided in footnote (II) on credit risk.

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS**

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

**VIII. Explanations Regarding Risk Management (Continued):**

**c.3. Credit Risk Under Standardised Approach (Continued):**

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

Current Period	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
Receivables from central governments or central banks	105.130.802	-	105.142.282	-	-	-
Receivables from regional or local governments	60.379	4.186	59.513	2.093	59.513	96,60%
Receivables from administrative units and non-commercial enterprises	30.197.546	78.952	30.197.546	39.381	30.236.927	100,00%
Receivables from multilateral development banks	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-
Receivables from banks and brokerage houses	21.918.086	234.954	22.346.860	259.023	4.699.254	20,79%
Receivables from corporates	77.863.155	33.191.889	77.435.249	17.970.583	93.963.433	98,49%
Retail receivables	8.863.573	9.851.155	8.852.093	5.160.806	10.173.693	72,60%
Receivables secured by mortgages on property	1.123.225	207.479	1.123.225	105.526	432.764	35,22%
Receivables secured by mortgages on commercial property	3.518.027	841.082	3.518.027	464.992	3.163.257	79,42%
Past due receivables	859.025	-	859.025	-	566.204	65,91%
Receivables defined in high risk category by BRSA	4.327.256	-	4.327.256	-	6.490.885	150,00%
Securities collateralized by mortgages	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-
Other receivables	12.773.967	-	12.773.967	-	9.747.936	76,31%
Equity share investments	-	-	-	-	-	-
<b>Total</b>	<b>266.635.041</b>	<b>44.409.697</b>	<b>266.635.043</b>	<b>24.002.404</b>	<b>159.533.866</b>	<b>54,89%</b>

  

Prior Period	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
Receivables from central governments or central banks	72.253.230	-	72.271.436	-	-	-
Receivables from regional or local governments	114.131	3.501	100.545	1.751	99.757	97,52%
Receivables from administrative units and non-commercial enterprises	3.114	6.529	3.114	3.131	6.245	100,00%
Receivables from multilateral development banks	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-
Receivables from banks and brokerage houses	17.323.427	-	17.721.661	90.254	3.958.679	22,22%
Receivables from corporates	35.465.128	50.347.053	35.065.563	18.635.500	51.436.681	95,78%
Retail receivables	4.498.791	5.890.501	4.495.502	2.983.647	5.447.070	72,83%
Receivables secured by mortgages on property	1.207.972	136.671	1.207.972	65.882	445.849	35,00%
Receivables secured by mortgages on commercial property	2.492.231	1.123.697	2.492.231	584.246	2.212.653	71,92%
Past due receivables	162.941	-	162.941	-	110.320	67,71%
Receivables defined in high risk category by BRSA	6.956.606	-	6.956.606	-	11.927.508	171,46%
Securities collateralized by mortgages	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-
Other receivables	8.138.131	-	8.138.131	-	4.661.791	57,28%
Equity share investments	-	-	-	-	-	-
<b>Total</b>	<b>148.615.702</b>	<b>57.507.952</b>	<b>148.615.702</b>	<b>22.364.411</b>	<b>80.306.553</b>	<b>46,97%</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### c.3. Credit Risk Under Standardised Approach (Continued):

##### c.3.3. Exposures by asset classes and risk weights:

Risk Classes/Risk Weighted Current Period	0%	10%	20%	35% secured by Property mortgage	50%	75%	100%	150%	200%	Others	Total risk amount (post-CCF and CRM)
1 Receivables from central governments or central banks	105.142.282	-	-	-	-	-	-	-	-	-	105.142.282
2 Receivables from regional or local governments	2.093	-	-	-	-	-	59.514	-	-	-	61.607
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	30.236.928	-	-	-	30.236.928
4 Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
5 Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-
6 Receivables from banks and brokerage houses	-	-	22.035.955	-	555.731	-	14.197	-	-	-	22.605.883
7 Receivables from corporates	445.194	-	290.808	-	1.529.111	-	93.140.718	-	-	-	95.405.831
8 Retail receivables	305.162	-	194.746	-	-	13.512.992	-	-	-	-	14.012.900
9 Receivables secured by mortgages on property	-	-	-	1.210.742	18.007	-	-	-	-	-	1.228.749
10 Receivables secured by mortgages on commercial property	-	-	-	-	1.639.524	-	2.343.495	-	-	-	3.983.019
11 Past due receivables	-	-	-	-	585.642	-	273.383	-	-	-	859.025
12 Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	4.327.256	-	-	4.327.256
13 Securities collateralized by mortgages	-	-	-	-	-	-	-	-	-	-	-
14 Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-
15 Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-
16 Equity share investments	-	-	-	-	-	-	-	-	-	-	-
17 Other receivables	1.899.660	-	1.407.951	-	-	42	9.466.314	-	-	-	12.773.967
<b>18 Total</b>	<b>107.794.391</b>	<b>-</b>	<b>23.929.460</b>	<b>1.210.742</b>	<b>4.328.015</b>	<b>13.513.034</b>	<b>135.534.549</b>	<b>4.327.256</b>	<b>-</b>	<b>-</b>	<b>290.637.447</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### c.3. Credit Risk Under Standardised Approach (Continued):

##### c.3.3.Exposures by asset classes and risk weights (Continued):

Risk Classes/Risk Weighted Prior Period	0%	10%	20%	35% secured by Property mortgage	50%	75%	100%	150%	200%	Others	Total risk amount (post-CCF and CRM)
1 Receivables from central governments or central banks	72.271.436	-	-	-	-	-	-	-	-	-	72.271.436
2 Receivables from regional or local governments	2.538	-	-	-	-	-	99.758	-	-	-	102.296
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	6.245	-	-	-	6.245
4 Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
5 Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-
6 Receivables from banks and brokerage houses	-	-	16.598.830	-	1.148.344	-	64.741	-	-	-	17.811.915
7 Receivables from corporates	521.375	-	830.759	-	2.156.800	-	50.192.127	-	-	-	53.701.061
8 Retail receivables	147.135	-	94.437	-	-	7.237.578	-	-	-	-	7.479.150
9 Receivables secured by mortgages on property	-	-	-	1.273.854	-	-	-	-	-	-	1.273.854
10 Receivables secured by mortgages on commercial property	-	-	-	-	1.727.648	-	1.348.830	-	-	-	3.076.478
11 Past due receivables	-	-	-	-	105.242	-	57.699	-	-	-	162.941
12 Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	6.530.149	-	426.457	6.956.606
13 Securities collateralized by mortgages	-	-	-	-	-	-	-	-	-	-	-
14 Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-	-
15 Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-	-
16 Equity share investments	-	-	-	-	-	-	-	-	-	-	-
17 Other receivables	2.200.076	-	1.594.757	-	-	21	4.343.277	-	-	-	8.138.131
18 Toplam	75.142.560	-	19.118.783	1.273.854	5.138.034	7.237.599	56.112.677	6.530.149	-	426.457	170.980.113

#### d. Matters to be Disclosed Regarding Counterparty Credit Risk (CCR) (Continued):

##### d.1. Qualitative disclosure on counterparty credit risk:

In calculating counterparty credit risk, derivative and repo-like transactions are calculated at fair value in accordance with the provisions of “Regulation on the Measurement and Assessment of Banks' Capital Adequacy, Annex 2,” which entered into force upon its publication in the Official Gazette dated October 23, 2015, and numbered 29511. In calculating the risk amount related to derivative transactions, the sum of potential credit risk amounts and positive renewal costs is taken.

The Group has prepared the “Regulation on Counterparty Credit Risk Management Policy and Implementation Procedures” to establish the fundamental principles that enable the management of counterparty credit risk and regulate its implementation, and has obtained the approval of the Board of Directors. The Board of Directors periodically reviews and evaluates the aforementioned policy.

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

**VIII. Explanations Regarding Risk Management (Continued):**

**d. Matters to be Disclosed Regarding Counterparty Credit Risk (CCR) (Continued):**

**d.2. Counterparty credit risk (CCR) approach analysis (Continued):**

	Current Period	Replacement cost	Potential Future exposure	EEPE(*)	Alpha used for computing regulatory exposure at default	EAD post-CRM	RWA
1	Standardised Approach - CCR (for derivatives)	78.859	81.618		1,4	224.667	150.814
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					-	-
<b>6</b>	<b>Total</b>						<b>150,814</b>

(\*) Effective expected positive risk amount

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

**VIII. Explanations Regarding Risk Management (Continued):**

**d. Matters to be Disclosed Regarding Counterparty Credit Risk (CCR) (Continued):**

**d.2. Counterparty credit risk (CCR) approach analysis (Continued):**

	Prior Period	Replacement cost	Potential Future exposure	EEPE <sup>(*)</sup>	Alpha used for computing regulatory exposure at default	EAD post-CRM	RWA
1	Standardised Approach - CCR (for derivatives)	81.124	59.008		1,4	196.185	38.575
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					-	-
<b>6</b>	<b>Total</b>						<b>38.575</b>

(\*) Effective expected positive risk amount

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### d. Matters to be Disclosed Regarding Counterparty Credit Risk (CCR) (Continued):

##### d.3. Capital requirement for credit valuation adjustment (CVA):

	Current Period		Prior Period	
	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	224.667	1.136	196.185	284
<b>4 Total subject to the CVA capital obligation</b>	<b>224.667</b>	<b>1.136</b>	<b>196.185</b>	<b>284</b>

##### d.4. CCR exposures by risk class and risk weights:

Risk Classes	Current Period									Total credit exposure(*)
	Risk Weighted									
	0%	10%	20%	50%	75%	100%	150%	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	-	-	48.271	93.013	-	-	-	-	-	141.284
Receivables from corporates	-	-	-	-	-	59.907	-	-	-	59.907
Retail receivables	-	-	-	-	624	-	-	-	-	624
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	22.852	-	-	22.852
Securities collateralized by mortgages	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	<b>48.271</b>	<b>93.013</b>	<b>624</b>	<b>59.907</b>	<b>22.852</b>	-	-	<b>224.667</b>

(\*) Total credit risk represents the amount relating to CAR calculation after application of counterparty risk measurement techniques

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### d. Matters to be Disclosed Regarding Counterparty Credit Risk (CCR) (Continued):

##### d.4. CCR exposures by risk class and risk weights (Continued):

Risk Classes	Risk Weighted									Total credit exposure(*)
	%0	%10	%20	%50	%75	%100	%150	Other		
Receivables from central governments or central banks	12.500	-	-	-	-	-	-	-	-	12.500
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	-	-	177.936	5.522	-	-	-	-	-	183.458
Receivables from corporates	-	-	-	-	-	227	-	-	-	227
Retail receivables	-	-	-	-	-	-	-	-	-	-
Receivables secured by mortgages on property	-	-	-	-	-	-	-	-	-	-
Past due receivables	-	-	-	-	-	-	-	-	-	-
Receivables defined in high risk category by BRSA	-	-	-	-	-	-	-	-	-	-
Securities collateralized by mortgages	-	-	-	-	-	-	-	-	-	-
Securitisation positions	-	-	-	-	-	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-
Equity share investments	-	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12.500</b>	<b>-</b>	<b>177.936</b>	<b>5.522</b>	<b>-</b>	<b>227</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>196.185</b>

(\*) Total credit risk represents the amount relating to CAR calculation after application of counterparty risk measurement techniques

##### d.5. Used collaterals for counterparty credit risk:

None (December 31, 2024: None).

##### d.6. Information on the risks of the Bank arising from purchased or sold credit derivatives

None (December 31 2024: None).

##### d.7. Information on risks of the Bank arising from central counterparty

None (December 31 2024: None).

##### e. Information to be announced to public on Securitization

None (December 31 2024: None).

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

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### f. Matters to be disclosed to the public regarding market risk:

##### f.1. Qualitative information to be disclosed to the public regarding market risk:

The Group measures market risks using the standard method in accordance with the provisions of the “Regulation on the Measurement and Evaluation of Banks' Capital Adequacy” published in the Official Gazette dated October 23, 2015, and numbered 29511, and allocates regulatory capital accordingly. On the other hand, market risk is also calculated for testing purposes (Value at Risk) using an internal model in addition to the standard method, and the results obtained are supported by taking into account back-testing results. The market risk value (Value at Risk) calculated using the internal model is calculated daily using the Variance-Covariance, EWMA, Monte Carlo, and Historical Simulation methods and reported to senior management.

The Parent Bank Board of Directors determines the limits for these risks, taking into account the fundamental risks it carries, and periodically revises these limits in line with market conditions and Group strategies. Furthermore, the Parent Bank Board of Directors ensures that the risk management unit and senior management take all necessary measures to identify, measure, prioritize, mitigate to an acceptable level, and manage the various risks to which the Group is exposed.

The risks arising from fluctuations in financial markets associated with positions held by the Group in on-balance sheet and off-balance sheet accounts are measured. Information regarding market risk, which is taken into account in the calculation of regulatory capital, is provided below.

##### f.2. Standard approach:

	Current Period RWA	Prior Period RWA
<b>Outright products</b>		
1 Profit rate risk (general and specific)	7.179.999	1.631.286
2 Equity share (general and specific)	-	-
3 Foreign exchange risk	4.423.116	1.554.425
4 Commodity risk	1.751.919	630.981
<b>Options</b>		
5 Simplified approach	-	-
6 Delta-plus method	-	-
7 Scenario approach	-	-
8 Securitisation	-	-
<b>9 Total</b>	<b>13.355.033</b>	<b>3.816.692</b>

##### g. Matters to be disclosed to the public regarding operational risk

To calculate the group's operational risk capital requirement, the Group uses the Basic Indicator Approach in accordance with Article 24 of the Regulation on the Measurement and Evaluation of Banks' Capital Adequacy.

Current Period	2 PP Value	1 PP Tutar	CP Value	Total number of years for which gross income is positive	Rate (%)	Total
Gross Income	13.955.607	25.312.721	38.443.957	25.904.095	15	3.885.614
Amount subject to Operational Risk (Total*12,5)						48.570.178
Prior Period	2 PP Value	1 PP Tutar	CP Value	Total number of years for which gross income is positive	Rate (%)	Total
Gross Income	6.232.412	13.930.529	25.266.833	15.143.263	15	2.271.489
Amount subject to Operational Risk (Total*12,5)						28.393.613

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### VIII. Explanations Regarding Risk Management (Continued):

##### h. Information To Be Disclosed To the Public Regarding Market Risk:

Calculation and reporting of interest rate risk arising from banking accounts Official Gazette dated May 12, 2025, No. 32898 and effective as of October 1, 2025, is performed on a monthly basis.

Profit Share Rate Risk arising from banking accounts defines the economic value change in the timing of future cash flows that all on-balance sheet and off-balance sheet positions within banking accounts (excluding trading positions) may incur as a result of changes in profit shares and the possibility of changing the present value of these cash flows (EDD) and the change in net dividend income arising from the Group's dividend-sensitive income and expense items (NKPGD). Dividend risk sensitivity is monitored through its impact on the Group's capital.

The Group performs separate calculations for each currency using an internal method for core deposit analysis. Under Interest Rate Risk from Banking Operations ("BHFOR"), core deposit analysis for current accounts is performed in accordance with the values specified in the BHFOR regulation. Standard rates specified in the BHFOR regulation are used for early repayment of loans and early closure of participation accounts.

When calculating the statutory profit share ratio risk, risk-free yield curves specified in the BHFOR regulation are used for each currency. However, limits set within the framework of legal regulations (core deposit upper limit and weighted average maturity upper limit, etc.) are also taken into account in internal profit share risk calculations.

The Standard Ratio for Profit Share Ratio Risk Arising from Banking Accounts is calculated by dividing the economic value change risk amount by the core capital and is shared with the Board of Directors and the Audit Committee on a quarterly basis and with the Asset Liability Committee on a monthly basis. This ensures that the ratio is monitored and that actions that may affect profit share risk are taken correctly and in advance. An early warning system has been established for the Profit Share Ratio Risk Arising from Banking Accounts by setting internal limits beyond those determined by the Board. There are no other assumptions added to the result for the EDD approach.

In the calculation made as of December 31, 2025, the largest economic value change for the total was in the "Parallel Down" profit share scenario, and the EDD amount was TL 3.365.507. Accordingly, the Standard Ratio for Profit Share Ratio Risk Arising from Banking Accounts was calculated as 8.5%.

<b>Current Period</b>	<b>EDD (*)</b>
Parallel Up	(2.980.785)
Parallel Down	3.365.507
Increasing Slope	(461.159)
Decreasing Slope	(222.807)
Short-Term Up	(1.602.500)
Short-Term Down	1.681.834
Maximum	3.365.507
<b>Term</b>	<b>31.12.2025</b>
Share Capital	39.391.523

(\*) The amounts in the table represent the Turkish Lira (TL) equivalent of currencies and commodities related to dividend income, as defined in Paragraph (a) of Article 5 of the Regulation on the Measurement and Assessment of Dividend Income Risk Arising from Banking Accounts Using the Standard Approach. (a) of the Regulation on the Measurement and Assessment of Profit Share Risk Arising from Banking Accounts Using the Standard Approach. Currency correlation assumption and netting approach None In accordance with the relevant regulation, calculations are reported separately for TRY, USD, EUR, and all other currencies that constitute 5% or more of total assets or total liabilities. Disclosures related to NKPGD, current and prior period data related to NKPGD, and prior period data related to EDD have not been disclosed in the footnotes due to the postponement until December 31, 2026, in accordance with the provisional article of the Communiqué on Disclosures to be Made to the Public Regarding Banks' Risk Management..

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### IX. Explanations on Consolidated Business Segments:

The group operates in the areas of personal, commercial, and corporate banking using a profit-sharing method in accordance with its mission.

Current Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
<b>Total Assets</b>	<b>4.519.500</b>	<b>214.883.920</b>	<b>183.301.981</b>	<b>15.195.955</b>	<b>417.901.356</b>
<b>Total Liabilities</b>	<b>54.926.694</b>	<b>300.540.098</b>	<b>41.929.323</b>	<b>20.505.241</b>	<b>417.901.356</b>
Net profit share income/(expense) (*)	2.560.520	22.403.393	(7.921.905)	971.391	18.013.399
Net fees and commissions income/(expense)	577.937	4.731.941	(73.258)	225.514	5.462.134
Other operating income/(expense)	1.121.081	7.870.644	(255.885)	(5.281.458)	3.454.382
Provision expenses	(379.562)	(4.188.750)	(35.302)	(5.477)	(4.609.091)
Profit/(loss) before tax	3.879.976	30.817.228	(8.286.350)	(4.090.030)	22.320.824
Provision for tax	-	-	-	(6.775.259)	(6.775.259)
<b>Net profit / (loss) for the period</b>	<b>3.879.976</b>	<b>30.817.228</b>	<b>(8.286.350)</b>	<b>(10.865.289)</b>	<b>15.545.565</b>

(\*) The distribution difference in the retail, commercial and corporate segments stems from fund allocation and fund collection methods of the Bank.

Prior Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
<b>Total Assets</b>	<b>3.724.777</b>	<b>93.013.570</b>	<b>122.003.834</b>	<b>8.703.267</b>	<b>227.445.448</b>
<b>Total Liabilities</b>	<b>46.332.352</b>	<b>156.384.732</b>	<b>16.479.340</b>	<b>8.249.024</b>	<b>227.445.448</b>
Net profit share income/(expense) (*)	2.147.137	11.223.680	(4.670.446)	202.630	8.903.001
Net fees and commissions income/(expense)	577.743	2.798.132	(892.087)	4.790	2.488.578
Other operating income/(expense)	2.343.809	6.846.695	(2.439.633)	(4.970.846)	1.780.025
Provision expenses	(126.652)	(877.217)	(14.674)	(13.217)	(1.031.760)
Profit/(loss) before tax	4.942.037	19.991.290	(8.016.840)	(4.776.643)	12.139.844
Provision for tax	-	-	-	(3.412.363)	(3.412.363)
<b>Net profit / (loss) for the period</b>	<b>4.942.037</b>	<b>19.991.290</b>	<b>(8.016.840)</b>	<b>(8.189.006)</b>	<b>8.727.481</b>

(\*) The distribution difference in the retail, commercial and corporate segments stems from fund allocation and fund collection methods of the Bank.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

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### Section Five

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

##### I. Explanations and Notes Related to Consolidated Assets:

##### 1. a. Cash and Balances With the Central Bank of Republic of Türkiye (CBRT):

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash / Foreign currency	181.533	709.601	132.420	774.423
CBRT	9.845.644	76.676.754	12.667.593	34.769.819
Other (*)	155.444	4.656.886	106.536	4.809.918
<b>Total</b>	<b>10.182.621</b>	<b>82.043.241</b>	<b>12.906.549</b>	<b>40.354.160</b>

(\*) As of December 31, 2025, the precious metal deposit account amounts to TL 2.965.681 (December 31, 2024: TL 2.827.751) in the precious metals deposit account and TL 1.846.647 (December 31, 2024: TL 2.088.704) in the cash in transit account. An expected loss allowance of TL 24.056 has been set aside for TCMB accounts. (December 31, 2024: TL 12.613)

##### b. Information Related to CBRT:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit	4.425.647	31.854.446	8.077.543	6.853.708
Unrestricted time deposit	-	-	-	-
Restricted time deposit	-	-	-	-
Reserve requirements	5.419.997	44.822.308	4.590.050	27.916.111
<b>Total</b>	<b>9.845.644</b>	<b>76.676.754</b>	<b>12.667.593</b>	<b>34.769.819</b>

##### b.1. Explanations Regarding the Reserve Requirement Application:

The Group establishes mandatory reserves with the Central Bank of the Republic of Türkiye (CBRT) for Turkish lira and foreign currency liabilities in accordance with the CBRT's "Communication No. 2013/15 on Mandatory Reserves." Reserve requirements may be held at the CBRT in Turkish Lira, US Dollars, and/or Euros and standard gold, in accordance with the "Communication on Reserve Requirements."

As of December 31, 2025, the Group's applicable rates for Turkish currency reserve requirements range from 3% to 40% depending on the maturity structure for participation funds and other liabilities; applicable rates for foreign currency reserve requirements range from 5% to 32% depending on the maturity structure for participation funds and other liabilities. For precious metal deposit accounts, the reserve requirement ranges from 24% to 28% depending on the maturity structure. The additional reserve requirement ratio for foreign currency participation funds (excluding foreign bank participation funds and precious metal deposit accounts) is 2,5%.

# TÜRKİYE EMLAK 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):

#### 1. Explanations and Notes Related to Consolidated Assets (Continued):

##### 2. a. Information on Banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic	5.998	448.364	33.684	325.256
Foreign	-	19.226.601	-	18.224.117
<b>Total</b>	<b>5.998</b>	<b>19.674.965</b>	<b>33.684</b>	<b>18.549.373</b>

(\*) An allowance for expected losses of TL 22,963 has been set aside for banks. (December 31: TL 17,419)

##### c. Foreign bank accounts:

	Current Period		Prior Period	
	Available Amount	Non-Available Amount	Available Amount	Non-Available Amount
<b>Banks</b>				
EU Countries	468.371	-	3.898.173	-
US, Canada	1.105.965	-	314.376	-
OECD Countries (*)	5.705.428	-	380	-
Offshore Banking Zones	-	-	-	-
Other	11.946.837	-	14.011.188	-
<b>Total</b>	<b>19.226.601</b>	<b>-</b>	<b>18.224.117</b>	<b>-</b>

(\*) OECD countries other than EU countries, the US, and Canada

#### 3. a. Information on Financial Assets at Fair Value Through Profit/Loss Subject to Repurchase Agreements and Given as Collateral/Blocked:

As of December 31, 2025, the amount subject to sale with a repurchase agreement among financial assets at fair value through profit or loss is None (December 31, 2024: None).

The amount of blocked items pledged as collateral is TL 3.465.202 (December 31, 2024: TL 575.648).

##### b. Information on Financial Assets at Fair Value Through Profit/Loss:

	Current Period	Prior Period
Debt securities	18.573.548	2.438.606
Quoted on a stock exchange	1.917.000	938.028
Unquoted on a stock exchange (*)	16.656.548	1.500.578
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted on a stock exchange (*)	-	-
Impairment provision (-)	275.342	3.652
<b>Total</b>	<b>18.298.206</b>	<b>2.434.954</b>

(\*) Includes debt securities that are listed on the stock exchange but are not traded at the end of the relevant period.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**4. Information on Financial Assets at Fair Value Through Other Comprehensive Income:**

**a. Information on Financial Assets Valued at Fair Value Through Other comprehensive Income Subject to Repurchase Transactions, Given as a Guarantee or Blocked:**

As of December 31, 2025, the amount subject to sale with a repurchase agreement among financial assets whose fair value changes are recognized in other comprehensive income is None (December 31, 2024: None). The amount of blocked collateral is TL 6.913.714 (December 31, 2024: TL 2.862.451).

**b. Financial Assets Valued at Fair Value Through Other Comprehensive Income:**

	Current Period	Prior Period
Debt securities	17.862.293	13.676.046
Quoted on a stock exchange	15.122.930	8.627.852
Unquoted on a stock exchange (*)	2.739.363	5.048.194
Share certificates	14.682	7.659
Quoted on a stock exchange	-	-
Unquoted on a stock exchange	14.682	7.659
Impairment provision (-)	11.093	9.641
<b>Total</b>	<b>17.865.882</b>	<b>13.674.064</b>

(\*) It includes debt securities that are listed on the stock exchange but are not traded on the stock exchange at the end of the relevant period.

(\*\*) Securities worth TL 14,862 under the heading of financial assets at fair value through other comprehensive income are reflected in the financial statements at acquisition cost because they are not traded in an active market.

**5. Information on Derivative Financial Assets:**

**a. Table of Positive Differences Related to Derivative Financial Assets:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Swap Transactions	-	2.063	-	9.228
Forward Transactions	56.646	20.150	1.192	70.700
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>56.646</b>	<b>22.213</b>	<b>1.192</b>	<b>79.928</b>

**6. Information on Loans:**

**a. Information on All Types of Loans and Advances Given to Shareholders and Employees of the Parent Bank:**

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct Loans to Bank Partners	-	-	-	-
Loans to Legal Person Partners	-	-	-	-
Loans to Real Person Partners	-	-	-	-
Indirect Loans to Bank Partners	4.332	-	3.885	-
Loans to Bank Members	4.332	-	3.885	-
<b>Total</b>	<b>4.332</b>	<b>-</b>	<b>3.885</b>	<b>-</b>

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**b. Information on Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans:**

**b1. Detailed Table for Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans:**

Current Period Cash Loans	Loans Under Close Monitoring			
	Standart Loans	Not subject to restructured loans	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
<b>Loans</b>	<b>227.193.464</b>	<b>880.438</b>	<b>2.674.082</b>	-
Export loans	-	-	-	-
Import loans	13.238.805	22.227	-	-
Business loans	154.281.776	464.403	2.673.541	-
Consumer loans	2.371.496	591	541	-
Credit cards	12.068	69	-	-
Loans given to financial sector(*)	45.828.865	-	-	-
Other(*)	11.460.454	393.148	-	-
Other receivables	-	-	-	-
<b>Total</b>	<b>227.193.464</b>	<b>880.438</b>	<b>2.674.082</b>	-

(\*) The portion of the relevant balance amounting to TL 9.930.450 consists of funds utilized through profit and loss sharing investments as of December 31, 2025 (December 31, 2024: None). The fair value difference of TL 276.564 related to profit and loss partnerships has been accounted for as profit share income. Disclosures regarding profit and loss sharing investments are presented under the heading "Information regarding fair value measurements recognized in the financial statements" in the note "Disclosures regarding the presentation of financial assets and liabilities at fair value."

(\*\*) Details of other loans are as follows

Commercial loans with installments	7.791.678
Loans given to abroad	93.592
Other investment loans	3.914.201
Other	54.131
<b>Total</b>	<b>11.853.602</b>

Prior Period Cash Loans	Loans Under Close Monitoring			
	Standart Loans	Not subject to restructured loans	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
<b>Loans</b>	<b>113.534.200</b>	<b>596.089</b>	<b>377.633</b>	-
Export loans	-	-	-	-
Import loans	8.114.028	17.943	-	-
Business loans	66.567.599	422.379	377.633	-
Consumer loans	2.511.474	4.319	-	-
Credit cards	7.950	1.050	-	-
Loans given to financial sector	24.059.897	-	-	-
Other(*)	12.273.252	150.398	-	-
Other receivables	-	-	-	-
<b>Total</b>	<b>113.534.200</b>	<b>596.089</b>	<b>377.633</b>	-

(\*) The portion of the relevant balance amounting to TL 200.000 consists of funds utilized through profit and loss sharing investment methods as of December 31, 2024. Revenue sharing for profit and loss sharing investment projects is carried out between the parties in accordance with the profit and loss sharing investment agreement signed between them after the relevant cost accounts have been finalized and the net profit has been calculated at the end of the project or at the end of the stage/section. As of December 31, 2024, there is no increase in value on profit and loss sharing investments (December 31, 2023: None).

(\*\*) Details of other credits are as follows::

Installment commercial loans	10.049.638
Foreign loans	2.307.906
Other investment loans	17.315
Other (*)	48.791
<b>Total:</b>	<b>12.423.650</b>

**TÜRKİYE EMLAK 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 Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**b. Information on Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans (Continued):**

**b2. Information on Expected Credit Losses for Standard Loans and Loans Under Close Monitoring:**

	Standard Loans	Loans under close monitoring
<b>Current Period</b>		
12 Month Expected Credit Losses	1.341.863	-
Significant Increase in Credit Risk	-	1.466.143
<b>Prior Period</b>		
12 Month Expected Credit Losses	490.436	-
Significant Increase in Credit Risk	-	23.400

(\*) It includes expected loss allowances of tl 23.746 related to financial assets measured at amortized cost for standard-quality loans. (December 31, 2024: TL 22.294)

**c. Maturity Analysis of Cash Loans:**

<b>Current Period</b>	<b>Standard Loans and Other receivables</b>		<b>Loans Under Follow-Up and Other receivables</b>	
	<b>Loans and Other receivables</b>	<b>Amendments to terms or contract</b>	<b>Loans and Other receivables</b>	<b>Amendments to terms or contract</b>
Short term loans and other receivables	102.856.022	440.871	480.172	-
Medium and long-term loans and other receivables	124.337.442	439.567	2.193.910	-
<b>Total</b>	<b>227.193.464</b>	<b>880.438</b>	<b>2.674.082</b>	
<b>Önceki Dönem</b>				
	<b>Standard Loans and Other receivables</b>		<b>Loans Under Follow-Up and Other receivables</b>	
<b>Cash loans</b>	<b>Loans and Other receivables</b>	<b>Amendments to terms or contract</b>	<b>Loans and Other receivables</b>	<b>Amendments to terms or contract</b>
Short term loans and other receivables	73.864.199	-	458.107	327.068
Medium and long-term loans and other receivables	39.670.001	-	137.982	50.565
<b>Total</b>	<b>113.534.200</b>	<b>-</b>	<b>596.089</b>	<b>377.633</b>

**TÜRKİYE EMLAK 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 Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**d. Information on Consumer loans, Retail Credit Cards, Loans Given to Personnel and Personnel Credit Cards:**

Current Period	Short-term	Medium and long-term	Total
<b>Consumer loans-TL</b>			
Housing loans	750	2.511.864	2.512.614
Vehicle loans	160	2.457.721	2.457.881
Consumer loans	553	42.820	43.373
Other	37	11.323	11.360
<b>Consumer loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Retail credit cards-TL</b>	-	-	-
With installment	8.294	-	8.294
Without installment	-	-	-
<b>Retail credit cards-FC</b>	8.294	-	8.294
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	-	-	-
Housing loans	264	2.915	3.179
Vehicle loans	-	2.185	2.185
Consumer loans	264	640	904
Other	-	90	90
<b>Personnel loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	-	-	-
With installment	706	-	706
Without installment	-	-	-
<b>Personnel credit cards-FC</b>	706	-	706
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (real person)</b>	-	-	-
<b>Overdraft account-FC (real person)</b>	-	-	-
<b>Total</b>	<b>10.014</b>	<b>2.514.779</b>	<b>2.524.793</b>

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**d. Information on Consumer loans, Retail Credit Cards, Loans Given to Personnel and Personnel Credit Cards (Continued):**

Prior Period	Short-term	Medium and long-term	Total
<b>Consumer loans-TL</b>	<b>750</b>	<b>2.511.864</b>	<b>2.512.614</b>
Housing loans	160	2.457.721	2.457.881
Vehicle loans	553	42.820	43.373
Consumer loans	37	11.323	11.360
Other	-	-	-
<b>Consumer loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Retail credit cards-TL</b>	<b>8.294</b>	-	<b>8.294</b>
With installment	-	-	-
Without installment	8.294	-	8.294
<b>Retail credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Personnel loans-TL</b>	<b>264</b>	<b>2.915</b>	<b>3.179</b>
Housing loans	-	2.185	2.185
Vehicle loans	264	640	904
Consumer loans	-	90	90
Other	-	-	-
<b>Personnel loans-FC indexed</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel loans-FC</b>	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel credit cards-TL</b>	<b>706</b>	-	<b>706</b>
With installment	-	-	-
Without installment	706	-	706
<b>Personnel credit cards-FC</b>	-	-	-
With installment	-	-	-
Without-installment	-	-	-
<b>Overdraft account-TL (real person)</b>	-	-	-
<b>Overdraft account-FC (real person)</b>	-	-	-
<b>Total</b>	<b>10.014</b>	<b>2.514.779</b>	<b>2.524.793</b>

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**e. Information on Commercial Loans With Installments and Corporate Credit Cards:**

Current Period	<i>Short-term</i>	Medium and long-term	<i>Total</i>
<b>Commercial installment loans-TL</b>	<b>1.566.542</b>	<b>5.704.657</b>	<b>7.271.199</b>
Business loans	26.132	231.441	257.573
Vehicle loans	1.292.952	4.213.265	5.506.217
Consumer loans	247.458	1.259.951	1.507.409
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>74.284</b>	<b>446.195</b>	<b>520.479</b>
Business loans	-	5.381	5.381
Vehicle loans	71.547	275.886	347.433
Consumer loans	2.737	164.928	167.665
Other	-	-	-
<b>Corporate credit cards-TL</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Corporate credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (Legal Entity)</b>	-	-	-
<b>Overdraft account-FC (Legal Entity)</b>	-	-	-
<b>Total</b>	<b>1.640.826</b>	<b>6.150.852</b>	<b>7.791.678</b>
<b>Prior Period</b>	<i>Short-term</i>	Medium and long-term	<i>Total</i>
<b>Commercial installment loans-TL</b>	<b>2.408.376</b>	<b>2.661.620</b>	<b>5.069.996</b>
Business loans	36.983	93.069	130.052
Vehicle loans	1.562.217	1.283.272	2.845.489
Consumer loans	809.176	1.285.279	2.094.455
Other	-	-	-
<b>Commercial installment loans-FC indexed</b>	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Commercial installment Loans-FC</b>	<b>53.758</b>	<b>385.768</b>	<b>439.526</b>
Business loans	-	15.445	15.445
Vehicle loans	46.020	275.599	321.619
Consumer loans	7.738	94.724	102.462
Other	-	-	-
<b>Corporate credit cards-TL</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Corporate credit cards-FC</b>	-	-	-
With installment	-	-	-
Without installment	-	-	-
<b>Overdraft account-TL (Legal Entity)</b>	<b>869.000</b>	-	<b>869.000</b>
<b>Overdraft account-FC (Legal Entity)</b>	<b>3.671.116</b>	-	<b>3.671.116</b>
<b>Total</b>	<b>7.002.250</b>	<b>3.047.388</b>	<b>10.049.638</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued):

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

##### f. Allocation of Loans by Customers:

	Current Period	Prior Period
Public	51.956.551	3.290.413
Private	178.791.433	111.217.509
<b>Total</b>	<b>230.747.984</b>	<b>114.507.922</b>

##### g. Breakdown of Domestic and Foreign Loans:

The distribution of loans excluding non-performing loans is as follows:

	Current Period	Prior Period
Domestic loans	226.833.783	112.200.016
Foreign loans	3.914.201	2.307.906
<b>Toplam</b>	<b>230.747.984</b>	<b>114.507.922</b>

##### h. Loans Granted to Subsidiaries and Associates:

None (December 31, 2024: None).

##### i. Default Provisions for Loans (Third Stage) Provisions:

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	431.013	132.456
Doubtful Loans and Other Receivables	929.084	265.244
Uncollectible Loans and Receivables	1.029.823	251.331
<b>Toplam</b>	<b>2.839.920</b>	<b>649.031</b>

##### j. Information on Non-performing Loans and Receivables (Net):

##### j.1. Non-Performing Loans and Receivables Which are Restructured or Rescheduled:

None (December 31, 2024: None).

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**j. Information regarding frozen receivables (Net) (Continued):**

**j.2. Movements of Non-Performing Loans:**

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans and receivables with limited collectibility</b>	<b>Loans and receivables with doubtful collectibility</b>	<b>Uncollectible loans and receivables</b>
<b>Current Period</b>			
Closing balance of prior period	283.693	480.848	302.309
Additions in the current period (+)	2.967.369	258.175	145.668
Transfers from other categories of non-performing loans (+)	-	2.107.535	974.687
Transfers to other categories of non-performing loans (-)	2.107.535	974.687	-
Collections in the current period (-)	227.277	133.532	138.498
Write offs (-)	-	-	-
Sales (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	916.250	1.738.339	1.284.166
Provision (-)	431.013	929.084	1.029.823
<b>Net balance at the balance sheet</b>	<b>485.237</b>	<b>809.255</b>	<b>254.343</b>

(\*) The portion of collections from frozen receivables amounting to TL 119,142 consists of real estate acquired in exchange for receivables, and these amounts were collected through asset acquisition rather than cash collection (December 31, 2024: TL 176.062)

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans and receivables with limited collectibility</b>	<b>Loans and receivables with doubtful collectibility</b>	<b>Uncollectible loans and receivables</b>
<b>Prior Period</b>			
Closing balance of prior period	42.980	39.959	159.937
Additions in the current period (+)	983.342	107.323	29.278
Transfers from other categories of non-performing loans (+)	-	578.091	178.456
Transfers to other categories of non-performing loans (-)	578.091	178.456	-
Collections in the current period (-)	164.538	66.069	65.362
Write offs (-)	-	-	-
Sales (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	283.693	480.848	302.309
Provision (-)	132.456	265.244	251.331
<b>Net balance at the balance sheet</b>	<b>151.237</b>	<b>215.604</b>	<b>50.978</b>

**j.3. Non-Performing Loans and other Receivables in Foreign Currencies:**

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans with Limited Collectability</b>	<b>Loans with Doubtful Collection</b>	<b>Loss Loans</b>
<b>Current Period</b>			
End of Period Balance	74.403	127.712	83.897
Provision Amount (-)	34.203	77.235	61.811
<b>Total</b>	<b>40.200</b>	<b>50.477</b>	<b>22.086</b>
<b>Prior Period</b>			
End of Period Balance	5.310	3.509	16.948
Provision Amount (-)	2.503	2.074	15.850
<b>Total</b>	<b>2.807</b>	<b>1.435</b>	<b>1.098</b>

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**j. Information on frozen receivables (Net) (Continued):**

**j.4. Display of gross and net amounts of frozen receivables by user group:**

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans with limited collectability</b>	<b>Loans with doubtful collectability</b>	<b>Uncollectible loans</b>
<b>Current Period (Net)</b>	<b>485.237</b>	<b>809.255</b>	<b>254.343</b>
Loans to individuals and corporates (gross)	916.250	1.738.339	1.284.166
Provision (-)	431.013	929.084	1.029.823
<b>Loans to individuals and corporates (net)</b>	<b>485.237</b>	<b>809.255</b>	<b>254.343</b>
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other Loans (Gross)	-	-	-
Provision (-)	-	-	-
<b>Other Loans and Receivables (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Prior Period (Net)</b>	<b>151.237</b>	<b>215.604</b>	<b>50.978</b>
Loans to Real Persons and Legal Entities (Gross)	283.693	480.848	302.309
Specific provision (-)	132.456	265.244	251.331
<b>Loans to Real Persons and Legal Entities (Net)</b>	<b>151.237</b>	<b>215.604</b>	<b>50.978</b>
Banks (gross)	-	-	-
Provision (-)	-	-	-
<b>Banks (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>
Other Loans (Gross)	-	-	-
Provision (-)	-	-	-
<b>Other Loans and Receivables (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>

**j.5. Information on profit share accruals, discounts, and valuation differences calculated by banks that allocate expected credit losses in accordance with TFRS 9 for non-performing loans and their corresponding provisions:**

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans with limited collectability</b>	<b>Loans with doubtful collectability</b>	<b>Uncollectible loans</b>
<b>Current Period (Net)</b>	<b>65.633</b>	<b>132.508</b>	<b>34.411</b>
Profit share accruals and valuation differences	123.931	284.636	173.739
Provisions (-)	58.298	152.128	139.328
<b>Prior Period (Net)</b>	<b>17.328</b>	<b>35.698</b>	<b>2.589</b>
Profit share accruals and valuation differences	32.504	79.615	15.355
Provisions (-)	15.176	43.917	12.766

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued):

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

#### k. Contingency exchanges according to TFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance (*)	490.435	23.400	649.032	1.162.867
Period Additions	1.122.225	1.447.628	1.785.721	4.355.574
Period Disposals	(255.325)	(2.152)	(63.038)	(320.515)
Sold	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	14	(14)	-	-
Transfer to Stage 2	(8.870)	(2.719)	11.589	-
Transfer to Stage	(6.616)	-	6.616	-
<b>End-of-Period Balance (**)</b>	<b>1.341.863</b>	<b>1.466.143</b>	<b>2.389.920</b>	<b>5.197.926</b>

(\*) It includes expected loss allowances of TL 22,294 related to financial assets measured at amortized cost.

(\*\*) It includes expected loss allowances of TL 23,746 related to financial assets measured at amortized cost

Prior Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance (*)	354.092	29.943	183.085	567.120
Period Additions	303.169	19.374	480.108	802.651
Period Disposals	(188.413)	(463)	(18.028)	(206.904)
Sold	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	27.557	(27.557)	-	-
Transfer to Stage 2	(3.603)	2.103	1.500	-
Transfer to Stage	(2.367)	-	2.367	-
<b>End-of-Period Balance (**)</b>	<b>490.435</b>	<b>23.400</b>	<b>649.032</b>	<b>1.162.867</b>

(\*) It includes expected loss allowances of TL 44,896 related to financial assets measured at amortized cost.

(\*\*) It includes expected loss allowances of TL 22,294 related to financial assets measured at amortized cost.

#### I. Cash loan exchanges according to TFRS9

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance	113.958.859	983.580	1.066.850	116.009.289
116Period Additions	146.132.133	801.050	953.397	147.886.580
Period Disposals (-)	(21.981.247)	(111.137)	(236.282)	(22.328.666)
Sold (-)	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	188	(188)	-	-
Transfer to Stage 2	(2.409.915)	1.881.215	528.700	-
Transfer to Stage 3	(1.626.090)	-	1.626.090	-
<b>End-of-Period Balance</b>	<b>234.073.928</b>	<b>3.554.520</b>	<b>3.938.755</b>	<b>241.567.203</b>

Prior Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance	67.154.882	527.406	242.874	67.925.162
Period Additions	63.274.537	148.775	87.384	63.510.696
Period Disposals (-)	(15.029.052)	(208.412)	(189.105)	(15.426.569)
Sold (-)	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	233.558	(233.558)	-	-
Transfer to Stage 2	(879.271)	749.369	129.902	-
Transfer to Stage 3	(795.795)	-	795.795	-
<b>End-of-Period Balance</b>	<b>113.958.859</b>	<b>983.580</b>	<b>1.066.850</b>	<b>116.009.289</b>

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**6. Information on Loans (Continued):**

**m. Liquidation Policy for Uncollectible Loans and Other Receivables:**

The Parent Bank will initiate enforcement proceedings to collect receivables arising from credit transactions. These proceedings will involve the conversion into cash of the assets of the debtor and parties related to the debt, as well as the material collateral securing the Parent Bank's receivables. In addition to this process, the Parent Bank will seek to collect and settle its receivables through administrative means.

**l. Information on “Write-Off” Policies:**

Pursuant to Article 8 of the Regulation on the Classification of Loans and the Procedures and Principles for Allocating Provisions Therefor; The portion of loans classified under “Group Five - Loss Loans” and for which a lifetime expected credit loss allowance or specific allowance has been set aside due to the borrower's default, for which there are no reasonable expectations of recovery, may be derecognized under TFRS 9 starting from the first reporting period following their classification in this group. The derecognition of loans is an accounting practice and does not result in the waiver of the right to collect.

The derecognition of loans with no remaining collection possibility under the above provision is an accounting practice and does not result in the waiver of the right to collect.

The Parent Bank's general policy regarding the write-off of receivables under collection is to write off receivables deemed uncollectible in the legal collection process from the assets in accordance with the decision taken by the Parent Bank's senior management. There are no write-offs related to loans deemed uncollectible in 2024 (December 31, 2024: None).

**7. Information on Financial Assets Measured at Amortized Cost:**

**a. Information on Government Debt Securities Measured at Amortized Cost:**

	Current Period	Prior Period
<i>Government Bonds</i>	-	-
Treasury Bills	-	-
Other Government Securities	17.738.674	15.089.119
<b>Total</b>	<b>17.738.674</b>	<b>15.089.119</b>

(\*) An expected loss allowance of TL 23.746 has been set aside for financial assets measured at amortized cost. (December 31, 2024: TL 22.294)

**b. Information on Investment Securities Measured at Amortized Cost:**

	Current Period	Prior Period
Debt Securities	17.738.674	15.089.119
Quoted on a stock Exchange	11.187.670	10.403.523
Unquoted (*)	6.551.004	4.685.596
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	-	-
<b>Total</b>	<b>17.738.674</b>	<b>15.089.119</b>

(\*) It includes debt securities that are listed on the stock exchange but are not traded on the stock exchange at the end of the relevant period

(\*\*) An expected loss allowance of TL 23.746 has been set aside for financial assets measured at amortized cost. (December 31, 2024: TL 22.294)

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

**I. Explanations and Notes Related to Consolidated Assets (Continued):**

**7. Information on Financial Assets Measured at Amortized Cost (Continued):**

**c. Information on Movements of Financial Assets Measured at Amortized Cost:**

	Current Period	Prior Period
Balance at beginning of period	15.089.119	16.692.053
Foreign currency differences on monetary assets (*)	1.507.585	875.820
Purchases during period	1.141.970	4.759.960
Disposals through sales and redemptions	-	(7.238.714)
Impairment provision (-)	-	-
<b>Closing Balance</b>	<b>17.738.674</b>	<b>15.089.119</b>

(\*) This amount includes a foreign exchange difference of TL 42.111 arising from income discount. (December 31, 2024: TL 159,293)

**8. Information regarding receivables from leasing transactions (net):**

**a. Presentation of Remaining Maturities of Funds Lent Under Finance Lease Method:**

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	198.283	190.777	68.216	65.599
1 to 4 years	2.026.634	1.670.017	391.109	368.918
More than 4 years	7.886.714	5.019.670	-	-
<b>Total</b>	<b>10.111.631</b>	<b>6.880.464</b>	<b>459.325</b>	<b>434.517</b>

**b. Information on Net Investments Through Finance Lease:**

	Current Period	Prior Period
Finance lease receivables (gross)	10.111.631	459.325
Unearned finance lease receivable (-)	3.231.167	24.808
<b>Receivable from finance leases (net)</b>	<b>6.880.464</b>	<b>434.517</b>

**c. General Explanation on Finance Lease Contracts:**

Financial lease agreements are executed in accordance with the relevant provisions of the Financial Leasing, Factoring, and Financing Companies Law No. 6361. There are no restrictions arising from renewal and lease agreements that significantly affect the financial statements, nor are there any contingent lease payments.

Information regarding financial lease receivables:

Finance Lease	Leasing Receivables Under Close Monitoring			
	Standard Loans	Leasing receivables not subject to restructured loans	Restructured or rescheduled	
			Leasing Receivables with Revised Contract Terms	Refinance
<b>Current Period</b>				
Finance lease receivables (Net)	6.880.464	-	-	-
<b>Prior Period</b>				
Finance lease receivables (Net)	424.659	-	9.858	-

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued)

#### 9. Information on Assets Held for Sale and Assets of Discontinued Operations:

Non-current assets held for sale consist of tangible non-current assets acquired as a result of receivables.

	Current Period	Prior Period
Opening balance	166.063	8.283
Additions(*)	1.492.832	176.062
Disposals	37.291	18.282
Transfers	-	-
Impairment Provision (-)	305	-
<b>Closing balance(**)</b>	<b>1.621.299</b>	<b>166.063</b>

(\*) The portion of assets subject to redemption rights amounting to TL 980.867 consists of standard-quality loans.

(\*\*) TL 1.557.936 (December 31, 2024: TL 141.950) of the Parent Bank's assets held for sale are subject to redemption rights. The Parent Bank's current right of first refusal agreements have a term of 12, 18 and 24 months. None of the Parent Bank's assets held for sale have a right of first refusal (31 December 2024: None).

#### 10. Information on Investments in Associates:

##### a) Information on Subsidiaries:

##### a.1) Information on Unconsolidated Subsidiaries:

The Parent Company has become a shareholder in Katılım Finans Kefalet A.Ş., established to create a guarantee system in line with the principles and fundamentals of Participation Banking, with a participation fee of TL 90.000. (December 31, 2024: TL 67.500). The company's total capital is TL 600.000, and the Bank's total participation amount is TL 90.000, which corresponds to a 15% share. The Bank has a member on the company's board of directors representing its shares.

In the financial statements, investments that are not credit institutions or financial institutions and are not included in the scope of consolidation are accounted for at cost and reflected in the financial statements after deducting any impairment allowance, if any.

If the cost exceeds the recoverable amount (the higher of the fair value less costs to sell and the value in use), the value of the relevant affiliate is adjusted to the recoverable amount.

Name	Address (City/Country)	Bank's share percentage - if different voting percentage (%)	Percentage of other shareholders (%)
Katılım Finans Kefalet A.Ş.	İstanbul/Türkiye	%15	%85

	Current Period	Prior Period
Balance at the beginning of the year	67.500	22.500
Movements during the year	22.500	45.000
Capital Increment	22.500	45.000
Purchasing / New Company Establishment	-	-
Bonus Shares Received	-	-
Dividends from current year income	-	-
Sales	-	-
Reveluation increase	-	-
Impairment provision (-)	-	-
Balance at the end of the year	90.000	67.500
Capital commitments	-	22.500
<b>Share percentage at the end of the year (%)</b>	<b>15</b>	<b>15</b>

##### a.2) Information on Consolidated Subsidiaries:

None (December 31, 2024: None).

##### b) Information on associates (Net):

##### b.1) Information on Non-Consolidated Associates:

None .

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued):

##### 10. Information on joint venture investments (Continued):

###### b.2) Information on consolidated subsidiaries:

The Parent Company Bank's wholly-owned subsidiary, Emlak Varlık Kiralama A.Ş., was established on August 5, 2019, and registered in the commercial registry in accordance with the approval of the Banking Regulation and Supervision Agency and the Capital Markets Board. Exclusively for the purpose of issuing lease certificates within the framework of the Lease Certificates Communiqué (III-61.1) published in the Official Gazette dated June 7, 2013 and numbered 28760, it was established on August 5, 2019 with a capital of TL 50, paid in full by the Parent Bank, and commenced its activities.

Emlak Katılım Varlık Kiralama A.Ş., a wholly-owned subsidiary of the Parent Bank, was established on January 20, 2020, in accordance with the approval of the Banking Regulation and Supervision Agency and the Capital Markets Board, and registered in the commercial registry. Exclusively for the purpose of issuing lease certificates within the framework of the Lease Certificates Communiqué (III-61.1) published in the Official Gazette dated June 7, 2013 and numbered 28760 by the CMB, it was established with a capital of 50 TL, fully paid by the Parent Bank, on December 16, 2019, and commenced its activities.

Emlak Katılım Tasarruf Finansman A.Ş., a wholly-owned subsidiary of the Parent Bank, was established as a subsidiary of the Bank in accordance with the permission obtained from the Banking Regulation and Supervision Agency and was registered in the commercial register on March 3, 2025. In accordance with the provisions of the Turkish Commercial Code No. 6012, the Financial Leasing, Factoring, Financing, and Savings Finance Companies Law No. 6361, and relevant legislation, and in accordance with interest-free financing principles. The company's capital is TL 500,000, and the entire capital was paid by the Parent Bank on February 27, 2025. The company obtained its operating license from the Banking Regulation and Supervision Agency on July 24, 2025. The Parent Bank's Board of Directors decided on August 29, 2025, to increase the company's capital to 1.500.000 TL, and the payment for 1.000.000 TL was made on November 11, 2025.

Emlak Katılım Portföy Yönetimi A.Ş., a subsidiary of Ana Ortaklık Banka, was registered in the commercial register on May 27, 2025. The company's main activity is the establishment and management of investment funds within the framework of the CMB and relevant legislation. The management of portfolios of investment partnerships, pension investment funds established under the Individual Pension Savings and Investment System Law No. 4632 dated March 28, 2001, and their equivalent foreign collective investment institutions established abroad is also included in the scope of its main activity. The company's registered capital ceiling is TL 375.000, of which TL 75.000 was paid by the Parent Bank on May 26, 2025.

	Name	Address (City/Country)	Operating Subject	Bank's share percentage (%)	Direct and Indirect Share Percentages (%)
1	Emlak Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance of Lease Certificate	100	100
2	Emlak Katılım Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance of Lease Certificate	100	100
3	Emlak Katılım Tasarruf Finansman A.Ş.	İstanbul/Türkiye	Savings Financing	100	100
4	Emlak Katılım Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Funds	100	100

The values listed in the table below are, respectively, Emlak Varlık Kiralama A.Ş., Emlak Katılım Varlık Kiralama A.Ş., Emlak Katılım Tasarruf Finansman A.Ş., and Emlak Katılım Portföy Yönetimi A.Ş. as of December 31, 2025, from their unaudited and non-inflation-adjusted financial statements.

	Total Assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period income /loss	Prior period income /loss	Fair Value
1	8.957.959	119.789	-	3.927.252	-	74.525	45.204	-
2	19.184.953	237	-	5.617.663	-	116	72	-
3	10.973.215	3.155.850	42.672	280.965	-	1.642.443	-	-
4	75.947	50.379	37.718	15.878	-	(24.621)	-	-

###### b.2.1) Statement of changes in affiliated companies:

None (December 31, 2024: None)

###### b.2.2) Information regarding jointly controlled partnerships (business partnerships):

None (December 31, 2024: None).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued):

##### 11. Information on Tangible Assets:

Current Period	Immovables(*)	Leased tangible assets	Vehicles	Other TA	Total
<b>Cost</b>					
Opening Balance: January 1, 2025	139.848	826.557	179.185	538.175	1.683.765
Additions	3.568.958	647.607	254.599	455.768	4.944.298
Revaluation differences	-	-	-	-	-
Disposals	-	(107.646)	(39.592)	(2.839)	(150.077)
Impairment losses(-)/ Reversal of impairment	-	-	-	-	-
Transfers	-	-	-	-	-
Ending Balance: December 31, 2025	3.726.172	1.366.518	394.192	991.104	6.477.986
<b>Accumulated depreciation (-)</b>					
Opening balance: January 1, 2025	3.375	204.081	71.919	258.050	537.425
Depreciation expense	62.203	148.361	61.368	105.394	377.326
Reversal of depreciation of the disposed assets	-	(43.147)	(29.995)	(5.148)	(78.290)
Transfers	-	-	-	-	-
Ending balance: December 31, 2025	65.578	309.295	103.292	358.296	836.461
Total cost at the end of the year	3.726.172	1.366.518	394.192	991.104	6.477.986
Total accumulated depreciation at the end of the year	(65.578)	(309.295)	(103.292)	(358.296)	(836.461)
Closing net book values	3.660.594	1.057.223	290.900	632.808	5.641.525

Prior Period	Immovables(*)	Leased tangible assets	Vehicles	Other TA	Total
<b>Cost</b>					
Opening Balance: January 1, 2024	125.998	611.638	181.399	346.931	1.265.966
Additions	13.850	314.640	11.171	78.893	418.554
Revaluation differences	-	-	-	-	-
Disposals	-	-	-	(755)	(755)
Impairment losses(-)/ Reversal of impairment	-	-	-	-	-
Transfers	-	(99.721)	(13.385)	113.106	-
Ending Balance: December 31, 2024	139.848	826.557	179.185	538.175	1.683.765
<b>Accumulated depreciation (-)</b>					
Opening balance: January 1, 2024	646	129.593	39.673	173.198	343.110
Depreciation expense	2.729	74.488	32.246	84.240	193.703
Reversal of depreciation of the disposed assets	-	-	-	612	612
Transfers	-	-	-	-	-
Ending balance: December 31, 2024	3.375	204.081	71.919	258.050	537.425
Total cost at the end of the year	139.848	826.557	179.185	538.175	1.683.765
Total accumulated depreciation at the end of the year	(3.375)	(204.081)	(71.919)	(258.050)	(537.425)
Closing net book values	136.473	622.476	107.266	280.125	1.146.340

##### 12. Information on Tangible Assets:

Current Period	Intangible Assets
<b>Cost</b>	
Opening balance: January 1, 2025	661.857
Additions	9.429
Disposals	(80.107)
Ending balance: December 31, 2025	591.179
<b>Accumulated depreciation(-)</b>	
Opening balance: January 1, 2025	(113.800)
Depreciation expense	(102.009)
Reversal of depreciation of the disposed assets	-
Ending balance: December 31, 2025	(215.809)
Total cost at the end of the year	591.179
Total accumulated depreciation at the end of the year	(215.809)
Closing Net Book Value	375.370

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### I. Explanations and Notes Related to Consolidated Assets (Continued):

##### 12. Information on Tangible Assets (Continued):

Prior Period Cost	Intangible Assets
<b>Opening balance: January 1, 2024</b>	<b>314.431</b>
Additions	347.426
Disposals	-
<b>Ending balance: December 31, 2024</b>	<b>661.857</b>
<b>Accumulated depreciation(-)</b>	
<b>Opening balance: January 1, 2024</b>	<b>(64.067)</b>
Depreciation expense	(49.733)
Reversal of depreciation of the disposed assets	-
<b>Ending balance: December 31, 2024</b>	<b>(113.800)</b>
<b>Total cost at the end of the year</b>	<b>661.857</b>
<b>Total accumulated depreciation at the end of the year</b>	<b>(113.800)</b>
<b>Closing Net Book Value</b>	<b>548.057</b>

##### 13. Information on Investment Property:

None (December 31 2024: None).

##### 14. Information Related to Deferred Tax Asset:

	Current Period	Prior Period
Lease certificates rediscount income	3.975.927	2.606.403
Free provisions allocated for possible losses	2.955.000	2.250.000
Expected Loss Provisions	908.078	239.329
Provisions for retirement premium and vacation pay liabilities	506.506	351.444
Prepaid wages and commissions and unearned income	305.457	108.001
Securities valuation differences	375.000	153.623
TFRS 16 allowance	29.096	19.656
Derivative financial instruments	65.182	13.986
Other debt and expense provisions	361.195	731.452
<b>Deferred tax asset</b>	<b>9.106.441</b>	<b>6.473.894</b>
Valuation differences on marketable securities	11.415	-
Derivative financial instruments	71.127	28.815
Profit share rediscount	3.432.727	1.875.146
Difference between book value and tax value of tangible fixed assets	155.762	82.905
Other	-	-
<b>Deferred tax liability</b>	<b>3.671.031</b>	<b>1.986.866</b>
<b>Deferred tax asset (Net)</b>	<b>5.435.410</b>	<b>4.487.028</b>

##### 15. Breakdown of Items in Other Assets Except Commitments Presented in Off-Balance Sheet, 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 Group's other assets totaled TL 2.571.749 (December 31, 2024: TL 3.105.263), which does not exceed 10% of total assets. The Group has removed its construction-in-progress asset from its assets by returning it. This situation is presented under heading 6 of note IV in Section V.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Konsolide bilançonun pasif hesaplarına ilişkin açıklama ve dipnotlar:

##### 1. Information on Funds Collected:

##### a. Information on Maturity Structure of Funds Collected:

Current Period	Demand	Up to 1 month	Up to 3 months	Up to 6 months	Up to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current Accounts Non-Trade TL</b>	1.352.497	-	-	-	-	-	-	-	1.352.497
<b>II. Real Persons Participation Accounts Non-Trade TL(*)</b>	-	5.079.834	566.511	48.795	71.008	74.324	72	-	5.840.544
<b>III. Current Account other-TL</b>	13.837.095	-	-	-	-	-	-	-	13.837.095
Public Sector	861.002	-	-	-	-	-	-	-	861.002
Commercial Institutions	12.418.768	-	-	-	-	-	-	-	12.418.768
Other Institutions	14	-	-	-	-	-	-	-	14
Commercial and Other Institutions	88.769	-	-	-	-	-	-	-	88.769
Banks and Participation Banks	468.542	-	-	-	-	-	-	-	468.542
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	468.542	-	-	-	-	-	-	-	468.542
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts-TL</b>	-	55.126.509	24.061.333	14.878.330	3.343.076	4.837.506	-	-	102.246.754
Public Sector	-	3.743.373	3.241.243	781.385	90.336	-	-	-	7.856.337
Commercial Institutions	-	23.497.890	3.569.200	2.290.885	3.250.386	7.982	-	-	32.616.343
Other Institutions	-	14.777.681	5.765.373	3.101.825	-	4.829.524	-	-	28.474.403
Commercial and Other Institutions	-	2.573.219	35.242	-	2.354	-	-	-	2.610.815
Banks and Participation Banks	-	10.534.346	11.450.275	8.704.235	-	-	-	-	30.688.856
<b>V. Real Persons Current Accounts Non- Trade FC</b>	17.603.551	-	-	-	-	-	-	-	17.603.551
<b>VI. Real Persons Participation Accounts Non-Trade FC</b>	-	4.488.740	9.049.902	369.960	33.251	13.388	-	-	13.955.241
<b>VII. Other Current Accounts FC</b>	82.161.306	-	-	-	-	-	-	-	82.161.306
Residents in Türkiye-Corporate	54.862.924	-	-	-	-	-	-	-	54.862.924
Residents Abroad-Corporate	21.826.395	-	-	-	-	-	-	-	21.826.395
Banks and Participation Banks	5.471.987	-	-	-	-	-	-	-	5.471.987
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	5.252.667	-	-	-	-	-	-	-	5.252.667
Foreign Banks	219.320	-	-	-	-	-	-	-	219.320
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation Accounts other-FC</b>	-	38.516.865	13.661.749	4.961.856	-	-	-	-	57.140.470
Public sector	-	2.035.242	4.505.407	1.458.720	-	-	-	-	7.999.369
Commercial institutions	-	31.254.097	7.844.125	3.072.250	-	-	-	-	42.170.472
Other institutions	-	82.194	3.941	-	-	-	-	-	86.135
Commercial and Other Institutions	-	5.145.332	1.308.276	-	-	-	-	-	6.453.608
Banks and Participation Banks	-	-	-	430.886	-	-	-	-	430.886
<b>IX. Precious Metals Deposits</b>	8.006.209	5.053.093	1.390.103	98.336	4.530	13.342	-	-	14.565.613
<b>X. Participation Accounts Special Fund Pools TL</b>	-	366.735	564.905	-	-	-	-	-	931.640
Residents in Türkiye	-	366.735	564.905	-	-	-	-	-	931.640
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts Special Fund Pools – FC</b>	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+.....+IX+X+XI)</b>	<b>122.960.658</b>	<b>108.631.776</b>	<b>49.294.503</b>	<b>20.357.277</b>	<b>3.451.865</b>	<b>4.938.560</b>	<b>72</b>	<b>-</b>	<b>309.634.711</b>

(\*) The participation account balance also includes the TL 224.789 balances opened under the "YUVAM Accounts" product published in the Official Gazette dated February 1, 2022, and numbered 31737.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 1. Information on Funds Collected (Continued):

##### a. Information on Maturity Structure of Funds Collected (Continued):

Prior Period	Demand	p to 1 month	to 3 months	to 6 months	to 9 months	Up to 1 year	Over 1 year	Accumulated participation accounts	Total
<b>I. Real Persons Current Accounts Non-Trade TL</b>	<b>951.719</b>	-	-	-	-	-	-	-	<b>951.719</b>
<b>II. Real Persons Participation Accounts Non-Trade TL(*)</b>	<b>-</b>	<b>2.929.355</b>	<b>1.002.487</b>	<b>386.374</b>	<b>163.446</b>	<b>188.545</b>	<b>107.816</b>	-	<b>4.778.023</b>
<b>III. Current Account other-TL</b>	<b>6.044.875</b>	-	-	-	-	-	-	-	<b>6.044.875</b>
Public Sector	418.333	-	-	-	-	-	-	-	418.333
Commercial Institutions	5.309.843	-	-	-	-	-	-	-	5.309.843
Other Institutions	27	-	-	-	-	-	-	-	27
Commercial and Other Institutions	107.652	-	-	-	-	-	-	-	107.652
Banks and Participation Banks	209.020	-	-	-	-	-	-	-	209.020
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	209.020	-	-	-	-	-	-	-	209.020
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>IV. Participation Accounts-TL</b>	<b>-</b>	<b>29.426.145</b>	<b>16.082.586</b>	<b>2.243.890</b>	<b>673.890</b>	<b>2.226.611</b>	-	-	<b>50.653.122</b>
Public Sector	-	13.361.213	6.721.826	1.000.838	370.258	1.205.427	-	-	22.659.562
Commercial Institutions	-	11.865.782	3.211.772	1.142.403	303.632	6.105	-	-	16.529.694
Other Institutions	-	2.213.350	3.239.027	-	-	1.015.079	-	-	6.467.456
Commercial and Other Institutions	-	399.521	839.408	-	-	-	-	-	1.238.929
Banks and Participation Banks	-	1.586.279	2.070.553	100.649	-	-	-	-	3.757.481
<b>V. Real Persons Current Accounts Non- Trade FC</b>	<b>15.708.669</b>	-	-	-	-	-	-	-	<b>15.708.669</b>
<b>VI. Real Persons Participation Accounts Non-Trade FC</b>	<b>-</b>	<b>5.721.741</b>	<b>10.014.021</b>	<b>40.648</b>	<b>30.395</b>	<b>10.781</b>	-	-	<b>15.817.586</b>
<b>VII. Other Current Accounts FC</b>	<b>45.494.664</b>	-	-	-	-	-	-	-	<b>45.494.664</b>
Residents in Türkiye-Corporate	20.499.045	-	-	-	-	-	-	-	20.499.045
Residents Abroad-Corporate	22.689.645	-	-	-	-	-	-	-	22.689.645
Banks and Participation Banks	2.305.974	-	-	-	-	-	-	-	2.305.974
Central Bank of Türkiye	141.412	-	-	-	-	-	-	-	141.412
Domestic Banks	1.737.651	-	-	-	-	-	-	-	1.737.651
Foreign Banks	426.911	-	-	-	-	-	-	-	426.911
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>VIII. Participation Accounts other-FC</b>	<b>-</b>	<b>16.560.953</b>	<b>3.468.445</b>	<b>369.121</b>	<b>115.981</b>	-	-	-	<b>20.514.500</b>
Public sector	-	445.478	226.592	-	-	-	-	-	672.070
Commercial institutions	-	11.243.396	2.770.363	369.121	115.981	-	-	-	14.498.861
Other institutions	-	675.541	3.169	-	-	-	-	-	678.710
Commercial and Other Institutions	-	4.136.475	468.321	-	-	-	-	-	4.604.796
Banks and Participation Banks	-	60.063	-	-	-	-	-	-	60.063
<b>IX. Precious Metals Deposits</b>	<b>2.842.175</b>	<b>2.264.043</b>	<b>667.257</b>	<b>66.226</b>	<b>1.568</b>	<b>5.472</b>	<b>145</b>	-	<b>5.846.886</b>
<b>X. Participation Accounts Special Fund Pools TL</b>	<b>-</b>	<b>358.625</b>	<b>461.816</b>	<b>6.013</b>	-	-	-	-	<b>826.454</b>
Residents in Türkiye	-	358.625	461.816	6.013	-	-	-	-	826.454
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>XI. Participation Accounts Special Fund Pools – FC</b>	<b>-</b>	-	-	-	-	-	-	-	<b>-</b>
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
<b>Total (I+II+....+IX+X+XI)</b>	<b>71.042.102</b>	<b>57.260.862</b>	<b>31.696.612</b>	<b>3.112.272</b>	<b>985.280</b>	<b>2.431.409</b>	<b>107.961</b>	-	<b>166.636.498</b>

(\*) Participation account balance, opened under the product "Foreign Currency-Convertible Currency-Protected Turkish Lira Term Deposit" published by the Central Bank of the Republic of Türkiye (CBRT) in the Official Gazette dated December 21, 2021, No. 31696, amounting to 892.480 TL, and the balance of TL 1.696.124 opened under the product "Yuvam Accounts" published in the Official Gazette dated February 1, 2022, and numbered 31737.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 1. Information on Funds Collected (Continued):

##### b. Saving Deposits and Other Deposits Accounts Insured by Saving Deposit Insurance Fund:

##### b.1. Exceeding the limit of Insurance Fund:

Information regarding private current and participation accounts of individuals covered by insurance that exceed the insurance limit and are not subject to commercial transactions:

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Real persons' current and participation accounts not subject to trading transactions	7.955.782	5.310.927	43.474.988	37.415.268
Turkish Lira accounts	2.950.033	2.150.599	5.171.773	4.394.603
Foreign currency accounts	5.005.749	3.160.328	38.303.215	33.020.665
Foreign branches' deposits subject to foreign authorities insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

Information regarding the current and participation accounts of legal entities covered by insurance and exceeding the insurance limit

	Under the guarantee of Insurance		Exceeding the guarantee of Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Legal persons' current and participation accounts	4.998.811	3.708.942	4.998.811	90.131.749
Turkish Lira accounts	2.278.303	1.598.473	2.278.303	28.034.415
Foreign currency accounts	2.720.508	2.110.469	2.720.508	62.097.334
Foreign branches' deposits subject to foreign authorities insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

In Participation Banks (excluding those opened in foreign branches), funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency on behalf of real persons are covered by the Savings Deposit Insurance Fund under the Banking Law No. 5411, provided that the total principal and profit shares of accounts belonging to a real person do not exceed TL 1.200.000.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 1. Information on Funds Collected (Continued):

##### b. Saving Deposits and Other Deposits Accounts Insured by Saving Deposit Insurance Fund:

##### b.2. Funds Collected Which are Not Under the Guarantee of Insurance Fund:

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

	Current Period	Prior Period
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	8.221	11.421
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	-	-

Participation funds of legal entities not covered by insurance:

	Current Period	Prior Period
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	312.802	37.732
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	-	-

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.****NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2025**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

**EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued):****II. Explanations and Notes Related to Consolidated Liabilities (Continued):****2. Information on Funds Borrowed:****a.1 Information on Types of Funds Borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Syndication loans	-	-	-	-
Wakala	8.689.140	3.874.263	188.750	812.046
Loans obtained from lease certificates issued (Sukuk)	-	-	-	-
Other	-	2.849.608	-	1.411.034
<b>Total</b>	<b>8.689.140</b>	<b>6.723.871</b>	<b>188.750</b>	<b>2.223.080</b>

**a.2 Information on Banks and Other Financial Institutions:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from CBRT	-	-	-	-
Loans from domestic banks and institutions	8.610.140	1.730.220	47.750	463.290
Loans from foreign banks, institutions and funds	79.000	4.993.651	141.000	1.759.790
<b>Total</b>	<b>8.689.140</b>	<b>6.723.871</b>	<b>188.750</b>	<b>2.223.080</b>

**a.3 Maturity Analysis of Funds Borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	8.604.114	1.486.694	173.646	469.511
Medium and Long-Term	85.026	5.237.177	15.104	1.753.569
<b>Total</b>	<b>8.689.140</b>	<b>6.723.871</b>	<b>188.750</b>	<b>2.223.080</b>

**b. Additional Disclosures on Concentration Areas of Parent Bank's Liabilities:**

The Parent Bank has no customer or industry group that provides funding and to which its liabilities are concentrated (December 31, 2024: None).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 3. Information on Securities Issues:

The Group's sukuk issuance transactions, carried out through its subsidiary Emlak Katılım Varlık Kiralama A.Ş. for the purpose of raising funds from various investors, are as follows:

İhraç tarihi	İhraç tutarı	Para cinsi	Vadesi	Kâr payı türü
December 3, 2024 Tuesday	350.000	TL	Tuesday, January 27, 2026	Fixed Rate
December 6, 2024 Friday	101.000	TL	Friday, January 30, 2026	Fixed Rate
January 6, 2025 Monday	92.000	TL	Monday, January 5, 2026	Fixed Rate
October 2, 2025 Thursday	1.000.000	TL	Wednesday, January 7, 2026	Fixed Rate
October 10, 2025 Friday	500.000	TL	Friday, January 9, 2026	Fixed Rate
October 16, 2025 Thursday	1.500.000	TL	Thursday, January 15, 2026	Fixed Rate
October 17, 2025 Friday	55.000	TL	Friday, January 16, 2026	Fixed Rate
December 9, 2024 Monday	210.000	TL	Monday, February 2, 2026	Fixed Rate
Friday, January 31, 2025	100.000	TL	February 4, 2026 Wednesday	Fixed Rate
Friday, October 31, 2025	260.000	TL	February 9, 2026 Monday	Fixed Rate
Monday, November 3, 2025	1.000.000	TL	February 4, 2026 Wednesday	Fixed Rate
Thursday, November 6, 2025	550.000	TL	February 5, 2026 Thursday	Fixed Rate
Wednesday, November 19, 2025	700.000	TL	February 25, 2026 Wednesday	Fixed Rate
Wednesday, November 19, 2025	390.000	TL	February 26, 2026 Thursday	Fixed Rate
Tuesday, March 11, 2025	250.000	TL	March 10, 2026 Tuesday	Fixed Rate
Friday, November 28, 2025	830.000	TL	March 6, 2026 Friday	Fixed Rate
November 28, 2025 Friday	2.000.000	TL	Friday, March 6, 2026	Fixed Rate
December 17, 2025 Wednesday	1.000.000	TL	Wednesday, March 18, 2026	Fixed Rate
December 19, 2025 Friday	1.570.000	TL	Tuesday, March 24, 2026	Fixed Rate
December 19, 2025 Friday	1.500.000	TL	Tuesday, March 24, 2026	Fixed Rate
December 30, 2025 Tuesday	500.000	TL	Monday, March 30, 2026	Fixed Rate
December 30, 2025 Tuesday	1.000.000	TL	Tuesday, March 31, 2026	Fixed Rate
March 11, 2025 Tuesday	250.000	TL	Tuesday, March 16, 2027	Fixed Rate
December 5, 2025 Friday	300.000	TL	Tuesday, April 7, 2026	Fixed Rate
December 11, 2025 Thursday	500.000	TL	Monday, April 20, 2026	Fixed Rate
May 16, 2024 Thursday	300.000	TL	May 14, 2026 Thursday	Fixed Rate
May 9, 2025 Friday	500.000	TL	May 15, 2026 Friday	Fixed Rate
June 27, 2025 Friday	51.000	TL	July 17, 2026 Friday	Fixed Rate
August 5, 2024 Monday	300.000	TL	August 3, 2026 Monday	Fixed Rate
September 23, 2024 Monday	300.000	TL	September 21, 2026 Monday	Fixed Rate
September 17, 2025 Wednesday	500.000	TL	September 15, 2027 Wednesday	Variable Rate

##### a. Spreadsheet on Securities Issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Lease Certificate	18.426.291	-	15.432.580	-
<b>Total</b>	<b>18.426.291</b>	<b>-</b>	<b>15.432.580</b>	<b>-</b>

##### 4. Information on Derivative Financial Liabilities:

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	107.685	6.934	1.090	17.487
Swap Transactions	-	-	11.995	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>107.685</b>	<b>6.934</b>	<b>13.085</b>	<b>17.487</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II. Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 5. Information on obligations from leasing transactions (Net):

	Current Period		Prior Period	
	TL	FC	TL	FC
Less than 1 year	239.364	-	129.855	-
Between 1-5 years	854.270	-	524.888	-
Over 5 years	126.965	-	85.222	-
<b>Total</b>	<b>1.220.599</b>	<b>-</b>	<b>739.965</b>	<b>-</b>

##### 6. Information on Hedging Derivative Financial Liabilities:

None (December 31, 2024: None).

##### 7. Information on Provisions:

###### a. Information on Provisions for Employee Rights:

As of the balance sheet date, the Group has accrued severance pay of TL183.053 (December 31, 2024: TL60.565), accrued vacation pay of TL 100.532 (December 31, 2024: TL 55.435), and a total of TL 1.783.585 (December 31, 2024: TL 1.300.000) in performance bonuses. (December 31, 2024: TL 1.300.000) in performance bonuses, totaling TL 1.783.585 (December 31, 2024: TL 1.416.000) in employee benefits.

The Group has reflected the severance pay liability in the financial statements using the actuarial valuation method specified in TAS 19. In this context, the following actuarial assumptions were used in calculating the total liabilities.

	Current Period	Prior Period
Discount rate (%)	26,60	26,67
Estimated increase rate of salary ceiling (%)	22,50	23,49
Reel discount rate (%)	3,35	2,58

Movement in the balance sheet of the severance pay liability:

	Current Period	Prior Period
Previous period closing balance	60.565	32.146
Provision allocated during the period	34.294	17.881
Paid during the period	(7.568)	(3.515)
Actuarial (gain)/loss	531	14.053
<b>End-of-period balance</b>	<b>87.822</b>	<b>60.565</b>

###### b. Retirement Benefits:

According to the technical balance sheet reports prepared in accordance with Law No. 5754 published in the Official Gazette dated May 8, 2008, No. 26870, and using the specified technical interest rate of 9,80%, it has been reported that there is no technical deficit for the Fund as of December 31, 2025, and December 31, 2024.

The Group's liability to the Social Security Institution (SGK) regarding the benefits to be transferred to the SGK as of the balance sheet date is the estimated payment amount that will be required to be made during the transfer to the SGK. The actuarial parameters and results used to measure this amount reflect the provisions of Law No. 5754 published in the Official Gazette dated May 8, 2008, and numbered 26870, regarding the retirement and health benefits to be transferred to the SGK (9,80% real discount rate, etc.).

The calculation of the liability amount for the benefits subject to transfer largely uses fixed and specific assumptions within the framework of the New Law. However, the final amount of the liability that the Group will incur upon transfer may vary depending on factors such as the discount rate, inflation, wage increases, the number of participants, and separation rates.

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

7. Information on Provisions (Continued):

b. Retirement benefits (Continued) :

	Current Period	Prior Period
<b>Opening – Beginnig of Period Assets</b>	<b>37.529.345</b>	<b>37.529.345</b>
Actual Return on Fund Assets	16.581.231	16.581.231
Employer Contributions	8.808.786	8.808.736
Employee Contributions	6.396.853	6.396.853
Paid Benefits -	(6.044.606)	(6.044.606)
<b>Total Assets at Period End</b>	<b>63.271.609</b>	<b>63.271.609</b>

According to the relevant Actuarial Report, the Fund's surplus as of December 31, 2024 is TL 139.339.937 (December 31, 2024: TL 75.572.898).

	Current Period	Prior Period
Non Medical Assets	63.271.609	37.529.345
Actual and Technical Overrun	139.339.937	75.572.898

The principal actuarial assumptions used are as follows:

Discount Rate	Current Period	Prior Period
Pension benefits transferable to SSI	9,80%	9,80%
Post employment medical benefits transferable to SSI	9,80%	9,80%

The distribution of the Fund's total assets as of December 31, 2025, and December 31, 2024, is shown below.

	Current Period	Prior Period
Banks	2.078.081	2.405.748
Tangible asset	8.601.000	7.260.000
Marketable securities	33.071.650	21.290.395
Other	19.520.878	6.573.202
<b>Total</b>	<b>63.271.609</b>	<b>37.529.345</b>

c. Other Provisions:

	Current Period	Prior Period
Free provisions allocated for possible losses (*)	9.850.000	7.500.000
Provisions allocated from profit shares to be distributed to profit sharing accounts	1.803.861	914.340
Non-cash loans first and second stage expected loss provisions	253.309	279.732
Provisions for cases on trial	21.483	9.644
Impairment provision	-	2.466
<b>Total</b>	<b>11.928.653</b>	<b>8.706.182</b>

(\*) The bank management includes a free reserve of TL 9.850.000 allocated in the previous year, in addition to the requirements of the BDDK Accounting and Financial Reporting Regulations (December 31, 2024: TL 7.500.000).

Statement of changes in provisions for contingent liabilities;

	Current Period	Prior Period
<b>Value at the Beginning of the Period</b>	<b>7.500.000</b>	<b>2.850.432</b>
Additions during the Period	2.350.000	5.130.000
Cancellations during the Period (-)	-	480.432
<b>Value at the End of the Period</b>	<b>9.850.000</b>	<b>7.500.000</b>

Amounts allocated from profits to be distributed to participation accounts;

	Current Period	Prior Period
<b>Value at the Beginning of the Period</b>	<b>914.340</b>	<b>281.150</b>
Additions during the Period	1.422.336	921.183
Exchange rate differences	80.338	28.060
Cancellations during the Period (-)	613.153	316.053
<b>Value at the End of the Period</b>	<b>1.803.861</b>	<b>914.340</b>

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II Explanations and Notes Related to Consolidated Liabilities (Continued):

##### 7. Information on Provisions (Continued):

##### d. Information on Provisions for Foreign Exchange Losses on Foreign Currency Indexed Loans and Financial Lease Receivables:

None (December 31, 2024: None).

##### 8. Information on Taxes Payable:

##### a. Explanations on Current Tax Liability:

##### a.1. Explanations on the Provision for Money:

The Group's tax liability as of December 31, 2025, after deducting provisional taxes paid on corporate income tax, is TL 1,807,292 (December 31, 2024: TL 1,664,243).

##### a.2. Information on Taxes Payable:

	Current Period	Prior Period
Income Tax Payable	1.807.292	1.664.243
BSMV	285.376	151.699
Income Tax Deducted from Wages	140.396	58.575
Capital Gains Tax	433.192	149.701
Foreign Exchange Transactions Tax	46.812	39.631
Value Added Tax Payable	36.393	26.534
Real Estate Capital Gains Tax	3.912	2.337
Other	4.925	21.593
<b>Total</b>	<b>2.758.298</b>	<b>2.114.133</b>

##### a.3. Information on Premiums:

	Current Period	Prior Period
Social Security Contributions - Employer	-	39
Social Security Contributions - Employee	-	27
Bank Social Assistance Fund Contributions - Employee	46.203	26.315
Bank Social Assistance Fund Contributions - Employer	68.527	39.073
Pension Fund Contributions and Counterparts - Employee	-	-
Pension Fund Contributions and Counterparts - Employer	-	-
Unemployment Insurance - Employer	6.605	3.769
Unemployment Insurance - Employee	3.300	1.882
Other	-	-
<b>Total</b>	<b>124.635</b>	<b>71.105</b>

##### 9. Liabilities for Assets Held for Sale and Discontinued Operations:

None (December 31, 2024: None).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

#### II Explanations and Notes Related to Consolidated Liabilities (Continued):

#### 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:

	Current Period		Prior Period	
	TL	FC	TL	FC
Borrowing Instruments to be Included in Additional Capital Calculation	-	10.675.109	-	7.664.460
Subordinated Loans	-	10.675.109	-	7.664.460
Subordinated Debt Instruments	-	-	-	-
Debt Instruments to be Included in the Contribution Capital Calculation	-	-	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	-	-	-
<b>Total</b>	-	<b>10.675.109</b>	-	<b>7.664.460</b>

(\*) As of December 31, 2025, the Bank's creditor institution is TVF Market Stability and Balance Sub-Fund, with ISIN code TRT240424F22, starting on April 24, 2019, with an early repayment option of five years and a non-maturing value of 100,000,000 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, ISIN code TRT250232F15, starting on March 9, 2022, with an early repayment option of ten years and a maturity of 31.688.489 Euro (Full Euro) and a maturity date of December 30, 2024, with an earliest repayment option of five years and a total of three capital-like debt instruments denominated in 100.000.000 euros (full euros). The relevant debt instruments have zero dividend and no conversion option into shares.

#### 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 Group's other liabilities totaled TL 11.142.009 (December 31, 2024: TL 3.992.047), which does not exceed 10% of total liabilities. The portion of the Group's total other liabilities amounting to TL 7.124.462 consists of the "Loans from the Savings Fund Pool" item of Emlak Katılım Tasarruf Finansman A.Ş., which obtained an operating license from the Banking Regulation and Supervision Agency on July 24, 2025.

#### 12. Information on Shareholders' Equity:

##### a. Presentation of Paid-in Capital::

	Current Period	Prior Period
Common stock	1.026.915	1.026.915
Preferred stock	-	-

##### b. Paid-in Capital Amount, Explanation as to Whether the Registered Share Capital System is Applicable at the Group and if so, Amount of the Registered Share Capital Ceiling:

The Parent Company Bank does not apply the registered capital system as of December 31, 2025 and December 31, 2024.

##### c. Information on the Share Capital Increases During the Period and Their Sources; Other Information on Increased Capital in the Current Period:

None.

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

**II. Explanations and Notes Related to Consolidated Liabilities (Continued):**

**12. Information on Shareholders' Equity (Continued):**

**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:**

The Group has no capital commitments until the end of the last fiscal year and the following interim period.

**f) Estimated Effects on the Shareholders Equity of the Group, 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 Group continues its operations in a profitable manner and majority of the profits are kept in shareholders' equity through transfer to reserves. Moreover, the Group's shareholders' equity is invested in liquid and earning assets.

**g) Information on Privileges Given to Stocks Representing the Capital:**

Sermayeyi temsil eden hisse senetlerine tanınan imtiyazlar None

**h) Information on Marketable Securities Valuation Reserve:**

	Current Period		Prior Period	
	TL	FC	TL	FC
From investments in associates, subsidiaries, and joint ventures	-	-	-	-
Valuation difference (*)	(325.688)	67.564	(285.545)	77.602
Foreign exchange difference	-	-	-	-
<b>Total</b>	<b>(325.688)</b>	<b>67.564</b>	<b>(285.545)</b>	<b>77.602</b>

(\*) The difference between the cost value and fair value of capital-like loans obtained in 2022 and 2024 is recognized as an item to be reclassified to profit or loss, amounting to TL 46,085 (as of December 31, 2024: TL 80.802).

**i) Information on Other Capital Reserves:**

Due to the benefit of the real estate sales income exemption, the amount of TL 10.016 allocated as a special reserve under Article 5, Paragraph 1/e of the Corporate Tax Law No. 5520 is recorded as other capital reserve.

Pursuant to the Group's Ordinary General Assembly decision dated April 14, 2025, the amount of TL 435.037 to extraordinary reserves and to allocate the valuation difference of 23.088 TL pending in other capital reserves due to the maturity of the capital-like loan taken in 2019 as extraordinary reserve funds.

**j) Accumulated other comprehensive income or expenses to be reclassified to profit or loss:**

As of December 31, 2025, the Group's creditor institution is the TVF Market Stability and Balance Sub-Fund, with ISIN code TRT240424F22, starting on April 24, 2019, with an early repayment option of five years, and a non-maturing 100.000.000 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, dated March 9, 2022, with an early repayment option of ten years and a maturity of 31.688. 489 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, with ISIN code TRT211229F12, dated December 30, 2024, with an earliest repayment option of five years and a total of three capital-like debt instruments in the amount of 100.000.000 Euro (Full Euro) in total, with a maturity date of December 30, 2024, and an early repayment option of five years. The aforementioned financial liability is reflected in the records at its fair value, and the difference between the cost value and the fair value is accounted for in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account in equity on the date of initial acquisition. The difference between the cost and fair value of the capital-like loans obtained in 2022 and 2024 is TL 80.802. This amount is tracked as an item to be reclassified to profit or loss and is recognized in income and expense accounts through amortization over the life of the loans.

Furthermore, in accordance with the decision taken by Group Management, the zero-yield demand public securities related to this transaction have been classified as 'financial assets carried at amortized cost' and included in the balance sheet at their discounted amount using public securities yield rates. The difference between the initial acquisition cost and the discounted amount has been recorded in equity under the account "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss."

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

**III. Explanations and notes Related to Consolidated Off-Balance Sheet:**

**1. Explanations on Off-Balance Sheet Liabilities:**

**a. Type and Amount of Irrevocable Loan Commitments:**

	<b>Current Period</b>	<b>Prior Period</b>
Guaranteed Loan Allocation Commitments	226.311	116.272
Forward Asset Value Purchase and Sale Commitments	5.851.333	1.408.953
Our Payment Commitments for Cheques	630.085	457.605
Tax and Fund Obligations Resulting from Export Commitments	-	-
Credit Card Spending Limit Commitments	128.786	71.990
Participation Capital Commitments	300.000	22.500
Other Irrevocable Commitments	761.685	626.599
<b>Total</b>	<b>7.898.200</b>	<b>2.703.919</b>

(\*) The limits defined for Direct Borrowing System (DBS) projects were classified as “credit allocation commitments with drawdown guarantees” in the year prior to the current year. Starting with the current year, instead of the limits defined for DBS projects, the defined real limits subject to drawdown have begun to be classified as “credit allocation commitments with drawdown guarantees.”.

**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:**

	<b>Current Period</b>	<b>Prior Period</b>
Letters of Guarantees	39.769.067	30.072.136
Letters of Credit	8.328.025	2.293.233
Bank Loans	226.900	173.710
Other Guarantees and Sureties	4.444	-
<b>Total</b>	<b>48.328.436</b>	<b>32.539.079</b>

**b.2. Revocable, Irrevocable Guarantees and Other Similar Commitments and Contingencies:**

	<b>Current Period</b>	<b>Prior Period</b>
Provisional Guarantee Letters	3.431.966	1.400.644
Final Guarantee Letters	24.952.756	19.699.299
Advance Guarantee Letters	3.689.763	3.447.602
Guarantee Letters Issued to Customs Authorities	878.097	865.130
Guarantee Letters Issued for Cash Loans	180.744	107.111
Others	6.635.741	4.552.350
<b>Total</b>	<b>39.769.067</b>	<b>30.072.136</b>

**c. Non-Cash Loans:**

**c.1. Total Amount of Non-Cash Loans:**

	<b>Current Period</b>	<b>Prior Period</b>
Non-cash loans given against cash loans	6.635.741	4.552.350
With original maturity of 1 year or less	678.987	159.014
With original maturity of more than 1 year	5.956.754	4.393.336
Other non-cash loans	41.692.695	27.986.729
<b>Total</b>	<b>48.328.436</b>	<b>32.539.079</b>

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

III. Explanations and notes Related to Consolidated Off-Balance Sheet (Continued):

1. Explanations on Off-Balance Sheet Liabilities (Continued):

c.2. Sectoral Risk Concentration of Non-Cash Loans:

	Current Period			
	TL	(%)	FC	(%)
<b>Agricultural</b>	<b>265.100</b>	<b>0,90</b>	<b>71.203</b>	<b>0,38</b>
Farming and stockbreeding	2.821	0,01	-	0,00
Forestry	262.279	0,89	71.203	0,38
Fishery	-	-	-	-
<b>Manufacturing</b>	<b>4.705.171</b>	<b>15,95</b>	<b>8.251.802</b>	<b>43,84</b>
Mining	23.022	0,08	-	-
Production	3.977.671	13,48	7.872.955	41,83
Electricity, gas and water	704.478	2,39	378.847	2,01
<b>Construction</b>	<b>11.923.080</b>	<b>40,41</b>	<b>1.192.875</b>	<b>6,34</b>
<b>Services</b>	<b>11.049.692</b>	<b>37,45</b>	<b>7.255.370</b>	<b>38,55</b>
Wholesale and retail trade	6.670.727	22,61	2.948.146	15,66
Hotel, food and beverage services	229.657	0,78	-	-
Transportation and telecommunication	647.458	2,19	3.331.389	17,70
Financial Institutions	21.020	0,07	341.128	1,81
Real estate and renting services	111.203	0,38	11.321	0,06
Self-employment services	296.681	1,01	-	-
Education services	2.525.211	8,56	229.647	1,22
Health and social services	547.735	1,86	393.739	2,09
<b>Other</b>	<b>1.563.321</b>	<b>5,30</b>	<b>2.050.822</b>	<b>10,90</b>
<b>Total</b>	<b>29.506.364</b>	<b>100</b>	<b>18.822.072</b>	<b>100</b>

	Prior Period			
	TL	(%)	FC	(%)
<b>Agricultural</b>	<b>133.720</b>	<b>0,59</b>	<b>5.507</b>	<b>0,06</b>
Farming and stockbreeding	3.234	0,01	-	-
Forestry	130.486	0,57	5.507	0,06
Fishery	-	-	-	-
<b>Manufacturing</b>	<b>4.841.604</b>	<b>21,21</b>	<b>4.154.537</b>	<b>42,78</b>
Mining	23.638	0,10	-	-
Production	4.078.964	17,87	3.862.152	39,77
Electricity, gas and water	739.002	3,24	292.385	3,01
<b>Construction</b>	<b>8.671.014</b>	<b>37,98</b>	<b>493.673</b>	<b>5,08</b>
<b>Services</b>	<b>8.095.172</b>	<b>35,46</b>	<b>3.813.758</b>	<b>39,27</b>
Wholesale and retail trade	5.094.244	22,32	1.350.906	13,91
Hotel, food and beverage services	346.976	1,52	8.784	0,09
Transportation and telecommunication	550.282	2,41	2.202.396	22,68
Financial Institutions	5.076	0,02	71.061	0,73
Real estate and renting services	71.449	0,31	14.110	0,15
Self-employment services	379.070	1,66	-	-
Education services	1.131.819	4,96	134.895	1,39
Health and social services	516.256	2,26	31.606	0,33
<b>Other</b>	<b>1.087.165</b>	<b>4,76</b>	<b>1.242.929</b>	<b>12,80</b>
<b>Total</b>	<b>22.828.675</b>	<b>100</b>	<b>9.710.404</b>	<b>100</b>

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

**III. Explanations and notes Related to Consolidated Off-Balance Sheet (Continued):**

**1. Explanations on Off-Balance Sheet Liabilities (Continued):**

**c.3. Information on the Non-cash Loans Classified in Group I and Group II:**

Current Period	I st Group		II nd Group	
	TL	FC	TL	FC
<b>Non-cash loans</b>	<b>29.308.217</b>	<b>18.820.827</b>	<b>198.147</b>	<b>1.245</b>
Letters of guarantee	29.256.274	10.313.401	198.147	1.245
Bank loans	6.054	220.846	-	-
Letters of credit	45.889	8.282.136	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	4.444	-	-
<b>Prior Period</b>	<b>I st Group</b>		<b>II nd Group</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
<b>Non-cash loans</b>	<b>22.636.924</b>	<b>9.708.770</b>	<b>191.751</b>	<b>1.634</b>
Letters of guarantee	22.628.258	7.250.493	191.751	1.634
Bank loans	4.847	168.863	-	-
Letters of credit	3.819	2.289.414	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	-	-	-

**2. Explanations Regarding Derivative Transactions:**

	Derivative transactions according to purpose	
	31 December 2025	31 December 2024
<b>Alım satım amaçlı işlemlerin türleri</b>		
<b>Foreign Currency Related Derivative Transactions (I)</b>	<b>8.241.661</b>	<b>15.592.435</b>
Currency Forwards-Purchases, sales	5.666.561	5.183.071
Currency Swaps-Purchases, sales	2.575.100	10.409.364
Currency Futures	-	-
Currency Options-Purchases, sales	-	-
<b>Profit share Rate Related Derivative Transactions (II)</b>	<b>-</b>	<b>-</b>
Profit share rates forwards-Purchase, sales	-	-
Profit share rates swaps-Purchases, sales	-	-
Profit share rates options-Purchases, sales	-	-
Profit share rates futures-Purchases, sales	-	-
<b>Other Trading Derivatives (III)</b>	<b>-</b>	<b>-</b>
<b>A. Total Trading Derivatives (I + II + III)</b>	<b>8.241.661</b>	<b>15.592.435</b>
<b>Hedging Derivatives</b>	<b>-</b>	<b>-</b>
Fair value hedges	-	-
Cash flow hedges	-	-
Foreign currency investment hedges	-	-
<b>B. Total Hedging Derivatives</b>	<b>-</b>	<b>-</b>
<b>Total Derivatives Transactions (A+B)</b>	<b>8.241.661</b>	<b>15.592.435</b>

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

**III. Explanations and notes Related to Consolidated Off-Balance Sheet (Continued):**

**3. Explanations on Contingent Liabilities and Assets:**

The Group has set aside a provision of TL 21.483 (December 31, 2024: TL 9.644) for lawsuits filed against it by various individuals and institutions that are highly likely to occur and may require cash outflows. This provision is disclosed under note “II.7.b Other Provisions” in Section V.

**4. Explanations Regarding Services Provided on Behalf of Others:**

The Group does not engage in activities such as holding shares on behalf of individuals, legal entities, foundations, pension insurance funds, and other institutions.

**IV. Explanations and Notes Related to Consolidated the Statement of Income or Loss:**

**1. Information on Profit Share Income:**

**a. Information on Profit Share Income Received From Loan:**

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Profit share received from loans</b>				
Short Term Loans	21.039.416	2.296.145	14.920.257	1.274.935
Medium and Long Term Loans	20.185.127	2.712.404	7.897.506	1.391.499
Profit Share on Non-Performing Loans	187.522	3.734	57.427	102
<b>Total</b>	<b>41.412.065</b>	<b>5.012.283</b>	<b>22.875.190</b>	<b>2.666.536</b>

**b. Information on Profit Share Income Received From Banks:**

	Current Period		Prior Period	
	TL	FC	TL	FC
CBRT	1.796.390	-	2.113.923	-
Domestic Banks	11.696	-	34.053	-
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
<b>Total</b>	<b>1.808.086</b>		<b>2.147.976</b>	<b>-</b>

**c. Information on Profit Share Income Received From Marketable Securities:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value through Profit/Loss (FVTPL)	232.550	226.687	92.448	85.510
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	2.765.545	417.258	2.921.611	300.105
Financial Assets Measured at Amortized Cost	2.344.076	142.466	2.217.416	137.640
<b>Total</b>	<b>5.342.171</b>	<b>786.411</b>	<b>5.231.475</b>	<b>523.255</b>

**d. Information on Profit Share Income Received From Associates and Subsidiaries:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Dividends received from subsidiaries and affiliates	173.934	-	119.052	-
<b>Total</b>	<b>173.934</b>	<b>-</b>	<b>119.052</b>	<b>-</b>

**TÜRKİYE EMLAK 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 Income or Loss (Continued):**

**2. Explanations on Profit Share Expenses (Continued):**

**a. Distribution of Profit Share Expense on Funds Collected Based on Maturity of Funds Collected:**

Current Period	Profit Sharing Accounts							Accumulated participation on accounts	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			
<b>TL</b>									
Banks									
Real persons' non-trading profit sharing accounts	312.758	2.585.482	1.324.849	-	-	-	-	4.223.089	
Public sector profit sharing accounts									
Commercial sector profit sharing accounts	320.031	1.429.747	167.543	-	55.319	227.859	13	2.200.512	
Other institutions profit sharing accounts	719.940	2.868.367	362.725	-	104.273	-	-	4.055.305	
Precious metals deposits	1.678.033	2.858.337	628.330	-	540.164	97.047	-	5.801.911	
Banks	1.862.564	3.667.165	2.818.333	-	408.509	2.389.339	-	11.145.910	
<b>Total</b>	<b>4.893.326</b>	<b>13.409.098</b>	<b>5.301.780</b>	<b>-</b>	<b>1.108.265</b>	<b>2.714.245</b>	<b>13</b>	<b>27.426.727</b>	
<b>FC</b>									
Banks	264	168	25.814	-	-	-	-	26.246	
Real persons' non-trading profit sharing accounts	33.265	33.276	111.478	-	198.856	72	-	376.947	
Public sector profit sharing accounts	4.073	66.192	7.882	-	-	-	-	78.147	
Commercial sector profit sharing accounts	150.102	646.372	152.325	-	471.099	2.288	-	1.422.186	
Other institutions profit sharing accounts	8.577	4.900	-	-	-	-	-	13.477	
Precious metals deposits	5.794	-	-	-	-	-	-	5.794	
<b>Total</b>	<b>202.075</b>	<b>750.908</b>	<b>297.499</b>	<b>-</b>	<b>669.955</b>	<b>2.360</b>	<b>-</b>	<b>1.922.797</b>	
<b>Grand Total</b>	<b>5.095.401</b>	<b>14.160.006</b>	<b>5.599.279</b>	<b>-</b>	<b>1.778.220</b>	<b>2.716.605</b>	<b>13</b>	<b>29.349.524</b>	
<b>Prior Period</b>									
<b>TL</b>									
Banks									
Real persons' non-trading profit sharing accounts	68.644	483.684	153.358	-	-	-	-	705.686	
Public sector profit sharing accounts									
Commercial sector profit sharing accounts	216.216	1.610.311	205.668	-	15.738	686.180	2	2.734.115	
Other institutions profit sharing accounts	3.014.031	1.010.622	1.497.397	-	106.495	208.130	-	5.836.675	
Precious metals deposits	1.375.988	3.639.025	1.896.394	-	236.651	898.472	-	8.046.530	
FC	421.212	443.479	167.764	-	15.079	-	-	1.047.534	
<b>Total</b>	<b>5.096.091</b>	<b>7.187.121</b>	<b>3.920.581</b>	<b>-</b>	<b>373.963</b>	<b>1.792.782</b>	<b>2</b>	<b>18.370.540</b>	
<b>FC</b>									
Banks	-	1.729	-	-	-	-	-	1.729	
Real persons' non-trading profit sharing accounts	17.954	23.821	31.833	-	24.122	133	-	97.863	
Public sector profit sharing accounts	409	29.144	1	-	-	-	-	29.554	
Commercial sector profit sharing accounts	78.445	229.717	75.941	-	875	1.115	-	386.093	
Other institutions profit sharing accounts	2.253	10.128	-	-	-	-	-	12.381	
Precious metals deposits	5.956	-	-	-	-	-	-	5.956	
<b>Total</b>	<b>105.017</b>	<b>294.539</b>	<b>107.775</b>	<b>-</b>	<b>24.997</b>	<b>1.248</b>	<b>-</b>	<b>533.576</b>	
<b>Grand Total</b>	<b>5.201.108</b>	<b>7.481.660</b>	<b>4.028.356</b>	<b>-</b>	<b>398.960</b>	<b>1.794.030</b>	<b>2</b>	<b>18.904.116</b>	

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

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

**IV. Explanations and Notes Related to the Statement of Income or Loss:**

**2. Explanations on Profit Share Expenses (Continued):**

**b. Information on Profit Share Expense Paid to funds Borrowed:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	1.618.458	266.569	127.407	88.050
CBRT	-	-	-	-
Domestic banks	1.584.168	32.735	101.850	37.771
Foreign banks	34.290	233.834	25.557	50.279
Head offices and branches abroad	-	-	-	-
Other institutions	-	160.349	-	147.977
<b>Total</b>	<b>1.618.458</b>	<b>426.918</b>	<b>127.407</b>	<b>236.027</b>

**c. Profit Share Expense Paid to Associates and Subsidiaries:**

None (December 31, 2024: None).

**d. Profit Share Expenses Paid to Marketable Securities Issued:**

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expense paid to marketable securities issued	5.201.884	-	5.241.588	-
<b>Total</b>	<b>5.201.884</b>	<b>-</b>	<b>5.241.588</b>	<b>-</b>

**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	Current Period	Prior Period
Fees and commissions from savings financing activities	2.945.359	-
Service package revenues	1.094.591	1.137.031
Wire transfer commissions	282.360	412.698
Insurance and brokerage commissions	585.044	413.422
Fees and commissions received from correspondents	160.669	192.830
Import commissions	67.254	42.545
Expertise fees	59.419	36.622
Fees and commissions received from member business POS terminals	28.721	11.007
Early closure commission income	34.677	10.178
Rental safe income	17.203	5.491
Limit allocation commission	14.362	1.998
Other commission and service income received	302.028	95.772
<b>Total</b>	<b>5.591.687</b>	<b>2.359.594</b>

**TÜRKİYE EMLAK 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 Income or Loss (Continued):**

**3. The Other Items in Net Fees and Commission Income / Expenses, Which Constitute at Least 20% of the Total of Other Items, if the Total of Other Items in Income Statement Exceed 10% of the Total of Income Statement (Continued):**

<b>Other Fees and Commissions Given</b>	<b>Current Period</b>	<b>Prior Period</b>
Expenses and commissions paid to correspondents	129.482	115.499
Fees and commissions paid for Swift, EFT, and wire transfers	11.625	8.580
Commissions and fees paid for credit cards	8.813	4.735
Fees and commissions paid for credits used	15.382	273
Other commissions and fees	372.148	41.965
<b>Toplam</b>	<b>537.450</b>	<b>171.052</b>

**4. Information on Dividend Income:**

None (December 31, 2024: None).

**5. Explanations on Trading Income/Loss (Net):**

	<b>Current Period</b>	<b>Prior Period</b>
<b>Profit</b>	<b>73.758.668</b>	<b>47.173.564</b>
Profit from Capital Market Transactions	159.867	5.363
Profit from Derivative Financial Transactions	2.798.830	4.084.178
Profit from Foreign Exchange Transactions	70.799.971	43.084.023
<b>Loss (-)</b>	<b>59.504.273</b>	<b>34.271.854</b>
Loss on capital market transactions	354	1.184
Loss on derivative financial instruments	3.623.563	2.264.933
Foreign exchange losses	55.880.356	32.005.737
<b>Trading income/loss (net)</b>	<b>14.254.395</b>	<b>12.901.710</b>

**6. Explanations Related to Other Operating Income:**

	<b>Current Period</b>	<b>Prior Period</b>
Revenue from the sale of assets (*)	1.978.253	24.563
Reversal of expected loss provisions for prior years	587.877	369.100
Adjustment for prior year expenses	298.672	54.253
Reversal of communication expense provisions	385	441
Rental income	10	9
Revenue from provisions set aside in prior years	-	-
Other Revenue (**)	232.816	572.318
<b>Total</b>	<b>3.098.013</b>	<b>1.020.684</b>

(\*) The Bank has acquired ownership of the real estate currently used as its headquarters by returning the property under construction, which is owned by the Bank and included among its other assets in 2024, in 2025. As a result of this transaction, the Bank has earned gross income of TL 1.955.000. It generated TL 23.253 in income from the sale of other assets (December 31, 2024: TL 24,563).

(\*\*) Other income for the current period consists of 232.816 TL other income (December 31, 2024: TL 63.437 other income and December 2024: TL 480.032 cancellations of free provisions allocated for potential risks).

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in 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 Income or Loss (Continued):

##### 7. Expected Loss Provision Expenses and Other Provision Expenses:

	Current Period	Prior Period
<b>Expected Credit Loss</b>	<b>4.609.091</b>	<b>1.031.760</b>
12-month expected credit loss (stage 1)	1.204.990	460.861
Significant increase in credit risk (stage 2)	1.466.252	40.968
Non-performing loans (stage 3)	1.937.849	529.931
<b>Marketable Securities Impairment Expense</b>	<b>262.877</b>	<b>15.519</b>
Financial Assets at Fair Value through Profit or Loss	262.877	15.519
Financial Assets at Fair Value through Other Comprehensive Income	-	-
<b>Investments in Associates, Subsidiaries and Held-to-maturity Securities Value Decrease</b>	<b>-</b>	<b>-</b>
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Investments Held to Maturity	-	-
<b>Other</b>	<b>3.184.589</b>	<b>5.741.210</b>
Provisions for Potential Risks	2.350.000	5.130.000
Amounts Set Aside from Profits to be Distributed to Participation Accounts	809.183	605.130
Savings Pool Special Provisions Expense	13.407	-
Litigation Provisions	11.999	6.079
<b>Total</b>	<b>8.056.557</b>	<b>6.788.489</b>

##### 8. Information on Other Operating Expenses:

	Current Period	Prior Period
Reserve for Employee Termination Benefits (*)	26.726	14.365
Unused vacation provision (*)	71.999	41.240
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Fixed Assets	371.817	214.511
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	100.748	49.733
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	-	-
<b>Other operating expenses</b>	<b>2.542.630</b>	<b>1.472.876</b>
Lease expenses related to TFRS 16 exemptions	50.249	18.597
Operating Maintenance expenses	115.893	77.301
Advertisement expenses	1.054.231	394.867
Other expenses (1)	1.322.257	982.111
Loss on sale of assets	-	-
Other (2)	1.327.684	651.503
<b>Total</b>	<b>4.441.604</b>	<b>2.444.228</b>

(\*) In the income statement, the severance pay and accrued leave compensation amounts shown under personnel expenses, which are not included in other operating expenses, are also included in this table.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in 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 Income or Loss (Continued):

##### 8. Information on Other Operating Expenses (Continued):

<sup>(1)</sup> Details of “Other Expenses” balance under Other Operating Expenses are as follows:

	Current Period	Prior Period
Communication expenses	473.486	118.928
Cleaning expenses	186.862	131.382
Heating, lighting and water expenses	49.317	38.387
Transportation vehicle expenses	52.207	44.894
Representation and hospitality expenses	46.064	29.421
Movable property insurance expenses	15.556	4.055
Stationery expenses	33.815	21.711
Aid and donations	10.944	9.719
Participation in common expenses	13.862	5.176
Litigation and court expenses	118.942	436.200
Other	124.445	142.238
<b>Total</b>	<b>1.322.257</b>	<b>982.111</b>

<sup>(2)</sup> Other balance details are as below table:

	Current Period	Prior Period
Taxes, Duties, Charges and Funds	746.285	413.852
Audit and Consultancy Fees	143.538	100.979
Participation Share Expenses	16.472	7.964
Saving Deposit Insurance Fund	82.951	62.143
Other	338.438	66.565
<b>Total</b>	<b>1.327.684</b>	<b>651.503</b>

##### 9. Explanation on pre-tax profit/loss from continuing operations and discontinued operations:

The portion of the Group's pre-tax profit amounting to TL 18.013.399 (December 31, 2024: TL 8.903.001) consists of net dividend income, while the portion amounting to TL 5.462.134 (December 31, 2024: TL 2,488,578) consists of net fee and commission income, and the total of other operating expenses is TL 6.401.261 (December 31, 2024: TL 2.388.623).

##### 10. Explanations on Tax Provision for Continued and Discontinued Operations:

As of December 31, 2025, the Group has deferred tax income of 6.401.261 TL (December 31, 2024: TL 5.102.365) and deferred tax expense of TL 7.273.111 (December 31, 2024: TL 2.747.299). As of December 31, 2025, the Group's current tax liability is TL 7.647.109 (December 31, 2024: TL 5.767.429).

As the Group has no discontinued operations, there is no related tax liability (December 31, 2024: None).

##### 11. Explanation regarding net profit/loss for the period from continuing operations and discontinued operations:

The Group has no discontinued operations. The net period profit, after deducting the period tax expense of 7.273.111 TL (December 31, 2024: TL 12.101.621) (December 31, 2024: TL 3.400.890), the net period profit amounted to TL 7.647.109 (December 31, 2024: TL 8.727.481)

##### 12. Explanations on Net Income/ Loss:

###### a. The Nature and Amount of Certain Income and Expense Items From Ordinary Operations; If the Disclosure for Nature, Amount and Repetition Rate of Such Items is Required for a Complete Understanding of the Group's Performance for the Period:

None.

# TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

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

(Amounts expressed in 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 Income or Loss (Continued):

##### 12. Explanations on Net Income/ Loss (Continued):

###### b. The Effect of the Change in Accounting Estimates to the Net Income/Loss; Including the Effects on the Future Period:

None.

###### c. Profit / Loss Attributable to Minority Shares:

None (December 31, 2024: None).

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

Pursuant to the KGK's decision dated March 26, 2021, the fee information for the reporting period related to services obtained from independent auditors or independent audit firms is provided in the table below. These fees also include the audit fees of the Parent Bank's subsidiaries. The fee information provided in the table excludes VAT.

	Current Period	Prior Period
Independent audit fee for the reporting period	12.788	6.751
Fees for tax consultancy services	-	-
Fee for other assurance services	7.766	4.561
Fee for other services other than independent audit	-	-
<b>Total</b>	<b>20.555</b>	<b>11.313</b>

(\*) Following the approval of the financial statements for the accounting period from January 1, 2024, to December 31, 2024, it also includes the assurance service fees for the 2024 TSRS sustainability report conducted in 2025.

#### V. Explanations and Notes Related to the Statement of Changes in Shareholders' Equity:

There are no dividends declared after the balance sheet date but before the publication of the financial statements.

The decision on the distribution of dividends will be made at the General Assembly meeting, which has not yet been held as of the date the attached financial statements were finalized.

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

**VI. Notes and disclosures related to the consolidated cash flow statement:**

**1. Components of cash and cash equivalents and accounting policy applied in their determination:**

**a. Cash and cash equivalents at the beginning of the period:**

Cash, cash on hand, cash in transit, and purchased bank drafts, along with demand deposits at banks including the Central Bank of the Republic of Türkiye, are defined as “Cash”; interbank money market investments with an original maturity of less than three months and time deposits at banks are defined as “Cash equivalents.”

	<b>Current Period</b>	<b>Prior Period</b>
<b>Cash</b>	<b>20.754.548</b>	<b>39.337.987</b>
Cash in TL/foreign currency	3.734.594	583.626
Cash in transit	2.088.703	2.948.929
CBRT	14.931.251	35.805.432
<b>Cash equivalents</b>	<b>18.583.057</b>	<b>13.877.892</b>
Domestic banks	358.940	485.853
Foreign banks	18.224.117	13.392.039
<b>Total cash and cash equivalents</b>	<b>39.337.605</b>	<b>53.215.879</b>

**b. Cash and cash equivalents at the beginning of the period:**

	<b>Current Period</b>	<b>Prior Period</b>
<b>Cash</b>	<b>41.983.557</b>	<b>20.754.548</b>
Cash in TL/foreign currency	3.856.816	3.734.594
Cash in transit	1.846.648	2.088.703
CBRT	36.280.093	14.931.251
<b>Cash equivalents</b>	<b>19.680.963</b>	<b>18.583.057</b>
Domestic banks	454.362	358.940
Foreign banks	19.226.601	18.224.117
<b>Total cash and cash equivalents</b>	<b>61.664.520</b>	<b>39.337.605</b>

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

Time deposits held at the Central Bank and blocked amounts arising from POS transactions are not classified as cash or cash equivalents.

**3. Explanations regarding other items in the cash flow statement and the effect of changes in exchange rates on cash and cash equivalents:**

The “Other” item in the “Operating profit before changes in assets and liabilities related to banking activities” section, amounting to

TL 14.830.251 (December 31, 2024: TL 14.599.284 ), consists mainly of foreign exchange gains.

The “Net increase/decrease in other liabilities” amounting to TL 8.101.697 (December 31, 2024: TL 5.455.881) included in “Changes in assets and liabilities related to banking activities” consists of changes in employee benefits, other provisions, other sources, current tax liabilities, and profit reserves.

The effect of the change in the exchange rate on cash and cash equivalents was determined to be approximately TL 12.201.210 (December 31, 2024: TL 6.625.052) for the accounting period ending December 31, 2024.

**VII. Explanations Related to the Risk Group of the Parent Bank (Continued):**

**The Volume of Transactions Related to the Risk Group that the Parent Bank Belongs to, Credit and Fund Transactions Collected at the end of the Period, Income and Expenses for the Period:**

**a. Current Period**

Risk Group of the Parent Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
<b>Loans and other receivables</b>						
Balance at the beginning of	-	-	-	-	-	-
Balance at the end of period	-	-	-	-	-	-
<b>Profit Share and Commission</b>	-	-	-	-	-	-

(\*) It is defined in Article 49 of Banking Law No. 5411 and Article 4 of the “Regulation on Credit Transactions of Banks” published on November 1, 2006..

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
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**VII. Explanations Related to the Risk Group of the Parent Bank (Continued):**

**The Volume of Transactions Related to the Risk Group that the Parent Bank Belongs to, Credit and Fund Transactions Collected at the end of the Period, Income and Expenses for the Period:**

**b. Prior Period**

Risk Group of the Parent Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
<b>Loans and other receivables</b>						
Balance at the beginning of period	-	-	3.637	-	-	-
Balance at the end of period	-	-	3.885	-	-	-
<b>Profit Share and Commission Income</b>	-	-	<b>644</b>	-	-	-

**c. Information on Current and Profit Sharing Accounts of the Parent Bank's Risk Group**

Risk Group of the Parent Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
<b>Current and profit sharing accounts</b>						
Balance at the beginning of period	-	-	-	-	-	-
Balance at the end of period	-	-	-	-	-	-
<b>Profit share expense</b>	-	-	-	-	-	-

**d. Information on Forward and Option Agreements and Other Similar Agreements With the Risk Group of the Parent Bank:**

The Parent Company does not have any forward foreign exchange purchase/sale agreements with the risk group to which the Bank belongs.

**e. Information Regarding the Benefits Provided to the Parent Bank's Senior Management:**

The total amount of remuneration and benefits provided to the senior executives of the Parent Company Bank for the fiscal year ending December 31, 2025, is TL 149.325 (December 31, 2024: TL 74.283).

**VIII. Explanations on Parent Bank Related to Domestic, Foreign and Offshore Branches or Investments and Foreign Representative Offices:**

**1. Information on the domestic and foreign branches and representative offices of the Bank:**

	Number	Number of personnel			
Domestic Branches(*)	125	1.916			
			<b>Country</b>		
Foreign Representation Office	-	-	-		
				<b>Total Assets (Thousand TL)</b>	<b>Statutory Share Capital</b>
Foreign Branches	-	-	-	-	-
Off-Shore Branches	-	-	-	-	-

(\*) The number of head office personnel is included in the number of domestic branch employees

**2. Information on the Parent Bank's branch or representative office openings, closings, significant changes in the organizational structure**

The Parent Bank did not open any branches abroad in 2025. It opened 12 branches in different regions within the country.

## TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

### NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2024

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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

##### VIII. Explanations Related to Subsequent Events:

The Parent Company Bank will act as the originating institution/fund user, and Emlak Katılım Varlık Kiralama A.Ş. will issue lease certificates in Turkish Lira, in tranches, within Türkiye, limited to TL 40,000,000 , with maturities ranging from 1 to 60 months, based on the proposed Management Agreement Lease Certificate structure, to be sold to qualified and/or institutional investors, in accordance with the Lease Certificates Communiqué (III-61. 1) of the Lease Certificate Regulation, and the application submitted to the Capital Markets Board (CMB) regarding the issuance of lease certificates to be sold to allocated and/or qualified investors has been approved by the CMB's decision dated July 17, 2025, numbered 40/1238. Within the scope of the aforementioned issuance ceiling, Emlak Katılım Varlık Kiralama A.Ş. has obtained an issuance approval from the CMB on July 17, 2025, for a series worth TL 40,000,000 to be sold to allocated and/or qualified investors,

- On January 7, 2026, a 91-day term of TL 1.260.000, for qualified investors within the country,
  - On January 9, 2026, a 91-day term of TL 620.000, for qualified investors within the country,
  - On January 14, 2026, a 364-day term of TL 150.000, for qualified investors in Türkiye,
  - On January 15, 2026, a 92-day term of TL 2.000.000, for qualified investors in Türkiye,
  - January 15, 2026, 137-day maturity, TL 250.000, targeted at qualified domestic investors,
  - January 21, 2026, 70-day maturity, TL 219.125, targeted at qualified domestic investors,
  - January 22, 2026, 90-day maturity, TL 85.000, targeted at qualified investors within Türkiye,
  - January 22, 2026, 90-day maturity, TL 60.000, targeted at qualified investors within Türkiye,
  - On February 4, 2026, 99-day term, TL 1.000.000, targeted at qualified investors within the country,
  - On February 5, 2026, 92-day lease certificates worth TL 325.000 TL were issued to qualified investors in Türkiye.
  - On February 9, 2026, 122-day lease certificates worth TL 250.000 were issued to qualified investors in Türkiye.
- The lease certificate issuance transactions were completed.

The Parent Bank acted as the authorized investment institution in the issuance of the aforementioned lease certificates.

The Parent Bank has adopted a board of directors resolution dated February 2, 2026, to increase its paid-in capital from TL 1.026.915 to TL 5.000.000 through a capital increase from internal sources ("Capital Increase").

The Parent Bank adopted a board of directors resolution dated February 2, 2026, to transition to the registered capital system regulated by Article 18 of the Capital Markets Law No. 6362 ("Law") and the Capital Markets Board's Registered Capital System Communiqué No. II-18.1. The application made by the Parent Bank in accordance with the decision was approved by the Capital Markets Board's decision dated February 5, 2026, numbered 6/269.

The Parent Bank, in order to engage in crypto asset custody services, has acquired all the shares representing the capital of the company named Dijital Muhafız Teknoloji Anonim Şirketi, listed in the "List of Active Companies" of the Capital Markets Board.

"List of Active Companies" for the purpose of providing crypto asset custody services.

**TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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**Section Six**

**Other explanations**

**I. Other explanations on operations of the Group :**

None.

**NOTES RELATED TO CONSOLIDATED FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2024**

(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

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**Section Seven**

**Explanations Regarding the Independent Audit Report**

**I. Explanations on the independent auditor's report:**

The Group's consolidated financial statements and notes for the period ending December 31, 2025, as disclosed to the public, have been audited by titled PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the independent audit report dated February 13, 2026, is presented before the financial statements.

**II. Explanations and footnotes prepared by the independent auditor:**

None.