

TÜRKİYE EMLAK KATILIM BANKASI ANONİM ŞİRKETİ

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

*(CONVENIENCE TRANSLATION OF PUBLICLY ANNOUNCED
UNCONSOLIDATED 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 Unconsolidated Financial Statements

1. Qualified Opinion

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

In our opinion, except for the effect of the matter on the unconsolidated financial statements described in the basis for the qualified opinion section below, the unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision 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. 6.c of Explanations and Notes to the Unconsolidated Financial Statements; the accompanying unconsolidated 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 Unconsolidated Financial Statements" section of our report. We hereby declare that we are independent of the Bank in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") 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 unconsolidated 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 Matter

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

<i>Key Audit Matter</i>	<i>How the key audit matter was addressed in the audit</i>
<p>Expected credit losses for loans and receivables</p> <p>The Bank 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 Bank’s total assets in its unconsolidated financial statements as of 31 December 2025. Explanations and notes regarding the provision for impairment of loans are represented in Notes VII of Section Three, II of Section Four, VIII of Section Four and I.6 of Section Five of the accompanying unconsolidated financial statements as at 31 December 2025.</p> <p>The Bank recognizes provision for impairment in accordance with “IFRS 9 Financial Instruments” (“IFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Bank exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p>	<p>Within our audit procedures, we assessed policies and procedures together with the overall governance established by the Bank with respect to classification of loans and 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 Bank with IFRS 9 for calculation of the provision amount through stage classification of loans and receivables. For forward looking assumptions made by the Bank’s management in its expected credit losses calculations, we held discussions with management and evaluated the assumptions using publicly available information. Regarding expected credit losses methodology, we have assessed reasonability and tested model segmentation, lifetime probability of default model, exposure at default calculation, loss given default model and the approaches to reflecting macroeconomic expectations with our financial risk experts. We have assessed interpretation of expert opinion regarding reasonable and supportable forward-looking expectations (including macroeconomic factors).</p>



<i>Key Audit Matter</i>	<i>How the key audit matter was addressed in the audit</i>
<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">- 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.- We checked the suitability and accuracy of the data used in the expected credit loss approach to determine the Bank's impairment allowance.- We checked accuracy of resultant expected credit losses calculations on a sample basis.- To assess the appropriateness of the Bank'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.- We evaluated the adequacy of the disclosures made in the unconsolidated financial statements regarding the provision for impairment of loans and receivables.



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

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

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

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

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

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

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

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

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



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

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

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

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



B. Other Responsibilities Arising from Regulatory Requirements

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

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 unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM
Independent Auditor

İstanbul, 13 February 2026

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

Bank's headquarter address : Barbaros Mahallesi, Begonya Sk. No:9A,
34746 Ataşehir/İstanbul
Bank's phone number and facsimile : 00 90 216 266 26 26 - 00 90 216 275 25 25
Bank's website : www.emlakkatilim.com.tr
Electronic mail contact info : bilgi@emlakkatilim.com.tr

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

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING PRINCIPLES APPLIED IN THE RELATED PERIOD
- INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT
- EXPLANATORY DISCLOSURES AND FOOTNOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- INDEPENDENT AUDITOR'S REPORT

The unconsolidated financial statements and related disclosures and footnotes for year 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:

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TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025

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

SECTION ONE

General Information

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

The 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 Bank is to support public construction, to provide necessary loan and to protect orphan's right. The Bank had restructured on 1 September 1946 and after this date the title of the Bank had changed as Türkiye Emlak Kredi Bankası Anonim Ortaklığı. The Bank had merged with Anadolu Bankası A.Ş. and assumed the title of Türkiye Emlak Bankası A.Ş. as of 6 January 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 Bank's important projects.

The 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 21 November 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 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 Bank's permission for banking activities and collection of deposit removed.

Board of Liquidation, Board of Directors and Board of Supervisors of the 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 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 Bank has been removed, as of May 27, 2017.

After the liquidation of the 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 Bank was registered as Türkiye Emlak Katılım Bankası A.Ş. on September 10, 2018.

The 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's head office is located in Istanbul and there are 125 branches of the Bank as of December 31, 2025. (December 31, 2024: 113). The Bank is operating with 1.916 staff as of December 31, 2024 (December 31, 2024: 1.713).

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025

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

General Information (Continued):

II. Shareholding Structure, Shareholders Having Direct Or Indirect, Joint Or Individual Control Over The Management Of The Bank And Disclosures On Related Changes In The Current Year, If Any:

The Bank's share is TL 1.026.915 and 99,99% of the Bank's share are owned by Ministry of Treasury and Finance. Except by Ministry of Treasury and Finance, T. Emlak Bankası A.Ş. Emekli ve Yardım Sandığı Vakfı and 33 real person have shares amounting to TL 80,57 (full) and TL 3,38 (full), respectively.

The entire capital of 1,026,915 TL has been paid in full.

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

III. Explanation On The Chairman And Members Of Board Of Directors, Members Of Audit Committee, General Manager And Assistant General Managers, Their Areas Of Responsibility And Their Shares In The Bank, If Any:

Name and Surname	Administrative Function and Responsibility	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 GÜRÇAN	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 Bank's Chairman and Members of the Board of Directors, Audit Committee Members, General Manager and Deputy General Managers do not have any shares in the Bank.

IV. Information On The Bank's Qualified Shareholders:

The 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	99,99%	1.026.915	-

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025

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

General Information (Continued):

V. Summary On The Bank's Service Activities And Field Of Operations:

The Bank operates in accordance with the principles of interest-free banking as a participation bank. The 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 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 Bank, extends non-cash funds in the type of letter of guarantee, loan of acceptance, letter of credit.

The field of activity of the Bank is not limited to the transactions written in the articles above. If it is deemed beneficial for the 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 Bank And Its Subsidiaries:

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

SECTION TWO

The Unconsolidated Financial Statements

- I. Balance Sheet (Statement Of Financial Position)
- II. Statement Of Off-Balance Sheet
- III. Statement Of Profit Or Loss
- IV. Statement Of Profit Or Loss And Other Comprehensive Income
- V. Statement Of Changes In Shareholders' Equity
- VI. Statement Of Cash Flows
- VII. Statement Of Profit Distribution

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
UNCONSOLIDATED 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-I)	THOUSAND TL			THOUSAND TL		
		CURRENT PERIOD			PRIOR PERIOD		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (NET)		22.790.820	115.993.541	138.784.361	21.687.871	66.606.163	88.294.034
1.1 Cash And Cash Equivalents		10.186.032	101.672.815	111.858.847	12.938.156	58.860.909	71.799.065
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)	5.039	19.674.965	19.680.004	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
1.2 Financial Assets Measured at Fair Value Through Profit/Loss (FVTPL)	(3)	1.574.200	7.406.573	8.980.773	306.609	2.433.176	2.739.785
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		1.571.717	283.896	1.855.613	304.831	224.417	529.248
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income (FVOCI)	(4)	10.973.942	6.891.940	17.865.882	8.441.914	5.232.150	13.674.064
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		-	-	-	-	-	-
1.4 Derivative Financial Assets	(5)	56.646	22.213	78.859	1.192	79.928	81.120
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		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)		167.477.466	86.630.485	254.107.951	80.833.282	49.102.259	129.935.541
2.1 Loans	(6)	157.594.202	77.092.537	234.686.739	70.581.089	44.993.683	115.574.772
2.2 Lease Receivables	(8)	2.199.504	4.680.960	6.880.464	109.763	324.754	434.517
2.3 Other Financial Assets Measured at Amortized Cost	(7)	11.992.686	5.745.988	17.738.674	11.009.290	4.079.829	15.089.119
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		-	-	-	-	-	-
2.4 Expected Loss Provisions(-)	(6)	4.308.926	889.000	5.197.926	866.860	296.007	1.162.867
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(9)	1.621.299	-	1.621.299	166.063	-	166.063
3.1 Asset Held for Sale		1.621.299	-	1.621.299	166.063	-	166.063
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. PARTNERSHIP INVESTMENTS		1.665.100	-	1.665.100	67.600	-	67.600
4.1 Associates (Net)		90.000	-	90.000	67.500	-	67.500
4.1.1 Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		90.000	-	90.000	67.500	-	67.500
4.2 Subsidiaries (Net)	(10)	1.575.100	-	1.575.100	100	-	100
4.2.1 Unconsolidated Financial Investments in Subsidiaries		1.575.100	-	1.575.100	100	-	100
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (NET)	(11)	5.569.303	-	5.569.303	1.146.340	-	1.146.340
VI. INTANGIBLE ASSETS (NET)	(12)	367.202	-	367.202	548.057	-	548.057
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		367.202	-	367.202	548.057	-	548.057
VII. INVESTMENT PROPERTY (NET)	(13)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	-	-	-
IX. DEFERRED TAX ASSETS	(14)	5.424.935	-	5.424.935	4.478.879	-	4.478.879
X. OTHER ASSETS	(15)	2.182.919	296.432	2.479.351	3.033.326	71.937	3.105.263
TOTAL ASSETS		207.099.044	202.920.458	410.019.502	111.961.418	115.780.359	227.741.777

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
UNCONSOLIDATED 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			PRIOR PERIOD		
		(31/12/2025)			(31/12/2024)		
		TL	FC	Total	TL	FC	Total
I. FUNDS COLLECTED	(1)	125.226.106	185.426.180	310.652.286	63.274.375	103.382.306	166.656.681
II. FUNDS BORROWED	(2)	27.873.801	6.723.871	34.597.672	15.926.161	2.223.080	18.149.241
III. MONEY MARKET FUNDS		-	395.438	395.438	-	-	-
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
V. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VI. DERIVATIVE FINANCIAL LIABILITIES		107.685	6.934	114.619	13.085	17.487	30.572
6.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss	(3)	107.685	6.934	114.619	13.085	17.487	30.572
6.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VII. LEASE PAYABLES (NET)	(4)	1.204.255	-	1.204.255	739.965	-	739.965
VIII. PROVISIONS	(6)	11.913.258	1.703.749	13.617.007	9.460.439	661.743	10.122.182
8.1 General Provisions		-	-	-	-	-	-
8.2 Reserve for Employee Benefits		1.688.354	-	1.688.354	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
IX. CURRENT TAX LIABILITY	(7)	2.882.933	-	2.882.933	2.185.238	-	2.185.238
X. DEFERRED TAX LIABILITY		-	-	-	-	-	-
XI. LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(8)	-	-	-	-	-	-
11.1 Held for Sale Purpose		-	-	-	-	-	-
11.2 Related to Discontinued Operations		-	-	-	-	-	-
XII. SUBORDINATED DEBT INSTRUMENTS	(9)	-	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		-	-	-	-	-	-
XIII. OTHER LIABILITIES	(10)	3.488.255	433.245	3.921.500	3.874.106	134.470	4.008.576
XIV. SHAREHOLDERS' EQUITY	(11)	31.891.119	67.564	31.958.683	18.107.260	77.602	18.184.862
14.1 Paid-in capital		1.026.915	-	1.026.915	1.026.915	-	1.026.915
14.2 Capital Reserves		10.016	-	10.016	10.016	-	10.016
14.2.1 Share Premium		-	-	-	-	-	-
14.2.2 Share Cancellation Profits		-	-	-	-	-	-
14.2.3 Other Capital Reserve		10.016	-	10.016	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		17.287.795	-	17.287.795	8.563.975	-	8.563.975
14.5.1 Legal Reserves		1.119.789	-	1.119.789	684.752	-	684.752
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)		13.853.218	-	13.853.218	8.723.819	-	8.723.819
14.6.1 Prior Periods' Income or (Loss)		-	-	-	23.088	-	23.088
14.6.2 Current Period Income or (Loss)		13.853.218	-	13.853.218	8.700.731	-	8.700.731
TOTAL LIABILITIES		204.587.412	205.432.090	410.019.502	113.580.629	114.161.148	227.741.777

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET 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
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		34.493.626	29.974.671	64.468.297	25.140.068	25.695.365	50.835.433
I. GUARANTEES AND SURETIES	(1)	29.506.364	18.822.072	48.328.436	22.828.675	9.710.404	32.539.079
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		-	-	-	-	-	-
II. COMMITMENTS	(1)	1.970.190	5.928.010	7.898.200	925.397	1.778.522	2.703.919
2.1. Irrevocable Commitments		1.970.190	5.928.010	7.898.200	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		300.000	-	300.000	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		34.493.626	29.974.671	64.468.297	25.140.068	25.695.365	50.835.433
2.1.9. Commitments for Promotions Related with Credit Cards and Banking Activities		-	-	-	-	-	-
2.1.10.Receivables From Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.11.Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12.Other Irrevocable Commitments		-	761.685	761.685	-	626.599	626.599
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		3.017.072	5.224.589	8.241.661	1.385.996	14.206.439	15.592.435
3.1. Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1. Fair Value Hedge		-	-	-	-	-	-
3.1.2. Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Hedge of Net Investment in Foreign Operations		-	-	-	-	-	-
3.2. Held for Trading Transactions	(3)	3.017.072	5.224.589	8.241.661	1.385.996	14.206.439	15.592.435
3.2.1 Forward Foreign Currency Buy/Sell Transactions		3.017.072	2.649.489	5.666.561	44.101	5.138.970	5.183.071
3.2.1.1 Forward Foreign Currency Transactions-Buy		415.342	2.327.882	2.743.224	22.043	2.595.364	2.617.407
3.2.1.2 Forward Foreign Currency Transactions-Sell		2.601.730	321.607	2.923.337	22.058	2.543.606	2.565.664
3.2.2. Other Forward Buy/Sell Transactions		-	2.575.100	2.575.100	1.341.895	9.067.469	10.409.364
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		2.074.028.737	156.032.024	2.230.060.761	1.192.003.347	87.120.421	1.279.123.768
IV. ITEMS HELD IN CUSTODY		54.144.218	24.878.607	79.022.825	37.467.026	14.628.132	52.095.158
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
V. PLEDGED ITEMS		2.019.884.519	131.153.417	2.151.037.936	1.154.536.321	72.492.289	1.227.028.610
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		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		2.108.522.363	186.006.695	2.294.529.058	1.217.143.415	112.815.786	1.329.959.201

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

UNCONSOLIDATED 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	Previous period 1 January – 31 December 2024
I. PROFIT SHARE INCOME	(1)	55.340.127	33.623.549
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		6.326.807	5.787.835
1.5.1 Financial Assets at Fair Value Through Profit and Loss		657.462	211.063
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
II. PROFIT SHARE EXPENSE (-)	(2)	37.618.331	24.722.741
2.1 Expense on Profit Sharing Accounts		29.428.739	18.904.116
2.2 Profit Share Expense on Funds Borrowed		7.663.815	5.640.320
2.3 Profit Share Expense on Money Market Borrowings		309.351	93.154
2.4 Expense on Securities Issued		-	-
2.5 Lease Profit Share Expense		148.392	85.151
2.6 Other Profit Share Expenses		68.034	-
III. NET PROFIT SHARE INCOME (I - II)		17.721.796	8.900.808
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		2.804.736	2.471.539
4.1 Fees and Commissions Received		3.005.164	2.643.195
4.1.1 Non-Cash Loans		408.977	300.640
4.1.2 Other	(3)	2.596.187	2.342.555
4.2 Fees and Commissions Paid (-)		200.428	171.656
4.2.1 Non-Cash Loans		1.080	604
4.2.2 Other	(3)	199.348	171.052
V. DIVIDEND INCOME	(4)	-	-
VI. NET TRADING INCOME	(5)	14.153.205	12.903.903
6.1 Capital Market Transaction Gains / (Losses)		57.984	6.372
6.2 Gains/ (Losses) from Derivative Financial Instruments		(824.733)	1.819.245
6.3 Foreign Exchange Gains / (Losses)		14.919.954	11.078.286
VII. OTHER OPERATING INCOME	(6)	3.098.013	991.835
VIII. TOTAL OPERATING PROFIT (III+IV+V+VI+VII)		37.777.750	25.268.085
IX. PROVISION FOR EXPECTED LOSS (-)	(7)	4.609.091	1.031.760
X. OTHER PROVISION EXPENSES (-)	(7)	3.434.059	5.756.729
XI. PERSONNEL EXPENSES (-)		5.736.471	3.997.017
XII. OTHER OPERATING EXPENSES (-)	(8)	4.111.313	2.380.958
XIII. NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		19.886.816	12.101.621
XIV. INCOME RESULTED FROM MERGERS		-	-
XV. PROFIT/LOSS FROM PARTNERSHIPS USING THE EQUITY METHOD		-	-
XVI. GAIN/LOSS ON NET MONETARY POSITION		-	-
XVII. PROFIT/LOSS BEFORE TAXES (XVII±XVIII)		19.886.816	12.101.621
XVIII. TAX PROVISION FOR CONTINUING OPERATIONS (±)	(10)	6.033.598	3.400.890
18.1 Current Tax Provision		6.987.402	5.755.956
18.2 Deferred Tax Expense (+)		6.316.981	2.747.299
18.3 Deferred Tax Income (-)		7.270.785	5.102.365
XIX. NET OPERATING PROFIT/LOSS AFTER TAXES (XIII+...+XVI)	(9)	13.853.218	8.700.731
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-
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		-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
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		-	-
XXII. PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII. PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)	(9)	-	-
23.1 Current Tax Provision		-	-
23.2 Deferred Tax Expense (+)		-	-
23.3 Deferred Tax Income (-)		-	-
XXIV. NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV. NET PROFIT/LOSS (XIX+XXIV)		13.853.218	8.700.731
Earnings Per Share		0,13490	0,08473

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.**UNCONSOLIDATED 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)
I. CURRENT PERIOD PROFIT/LOSS	13.853.218	8.700.731
II. OTHER COMPREHENSIVE INCOME	(79.398)	(923.778)
2.1 Other Income/Expense Items not to be Recycled to Profit or Loss	5.500	(9.837)
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	-	-
2.1.5 Deferred Taxes on Other Comprehensive Income not to be Recycled to Profit or Loss	6.031	4.216
2.2 Other Income/Expense Items to be Recycled to Profit or Loss	(84.898)	(913.941)
2.2.1 Translation Differences	-	-
2.2.2 Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	(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	(14.967)	74.501
2.2.6 Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	(13.778)	410.625
III. TOTAL COMPREHENSIVE INCOME (I+II)	13.773.820	7.776.953

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

UNCONSOLIDATED 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	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Except for Minority Interests	Total Shareholder's Equity
					1	2	3	4	5	6					
CURRENT PERIOD (01/01/2025-31/12/2025)															
I. Balances at Beginning Period	1.026.915	-	-	10.016	-	(12.722)	-	-	(207.943)	80.802	8.563.975	23.089	8.700.731	18.184.863	18.184.863
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	8.563.975	23.089	8.700.731	18.184.863	18.184.863
IV. Total Comprehensive Income(*)	-	-	-	-	-	5.500	-	-	(50.181)	(34.717)	-	-	13.853.218	13.773.820	13.773.820
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	8.723.820	(23.089)	(8.700.731)	-	-
11.1 Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	8.723.820	(23.089)	(8.700.731)	-	-
11.3 Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances at end of the period (III+IV...+X+XI)	1.026.915	-	-	10.016	-	(7.222)	-	-	(258.124)	46.085	17.287.795	-	13.853.218	31.958.683	31.958.683

1. Revaluation surplus on tangible and intangible assets,
2. Defined Benefit Plans' Actuarial Gains/Losses,
3. Other (Accumulated amounts of share of investments accounted for by the equity method that can not be classified as profit / loss from other comprehensive income with other comprehensive income that will not be reclassified to other profit or loss),
4. Foreign Currency Translation Differences,
5. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI,
6. Other (Accumulated amount of cash flow hedge gains / losses, equity attributable to equity holders of the Group for profit or loss from other comprehensive income and other comprehensive income to be reclassified to other profit or loss).

(*) The bank, with the approval of the Banking Regulation and Supervision Agency (BRSA) dated December 30,2024, secured a subordinated loan of 100 million Euros under the additional core capital framework, which is non-term and non-profit sharing, from the Türkiye Wealth Fund (TVF) Market Stability and Balance Sub-Fund on April, 30 2024. This includes the initial accounting effects of financial assets measured at amortized cost.

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

UNCONSOLIDATED 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 PRIOR PERIOD (01/01/2024-31/12/2024)	Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Equity Except for Minority Interests	Total Shareholders' Equity
						1	2	3	4	5	6					
I.	Balances at Beginning Period	1.026.915	-	-	39.272	-	2.987	-	-	780.499	-	3.434.574	-	5.129.534	10.413.781	10.413.781
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	-	-	39.272	-	2.987	-	-	780.499	-	3.434.574	-	5.129.534	10.413.781	10.413.781
IV.	Total Comprehensive Income	-	-	-	-	-	(15.709)	-	-	(988.442)	74.501	-	-	8.700.731	7.771.081	7.771.081
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	-	-	-	(29.389)	-	-	-	-	6.301	-	23.088	-	-	-	-
XI.	Profit Distribution	-	-	-	133	-	-	-	-	-	5.129.401	-	(5.129.534)	-	-	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	133	-	-	-	-	-	5.129.401	-	(5.129.534)	-	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV...+X+XI)	1.026.915	-	-	10.016	-	(12.722)	-	-	(207.943)	80.802	8.563.975	23.088	8.700.731	18.184.862	18.184.862

1. Revaluation surplus on tangible and intangible assets,
2. Defined Benefit Plans' Actuarial Gains/Losses,
3. Other (Accumulated amounts of share of investments accounted for by the equity method that can not be classified as profit / loss from other comprehensive income with other comprehensive income that will not be reclassified to other profit or loss),
4. Foreign Currency Translation Differences,
5. Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI,
6. Other (Accumulated amount of cash flow hedge gains / losses, equity attributable to equity holders of the Group for profit or loss from other comprehensive income and other comprehensive income to be reclassified to other profit or loss).

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF STATEMENT OF CASH FLOWS
AS OF DECEMBER 31, 2025

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

		THOUSAND TL	THOUSAND TL
STATEMENT OF CASH FLOWS		CURRENT PERIOD (01/01/2025- 31/12/2025)	PRIOR PERIOD (01/01/2024- 31/12/2024)
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes In Assets And Liabilities from Banking Operations	21.452.455	14.690.276
1.1.1	Profit Share Income Received	49.923.713	28.574.968
1.1.2	Profit Share Expense Paid	(35.989.941)	(23.915.523)
1.1.3	Dividend Received	-	-
1.1.4	Fees and Commissions Received	3.005.164	2.643.195
1.1.5	Other Income	1.123.493	990.255
1.1.6	Collections from Previously Written off Loans	380.165	119.907
1.1.7	Payments to Personnel and Service Suppliers	(5.437.746)	(3.142.412)
1.1.8	Taxes Paid	(6.844.353)	(5.173.926)
1.1.9	Others	15.291.960	14.593.812
1.2	Changes in Assets and Liabilities from Banking Operations	(12.734.908)	(44.130.263)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss	(6.050.952)	463.577
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	(872.419)	(527.474)
1.2.5	Net Increase (Decrease) in Bank Deposits	29.742.176	1.545.861
1.2.6	Net Increase (Decrease) in Other Deposits	77.187.227	(4.064.930)
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	13.001.181	1.163.959
1.2.9	Net Increase (Decrease) in Matured Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	803.033	1.245.768
I.	Net Cash Flows from Banking Operations	8.717.547	(29.439.987)
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Flow From Investing Activities	(5.816.196)	2.495.087
2.1	Cash Paid For Acquisition of Investments, Associates and Subsidiaries	(1.597.500)	(45.000)
2.2	Cash Obtained From Disposal of Investments, Associates and Subsidiaries	-	-
2.3	Purchases of Property and Equipment	(650.001)	(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	-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash Flows from Financing Activities	7.223.395	6.441.574
3.1	Cash Obtained from Funds Borrowed and Securities Issued	42.502.232	35.456.080
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	(183.317)	(81.274)
3.6	Other	-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	12.201.210	6.625.052
V.	Net Increase/(Decrease) In Cash And Cash Equivalents	22.325.956	(13.878.274)
VI.	Cash and Cash Equivalents at the Beginnig of the period	39.337.605	53.215.879
VII.	Cash and Cash Equivalents at the End of the period	61.663.561	39.337.605

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF DECEMBER 31, 2025

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

STATEMENT OF PROFIT DISTRIBUTION	CURRENT PERIOD (*) December 31, 2025	PRIOR PERIOD December 31, 2024
I. DISTRIBUTION OF CURRENT YEAR INCOME		
1.1. CURRENT YEAR INCOME	19.886.816	12.101.621
1.2. TAX AND DUTIES PAYABLE (-)	6.033.598	3.400.890
1.2.1. Corporate tax (Income tax)	6.987.402	5.755.956
1.2.2. Income withholding tax	-	-
1.2.3. Other taxes and legal liabilities (**)	(953.804)	(2.355.066)
A. NET INCOME FOR THE YEAR (1.1-1.2)	13.853.218	8.700.731
1.3. PRIOR YEAR LOSSES (-)	-	-
1.4. First legal reserves (-)	-	435.037
1.5. Other statutory reserves (-)	-	-
B. DISTRIBUTABLE NET PERIOD INCOME [(A)-(1.3+1.4+1.5)](*)	13.853.218	8.265.694
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	-	8.265.694
1.13. OTHER RESERVE	-	-
1.14. SPECIAL FUNDS	-	-
II. DISTRIBUTION FROM RESERVES		
2.1. DISTRIBUTED RESERVES	-	-
2.2. SECOND LEGAL RESERVES (-)	-	-
2.3. SHARE TO SHAREHOLDERS (-)	-	-
2.3.1. To owners of ordinary shares	-	-
2.3.2. To owners of preferred shares	-	-
2.3.3. To owners of preferred shares (Preemptive rights)	-	-
2.3.4. To profit sharing bonds	-	-
2.3.5. To owners of the profit /loss sharing certificates	-	-
2.4. SHARED TO PERSONNEL (-)	-	-
2.5. SHARE TO BOARD OF DIRECTIONS (-)	-	-
III. EARNINGS PER SHARE		
3.1. TO OWNERS OF ORDINARY SHARES (***) (Full TL)	0,13490	0,08473
3.2. TO OWNERS OF ORDINARY SHARES (%)	13,5	8,5
3.3. TO OWNERS OF PREFERRED SHARES	-	-
3.4. TO OWNERS OF PREFERRED SHARES (%)	-	-
IV. DIVIDEND PER SHARE		
4.1. TO OWNERS OF ORDINARY SHARES (Full TL)	-	-
4.2. TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3. TO OWNERS OF PREFERRED SHARES	-	-
4.4. TO OWNERS OF PREFERRED SHARES (%)	-	-

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

(**) Deferred tax income has not been subjected to profit distribution.

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

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTED RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
DECEMBER 31, 2025

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

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:

The Bank prepares its financial statements according to the "Regulation on the Procedures and Principles Regarding the Accounting Practices of Banks and Storage of Documents" published in the Official Gazette dated November 1, 2006 and numbered 26333 and other regulations published by the Banking Regulation and Supervision Board regarding the accounts and records of banks and the Banking Regulation and Supervision Agency. Turkish Accounting Standard 34 (TAS 34) Interim Financial Reporting Standard and Turkish Financial Reporting Standards (TFRS 34), which were put into effect by the Public Oversight Accounting and Auditing Standards Authority (“KGK”) in the circulars and statements of the Auditing Authority (“BRSA”) and on matters not regulated by them. It is regulated in accordance with the "BRSA Accounting and Financial Reporting Legislation", which includes the provisions of "TFRS".

At the Board of Directors meeting held on September 11, 2025, it was resolved to initiate the process for a public offering in Türkiye of a certain portion of the Bank’s shares, and the General Management was authorized to make the necessary amendments to the Bank’s Articles of Association and to carry out all actions related to the process. Within this scope, it was further resolved to adopt the registered capital system and to submit the required applications to the BRSA, the CMB, Borsa İstanbul A.Ş., and other relevant public authorities for the listing of such shares on Borsa İstanbul.

The format and contents of the unconsolidated financial statements to be disclosed to the public and their explanations and footnotes are in accordance with the "Communiqué on Financial Statements to be Announced to the Public by Banks and Related Disclosures and Footnotes" published in the Official Gazette dated June 28, 2012 and numbered 28337, and the communiqués that make additions and amendments to this communiqué. has been prepared appropriately. The Bank keeps its accounting records in Turkish currency, in accordance with the Banking Law, Turkish Commercial Code and Turkish tax legislation.

Financial statements have been prepared in TL based on historical cost principle, except for financial assets and liabilities that are shown at their fair values.

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 unconsolidated financial statements:

The accounting policies followed and the valuation principles used in the preparation of financial statements are in accordance with the regulations, communiqués, explanations and circulars published by the BRSA regarding accounting and financial reporting principles, and in matters not regulated by these, within the scope of TFRS put into effect by the KGK (all "BRSA Accounting and Financial Reporting Legislation") determined according to the principles set out herein. With its announcement dated November 23, 2023, KGK stated that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after December 31, 2023 should be prepared in accordance with the Financial Reporting Standard in High Inflation Economies (“TAS 29”). He explained that institutions or organizations authorized to regulate and supervise in their own fields may determine different transition dates for the implementation of TAS 29 provisions. Based on this announcement of the KGK, BRSA, with its decision numbered 10744 dated 12 December 2023, decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies dated September 30, 2025 will not be subject to the inflation adjustment required within the scope of TAS 29. In accordance with the BRSA's decision dated January 11, 2024 and numbered 10825; It has been decided that banks, financial leasing, factoring, financing, savings financing and asset management companies will switch to inflation accounting as of January 1, 2025. Accordingly, no inflation adjustment was made in the unconsolidated financial statements dated September 30, 2025 within the scope of TAS 29 Financial Reporting Standard in Highly Inflationary Economies.

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTED RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
DECEMBER 31, 2025

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

Accounting Policies (Continued):

I. Explanations 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 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 Bank has capital-like borrowing instruments with TVF Market Stability and Balance Sub-Fund as the creditor institution, and these financial liabilities are recorded at their fair value. Differences between the cost value and fair value are accounted for in "Other Capital Reserves" in equity on the date of initial acquisition. Due to the partial repayment in 2024 of the quasi-capital loan obtained in 2019, the difference of TL 23,088 between the cost value and fair value recorded in the other capital reserves account has been classified as 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 in profit or loss and is accounted for in income and expense accounts through amortization over the life of the quasi-capital loans.

The limits of TL 26,741,811 defined for direct borrowing system (DBS) projects were classified as "credit allocation commitments with utilization guarantees" prior to the current year. Starting with the current year, instead of the limits defined for DBS projects, the defined real limits subject to utilization have begun to be classified as "credit allocation commitments with utilization guarantees."

II. Explanations On Strategy Of Using Financial Instruments And Foreign Currency Transactions:

The Bank develops its strategies regarding financial instruments by taking into account its resource structure. The Bank's resource structure mainly consists of funds collected as "special current accounts", "participation accounts" and "participation accounts investment proxy pools". Apart from the collected funds, the Bank's most important fund sources are equity and funds provided by domestic/foreign financial institutions.

Exchange rate difference income and expenses 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 Exchange Rate Changes" ("TAS 21"). Foreign currency assets and liabilities are converted into Turkish Lira by being valued at the end-of-period exchange rates, and the resulting exchange rate differences are reflected in the records as foreign exchange transaction profit or loss.

When loans monitored in foreign currency credit accounts are transferred to follow-up, they continue to be monitored in foreign currency credit accounts and are valued at current rates.

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

Assets and liabilities in precious metals that are monitored in asset and liability accounts and are not subject to a maturity are converted into Turkish Lira by being valued at the Borsa Istanbul weighted average price at the end of the period, and the resulting valuation differences are reflected in the records as foreign exchange transaction profit or loss.

III. Explanations On Forward, Option Contracts And Derivative Instruments:

The derivative financial instruments of the Bank consist of forward foreign currency, forward precious metal and swap agreements. The Bank records the spot foreign currency transactions in asset purchase and sale commitments.

The Bank's derivative instruments are classified, measured and accounted in accordance with "IFRS 9 Financial Instruments". Derivative instruments are initially recognized at fair value and subsequently measured at fair value.

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTED RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
DECEMBER 31, 2025

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

Accounting Policies (Continued):

III. Explanations On Forward, Option Contracts And Derivative Instruments(Continued):

The liabilities and receivables arising from the derivative transactions are recorded as off-balance sheet items at their contractual values. The derivative transactions are accounted for at fair value subsequent to initial recognition and are presented in the “Derivative Financial Assets at Fair Value Through Profit or Loss”, “Derivative Financial Assets at Fair Value Through Other Comprehensive Income” or “Derivative Financial Liabilities at Fair Value Through Profit or Loss” and “Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income” items of the balance sheet depending on the resulting positive or negative amounts of the computed value. These amounts on the balance sheet present the fair values of derivative transactions. The differences that occur in the fair value as a result of the valuation are accounted in the “Income / loss from derivative financial transactions” in the income statement.

IV. 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 TFRS 9 and reflected to the accrual basis.

Profit share expense:

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

V. Explanations On Fees, Commission Income And Expenses:

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

In accordance with provisions of TFRS the portion of the commission and fees which are related to the reporting period and collected in advance for cash and non-cash loans granted is reflected to the income statement by using the internal rate of return method and straight line methods, respectively over the commission period of the related loan, 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.

VI. Explanations On Financial Assets And Liabilities:

The Bank categorizes its financial assets as “Fair Value Through Profit or Loss”, “Fair Value Through Other Comprehensive Income” or “Measured at Amortized Cost”. Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part three Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated January 19, 2017 by the Public Oversight Accounting and Auditing Standards Authority. Financial assets are measured at fair value at initial recognition in the financial statements.

During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

The Bank recognizes a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by the Bank management and the nature of contractual cash flows of the financial asset are taken into consideration. When the business model determined by the Bank's management is changed, all affected financial assets are reclassified and this reclassification is applied prospectively. In such cases, no adjustments is made to earnings, losses or profit share that were previously recorded in the financial statements.

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Accounting Policies (Continued):

VI. Explanations On Financial Assets And Liabilities (Continued):

Financial assets at fair value through profit or loss:

Financial assets at fair value through profit or loss classified under two main categories as "Derivative Financial Assets" and "Financial assets at fair value through profit or loss". Financial assets classified in this group are taken into the financial statements with cost values that reflect their fair values and are shown in the financial statements at fair value in the following periods. The resulting valuation gain and loss are included in the profit / loss accounts.

Within financial assets at fair value through profit or loss (FVTPL), lease certificates (sukuk) traded on 7Borsa İstanbul (BIST) are measured, as of the balance sheet date, at the weighted-average settlement prices quoted on BIST, while those not traded on BIST are measured using the prices published by the Central Bank of the Republic of Türkiye (CBRT). Gains and losses arising from these valuations are recognized in profit or loss.

Financial assets valued at fair value through other comprehensive income:

Financial assets at fair value through other comprehensive income are initially recognized at cost; which reflects their fair values; including the transaction costs. After the initial recognition, financial assets valued at fair value through other comprehensive income are measured at fair value and the unrealized gains or losses resulting from the difference between the amortized cost and the fair value is recorded in "accumulated other comprehensive income or expense to be reclassified through profit or loss" under equity. In case of a disposal of financial assets valued at fair value through profit and loss, increases/decreases which have been recorded in the Accumulated other comprehensive income or expense to be reclassified through profit or loss under the equity is transferred to income statement. Financial assets at fair value through other comprehensive income which do not have a quoted market price in an active market and whose fair values can not be reliably measured are carried at cost, less impairment, if any.

In addition, the appropriate value difference to be kept in the Bank's securities portfolio is considered as other comprehensive income financial assets given, financial assets held at fair value through profit or loss and amortization as financial assets saved at estimated cost government bonds. These securities are real coupon rates, and the effective interest rate is based on the index calculated by taking into account the inflation index and the estimated inflation rate at the time of issue they are valued and accounted for using the method. As stated in the Indexed Bonds Investor's Guide, the actual coupon payment of these securities is based on the CPI of two months ago, and the reference indices used in the calculation of the amounts are based on the CPI of two months ago.

Financial assets and liabilities measured at amortized cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and profit share are classified as financial assets measured at amortized cost. Financial assets and liabilities measured at amortized cost are initially recognized at cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using the internal rate of return. Profit share income and profit share expense obtained from financial assets and liabilities measured at amortized cost are accounted in the income statement.

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Accounting Policies (Continued):

VI. Explanations On Financial Assets And Liabilities (Continued):

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

In 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 found to differ 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 that use 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.

Loans:

Loans are non-derivative financial assets that have fixed or determinable payments and are not traded in an active market. These loans are first recorded by adding transaction costs to the acquisition cost, which reflects their fair value, and are measured at their amortized cost using the "internal rate of return method" following their recording. The Bank periodically evaluates the provisions set aside for loans and other receivables in accordance with TFRS 9, based on their results, and makes updates to the staging rules and parameters used in the calculation of the relevant provision balances, if deemed necessary, as a result of these evaluations.

The Bank applies the TFRS 9 Financial Instruments Standard to its profit and loss sharing and labor-capital partnership investments. In accordance with the implementation of TFRS 9, these investments are measured at fair value, and the valuation differences are directly recognized in profit or loss.

VII. Explanations On Expected Credit Losses:

Pursuant to the "Regulation on the Classification of Loans and the Procedures and Principles Regarding Allowances to be Set Aside for Them," published in the Official Gazette dated June 22, 2016, and numbered 29750, the Bank has started setting aside impairment allowances in accordance with the provisions of IFRS 9 as of January 1, 2020. In this context, as of December 31, 2019, the method of setting aside loan provisions within the framework of the relevant legislation of the Banking Regulation and Supervision Agency (BDDK) has been changed by applying the expected credit loss model with the implementation of IFRS 9.

The expected credit loss estimate is unbiased and contains information that can be supported by estimates of current conditions and future economic conditions. The Bank classifies a financial asset as Stage 1 if there has been no significant increase in credit risk since the financial asset was first recognized in the financial statements. For such financial assets, the Bank 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 for which there have been significant increases in credit risk since they were first recognized in the financial statements, taking into account all reasonable and forward-looking information, individually or collectively, that is available.

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Accounting Policies (Continued):

VII. Explanations On Expected Credit Losses (Continued):

Calculation of expected credit losses:

The Bank measures expected credit losses with reasonable, objective and supportable information available as of the reporting date, including estimates of past events and current conditions, weighted according to probabilities determined by taking into account expected credit losses. The bank could not develop an internal model to estimate these risk parameters due to insufficient historical data for modelling. In 12-month expected credit loss provision calculations, the average of annual default rates is used as the probability of default (PD) parameter, based on the year-end data announced to the public by participation banks after 2014. In lifetime expected loan loss provision calculations, the average of close monitoring provision ratios is used as the PD parameter, based on the year-end data announced to the public by participation banks after 2014. For the Loss in Case of Default (LWD) parameter, it uses a reasonable approach of 45%, in line with the Basic IDD approach in the Communiqué on the Calculation of the Amount Subject to Credit Risk with Internal Rating-Based Approaches published by BRSA. Calculation of expected credit losses consists of three main parameters: Probability of Default (PD), Loss Given Default (LDL), Amount at Default (TT).

Parameters used in calculating expected loss provisions:

Probability of Default (PD):

PD represents the likelihood of a default over a specified time period. The Bank uses two different default probability values when calculating the expected credit loss in accordance with TFRS 9:

- 12-Month default probability: Estimate the probability of default in 12 months after the reporting date
- Lifetime default probability: Estimation of the probability that the financial instrument will default to its expected lifetime

Loss Given Default (LGD):

LGD represents an estimate of the loss at the time of a potential default occurring during the life of a financial instrument. It is expressed as a ratio.

Exposure at Default (EAD):

In cash loans, it refers to the balance as of the report date. In non-cash loans and commitments, it is the value calculated by applying the conversion ratio to the loan. The loan conversion rate corresponds to the loan conversion rate used in the adjustment of possible risk increases between the current date and the default date.

The expected credit loss estimate contains unbiased, supportable information about current and future economic conditions. These financial assets are divided into the following three categories depending on the increase in credit risks observed since they were first included in the financial statements:

12-Month Expected Loss Provision (Stage 1):

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition. The number of delay days does not exceed 30 days. Impairment for credit risk is recorded in the amount of 12-month expected credit losses. It is valid for all assets unless there is a significant deterioration in credit quality. The 12-month expected loss values are part of the expected lifetime loss calculation (within 12 months after the reporting date or less if the life of a financial instrument is less than 12 months).

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Accounting Policies (Continued):

VIII. Explanations On Expected Credit Losses (Continued):

Significant Increase in Credit Risk (Stage 2):

As of the reporting date of the financial asset, in the event of a significant increase in credit risk since initial recognition, the financial asset is transferred to Stage 2. Impairment for credit risk is determined on the basis of the instrument's lifetime expected credit losses.

The Bank classifies financial assets as stage 2 by considering the following criterias:

- Loans with overdue days exceeding 30 days but not exceeding 90 days,
- Data received from the early warning system and the evaluation of the Bank in this case,
- In order to determine whether the default risk of the customer has increased significantly since the first definition of the loan, the Bank's management concludes that there is a significant increase in credit risk as a result of comparison with the risk of default in the loan,
- Loans whose reimbursement is totally collateralized and whose loans are below the net realizable value receivable amount.

Default (3rd Stage / Special Provision):

According to the internal procedures of the Bank, if the following conditions exist, the relevant financial asset is included in the default:

- Credits with a delay of 90 days from the date of the last installment (In this case, the customer is monitored as default on the 91st day),
- Restructured loans and classified as a performing loan and overdue more than 30 days during the one-year monitoring period (In this case, the customer is followed as default on the 31st day),
- Restructured loans and classified as performing loan and that have been structured at least once more during the one-year monitoring period.

Future Expectations:

As specified in the Bank's 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 since 2014 has been used, as there is no historical credit data available to create a model and no historical macroeconomic data is available. Many macroeconomic variables (Real GDP Growth, Unemployment Rate, CPI, USD-TL Exchange Rate, EUR-USD Parity, etc.) were used in creating the relevant models, and as a result of the analyses performed, the most meaningful "Unemployment Rate, CPI, and EUR-USD Parity" independent variables were selected as inputs for the model.

The bank examined forward-looking expectations for base and adverse scenarios and arrived at the final TO value using the weights it determined for each scenario. The base and adverse scenarios were each weighted at 50%. 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 in the creation of the scenarios. The bank periodically reviews its model and monitors its 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 TO parameter in the Expected Credit Loss calculation.

Behavioral Maturity Methodology:

In the Bank's 12-month expected loss provision (Stage 1) calculations, for products with a real maturity component, the expected credit loss is calculated for 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), lifetime expected credit losses are calculated for products with a maturity component. For products without actual maturity information, expected credit loss calculations are performed using maturity information based on expert opinion.

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Accounting Policies (Continued):

VII. Explanations On Offsetting Of Financial Instruments:

Financial instruments are offset when the Bank has a legally enforceable right to net off the recognized amounts, and there is an intention to settle on net basis or realize the asset and settle the liability simultaneously. There are no such offset of financial assets and liabilities.

IX. Explanations On Sale And Repurchase Agreements And Lending Of Securities:

Securities subject to repurchase agreement are classified as at “fair value through profit or loss”, “fair value through other comprehensive income” or “measured on amortised cost” according to the investment purposes of the Bank and measured according to the portfolio to which they belong. Funds obtained from the related agreements are accounted under “Borrowings from Money Markets” in liabilities and the difference between the sale and repurchase price is accrued over the life of the agreements using the internal rate of return method. Profit share expense on such transactions is recorded under “Profit Share Expense on Money Market Borrowings” in the income statement. The Bank has no securities lending transactions.

X. Explanations On Assets Held For Sale And Discontinued Operations And Liabilities Related To These Assets:

Assets held for sale (or disposal group) in accordance with TFRS 5 (“Assets Held for Sale and Discontinued Operations”) are measured at the lower of the carrying amount of assets and fair value less any cost to be incurred for disposal. In order to classify an asset as held for sale, the possibility of sale should be highly probable and the asset (or disposal group) should be available for immediate sale in its present condition. Highly saleable condition requires a plan designed by an appropriate level of management regarding the sale of the asset to be disposed of together with an active program for the determination of buyers as well as for the completion of the plan. Also the asset shall be actively marketed in conformity with its fair value. In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan.

A discontinued operation is a part of the Bank’s business which has been disposed of or classified as held-for-sale. The operating results of the discontinued operations are disclosed separately in the income statement.

The Bank has no discontinued operations.

XI. Explanations On Goodwill And Other Intangible Assets:

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

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

The Bank’s intangible assets consist of software and intangible rights. The costs of the intangible assets purchased before December 31, 2004 have been restated from the purchasing dates to December 31, 2004 the date the hyperinflationary period is considered to be ended. Intangible assets purchased after this date have been recorded at their historical costs. Intangible assets are amortised by the Bank over their estimated economic useful lives in equal amounts on a straight-line basis. Useful lives of the Bank’s software have been determined as 3 to 4 years and other intangible assets’ useful lives have been determined as 15 years.

If there is objective evidence of impairment, the asset’s recoverable amount is estimated in accordance with the TAS 36 “Turkish Accounting Standard for Impairment of Assets” and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is provided.

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Accounting Policies (Continued):

XII. Explanations On Tangible Assets:

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

There are no restrictions such as pledges, mortgages or any other restriction on tangible assets. There are no changes in the accounting estimates which are expected to have an impact in the current or subsequent periods.

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

The annual rates used are as follows:

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

The depreciation of an asset held for a period less than a full financial year is calculated as a proportion of the full year depreciation charge from the date of acquisition to the financial year-end.

Gain or loss resulting from disposals of the tangible assets is calculated as the difference between the net proceeds from the sale and the net book value of the related asset.

The repair and maintenance costs of the tangible assets are capitalized, if the expenditure increases the economic life of the asset, other repair and maintenance costs are expensed.

XIII. Explanation On Leasing Transactions:

The Bank applies the TFRS 16 leases standard.

The Bank recognizes the right of use and the rent obligation on the financial statements at the effective date of the lease. The right of use is measured initially at cost value and subsequently measured at cost less accumulated depreciation and accumulated impairment losses and adjusted for the re-measurement of the lease obligation. TAS 36 Impairment of Assets is applied in order to determine whether the real estates that are entitled to use have been impaired and to recognize the impairment loss.

With the TFRS 16 Leases Standard effective from January 1, 2019, the difference between operating leases and financial leases is eliminated and leases are presented as assets by the lessees under Tangible Assets and as liabilities under Liabilities from Leasing Transactions.

TFRS 16 introduces a single leasing accounting model for lessees. As a result, the Bank, as a lessee, has acquired the lease rights representing the lease rights representing the right to use the underlying asset and the lease payments to the financial statements. Accounting for the lessor is similar to the previous accounting policies.

The Bank when valuing its leasing obligations, discounted its leasing payments using an alternative borrowing rate. The weighted-average rate applied is 35,31% for leasing agreements denominated in Turkish liras.

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Accounting Policies (Continued)

XIII. Explanation On Leasing Transactions (Continued):

Existence of right to use:

- The right to use asset is first recognized by cost method and includes:
- The initial measurement amount of the lease obligation,
- The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;
- All initial direct costs incurred by the Bank.

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

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

The Bank applies depreciation provisions in TAS 16 Property, Plant and Equipment while depreciating the right to use assets.

The lease obligations:

At the effective date of the lease, the the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the lease's implied profit share rate, if that rate is easily determined. If this ratio cannot be easily calculated, the Bank employs its alternative borrowing profit share rates.

The lease payments included in the measurement of the lease liability consist of the payments to be made for the right of use during the lease term of the underlying asset and the unpaid payments at the effective date of the lease. Umut

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

- Increase the book value to reflect the interest on the lease obligation
- Reduces the book value to reflect the lease payments made and
- The book value is measured to reflect reassessments and restructuring, or reflect to fixed lease payments as of revised nature.

Transactions as the lessor

The profit share related to the lease liability 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 lease liability.

Transactions as a lessor;

The bank acts as the lessor (lessor) in financial leasing transactions as a participation bank. The bank shows the assets subject to financial leasing as a receivable equal to the net leasing investment amount on the balance sheet. Financial income is reflected in the financial statements in a way that provides a fixed periodic return on the net investment.

The KGK published the TFRS 16 “Leasing Transactions” standard in April 2018. The new standard eliminates the distinction between operating leases and financial leases, requiring companies in the position of 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 IFRS 16 and IAS 17 and is effective for annual reporting periods beginning on or after January 1, 2019.

Lessees have the option to exempt short-term leases (leases with a term of 12 months or less) or leases of low-value assets (e.g., personal computers, certain office equipment, etc.) from this standard. At the commencement date of the lease, the lessee measures the lease liability at the present value of the lease payments not yet due at that date (lease liability) and recognizes the related right-of-use asset in its books at the same date, amortizing it over the lease term. Lease payments are discounted using the implicit profit rate in the lease if this rate can be readily determined. If this rate cannot be readily determined, the lessee uses its alternative borrowing rate. The lessee must record the profit expense on the lease liability and the depreciation expense on the right-of-use asset separately.

The lessee may need 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.

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Accounting Policies (Continued):

XIV. 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” (“TMS 37”). Provisions are recognized when, as of the balance sheet date, 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.

For contingent liabilities arising as a result of events in previous periods, a provision is recognized if the likelihood of their occurrence is high and their amount can be reliably estimated.

Obligations arising from past events that are not wholly within the Bank's control, whose existence can be confirmed only by the occurrence or non-occurrence of one or more uncertain future events, or obligations arising from past events for which it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or for which the amount of the obligation cannot be measured with sufficient reliability, are considered “contingent” and disclosed in the notes.

Pursuant to the eighth paragraph of Article 6 of the “Regulation on the Procedures and Principles Regarding the Acceptance, Withdrawal, and Statute of Limitations of Deposits, Participation Funds, Deposits, Participation Funds, Trusts, and Receivables,” In accordance with the eighth paragraph of Article 6 of the “Regulation on the Procedures and Principles Regarding the Acceptance, Withdrawal, and Expiration of Deposits, Participation Funds, Deposits, and Receivables,” the Bank may allocate a profit equalization reserve to ensure the stable distribution of profit shares to participation account holders on a periodic basis. This reserve is allocated from the profit shares accruing 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 Bank's equity.

The profit equalization reserve is tracked in the financial statements under liabilities in the “Other Provisions” account, and the amounts allocated to this reserve are accounted for in the income statement under other provision expenses. In the event of the dissolution 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.

XV. Explanations On Liabilities Regarding Employee Rights:

The bank fulfills its obligations for severance pay and leave rights under "TAS 19 - Provided to Employees Benefits" and in the balance sheet "Provision for Employee Benefits" account.

According to Türkiye's current labor laws, the Bank may resign and resign as specified in the Labor Law by making a certain lump sum payment to employees who are dismissed for reasons other than liable behavior. Provision for severance pay, which is a probable liability under this law, is calculated over its present value using certain actuarial estimates and is reflected in the financial statements as actuarial losses and gains, in accordance with "TAS 19 - Employee Benefits" accounted for under equity.

The leave fee obligation means that all personnel are legally entitled to leave each year in excess of the cumulative total of unused vacation days found by subtracting the is calculated.

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Accounting Policies (Continued):

XV. Explanations On Liabilities Regarding Employee Rights (Continued):

Liability Of T.C. Ziraat Bankası And T.Halk Bankası Members Pension And Relief Fund (TZHEMSAN):

Some of the Bank's personnel are the members of T.C. Ziraat Bankası and T. Halk Bankası A.Ş. Employees' Pension Fund ("Fund") which was established by 20th provisional article of Social Security Law Act numbered 506. In accordance with 23rd provisional clause of the Banking Law numbered 5411, the pension fund established within Social Security Law is expected to be transferred to the Social Security Institution by three years following the declaration of the Banking Law numbered 5411. Procedures and principles of the transfer are determined by the decision of Council of Ministers numbered 2006/11345 dated November 30, 2006. However, the 1st paragraph of the 1st article of the 23rd provisional clause of Banking Law numbered 5411 allowing pension funds to be transferred to Social Security Institution ("SSI") is annulled following the resolution of Constitutional Court declared in the Official Gazette dated 31 March 2007 numbered 26479 E.2005/139, K.2007/13 and K.2007/33

As of August 16, 2002, employees who started working at T.C. Ziraat Bankası A.Ş. and Türkiye Halk Bankası A.Ş. were registered as members of the Fund. Employees of Ziraat Katılım Bankası A.Ş. have been fund members since February 1, 2016 and employees of Türkiye Emlak Katılım Bankası A.Ş. have been fund members since April 1, 2022, following amendments to the foundation charter, allowing them to benefit from fund services. Since Türkiye Halk Bankası A.Ş. established its own fund in 2004, employees hired after this date have been registered in its own fund.

As of February 15, 2024, Ziraat Katılım Bankası A.Ş. and Türkiye Emlak Katılım Bankası A.Ş. have also joined the Türkiye Cumhuriyeti Ziraat Bankası ve Türkiye Halk Bankası Mensupları Emekli ve Yardım Sandığı Vakfı (TZHEMSAN) (Turkey Agricultural Bank and Turkey Halk Bank Employees Retirement and Assistance Fund Foundation), whose founders include Türkiye Cumhuriyeti Ziraat Bankası A.Ş. and Türkiye Halk Bankası A.Ş. Bank employees constitute 7% of the Fund's active members.

Immediately after the publication of the Constitutional Court's reasoned decision on the annulment, the Grand National Assembly of Turkey ("TBMM") began working on new legal regulations providing for the transfer of bank fund participants to the SGK, and on April 17, 2008, the relevant articles of Law No. 5754 on Social Security (the "New Law") was adopted by the TBMM General Assembly and entered into force upon its publication in the Official Gazette dated May 8, 2008 and numbered 26870. The New Law stipulates that the participants of the Bank funds and those receiving monthly payments or income, as well as their beneficiaries, shall be transferred to the SGK and included within the scope of this Law within three years from the date of publication of the relevant article, without any further action required. It also stipulates 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 deed 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.

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, stock exchanges, or their associations, and the beneficiaries of these funds, as well as those receiving monthly payments or income, and their beneficiaries, have been extended by two years.

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Accounting Policies (Continued):

XV. Explanations On Liabilities Regarding Employee Rights (Continued):

Liability Of T.C. Ziraat Bankası And T.Halk Bankası Members Pension And Relief Fund (TZHEMSAN) (Continued):

On the other hand, Law No. 6283 on Amendments to the Social Insurance and General Health Insurance Law, published in the Official Gazette dated March 8, 2012, and numbered 28227 amended the phrase “two years” to “four years” in the second sentence of the first paragraph of the 20th transitional article of Law No. 5510. 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, amended the first paragraph of the temporary Article 20 of Law No. 5510 concerning the transfer of Bank and Insurance Funds to the SGK as follows: "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 they form, 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 the first paragraph of Article 4(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 Council of Ministers' decision dated February 24, 2014, May 2015 has been determined as the transfer period.

As a result of the latest amendment made to the first paragraph of the transitional 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, and numbered 29335; the Council of Ministers was authorized to determine the transfer date, while the President was authorized to determine the transfer date in the Official Gazette No. 30473 dated July 9, 2018.

According to the technical balance sheet reports prepared within the framework of the New Law and using the specified technical rate of 9.80%, it has been reported that there is 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.

In accordance with the new law, the Bank had an actuarial valuation performed by an actuary registered with the actuarial registry for the aforementioned fund as of December 31, 2025. The actuarial assumptions used in the aforementioned actuarial report are provided in Note II.6. The financial statements for the period in question include a provision equal to the actual and technical deficit amount 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.

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Accounting Policies (Continued):

XVI. 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 entities resident in Turkey. Dividend payments made to individuals and entities 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 reintroduced by Article 2 of Law No. 7566, published in the Official Gazette dated December 19, 2025, No. 33112. Corporations 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 same day. Provisional tax paid during the year is attributable to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is any remaining provisional tax amount 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 the capital as stipulated in the Corporate Tax Law or kept in a special fund account in the liabilities for a period of 5 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.

According to Turkish tax legislation, financial losses shown on the return can 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 Turkey.

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 necessary conditions 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, TUK financial statements for the 2021 and 2022 accounting periods, as well as the 2023 accounting period interim tax periods, have not been 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 amendment made 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.

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Accounting Policies (Continued):

XVI. Explanations On Taxation: (Continued):

Current tax: (Continued):

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

The provisions of Article 298(C) and Provisional Article 32 of the Tax Procedure Law, as well as General Circular No. 537 of the Tax Procedure Law, provide taxpayers with the option of revaluation. However, pursuant to Article 298(A) of the Tax Procedure Law and Provisional Article 33, revaluation cannot be performed under paragraph (C) of the same article during periods when inflation adjustment is mandatory. Therefore, the revaluation opportunity that became possible due to the absence of inflation adjustment for 2025 has been utilized in the current period.

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

Turkey began adopting the OECD's Global Minimum Corporate Tax (Column 2) regulations with a Bill submitted to the Grand National Assembly of Turkey 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 compatible with the said regulations. According to the law, two separate declarations must be made: a Local Minimum Corporate Tax declaration and a Global Minimum Corporate Tax declaration. The local and global minimum corporate tax rates are 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, 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 assessed 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 Bank's financial position or performance.

In addition, 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 regarding 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 applying 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 General Communiqué on Corporate Tax No. 23, dated September 28, 2024, and numbered 32676, was published in the Official Gazette regarding this matter.

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Accounting Policies (Continued):

XVI. Explanations On Taxation: (Continued):

Deferred tax:

Deferred tax assets or liabilities, according to principles of “ Turkish Accounting Standards on Income Taxes” (“TAS 12”), are calculated as measuring the affect of the temporary difference that accours between the amount of assets and liabilities figured in financial tables and the amount calculated according to tax legislation, by considering tax rate for releated period.

Deferred tax is been figured in financial tables by netting assets and liabilities. While deferred tax liability can be calculated for all taxable temporary difference, deferred tax assets only can be calculated on the condition that if high possiibilty exists to take profit from difference occurs from deferred tax assets arises from reducable temporary differences to be profitable on taxes.

Deferred tax is calculated based on the tax rates that are valid or almost certain to come into force in the period when assets are created or liabilities are fulfilled and are recorded as expense or income in the statement of profit or loss. However, deferred tax is recognized directly in equity accounts if it relates to assets directly attributable to equity in the same or a different period. While preparing the financial statements dated December 31, 2024, the Bank used a 30% tax rate for temporary differences expected to be realized or closed.

Transfer pricing:

Transfer pricing is regulated through the article 13 of Corporate Tax Law titled “Disguised Profit Distribution by way of Transfer Pricing”. Detailed information for the practice regarding the subject is found in the “General Communiqué on Disguised Profit Distribution by way of Transfer Pricing”.

According to the related regulation, in the case of making purchase or sales of goods or services with related persons/corporations at a price that is determined against “the arm’s length principle”, the gain is considered to be distributed implicitly through transfer pricing and such distribution of gains is not deductible in calculation of corporate tax.

XVII. Additional Explanations On Borrowings:

The Bank generates funds from debt certificates issued by the asset leasing company and these funds have been presented under “Funds Borrowed”. Borrowings, except for funds collected, are recognized at amortized cost using the effective internal rate of return method in the following periods after the initial recognition.

XVIII. Explanations On Issued Share Certificates:

None.

XIX. Explanations On Acceptances And Avalued Drafts:

The Bank aval and acceptances are carried out simultaneously with customers' payments and are shown in off-balance sheet obligations as possible debts and commitments.

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Accounting Policies (Continued):

XX. Explanations On Government Grants:

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

XXI. Explanations On Segment Reporting:

Business segment is a component of the Bank that engages in business activities from which the Bank may earn revenues and incur expenses, whose operating results are regularly reviewed by the Bank's chief operating decision makers to make decisions about resources to be allocated to the segment and assess its performance, which and for discrete financial available.

Segment reporting is disclosed in Section Four, Note IX.

XXII. Explanations Regarding Subsidiaries, Affiliates And Jointly Controlled Partnerships:

Subsidiaries and affiliates denominated in Turkish currency are accounted for at cost in accordance with the "Turkish Accounting Standard for Individual Financial Statements" ("TAS 27") and are reflected in the unconsolidated financial statements after deducting the provision for impairment, if any.

XXIII. Explanations On Other Issues:

Statements 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 manner that would result in unilateral outcomes in favor of the Bank. Transactions conducted within the scope of the pools are carried out 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 income earned 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 allocated 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 realization; 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 sharing ratios. Provisions related to problematic assets within the pool are reflected in the pools only when the assets are actually written off. If provisions reflected in the pools in previous periods 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 in the fund.

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SECTION FOUR

Information On Financial Structure And Risk Management

I. Explanations On Capital Adequacy Standard Ratio:

Equity amount and capital adequacy standard ratio are calculated within the framework of the "Regulation on Equity of Banks" and the "Regulation on Measurement and Evaluation of Capital Adequacy of Banks". The Bank's current period equity amount calculated as of December 31, 2025 is TL 40.162.211 and the capital adequacy standard ratio is 19,79%. The equity amount for December 31, 2024 is TL 22.700.436 and the capital adequacy standard rate is 23,33%. The Bank's capital adequacy standard ratio is above the minimum ratio determined by the relevant legislation.

a) Information about total capital items:

	Current Period 31 December 2025	Prior Period 31 December 2024
COMMON EQUITY TIER 1 CAPITAL		
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	17.287.795	8.563.975
Gains recognized in equity as per TAS	10.016	10.016
Profit	13.853.218	8.700.731
Current Period Profit	13.853.218	8.700.731
Prior Period Profit	-	-
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period		-
Common Equity Tier 1 Capital Before Deductions	32.177.944	18.301.637
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1 st 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 (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)		
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	355.527	543.412
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	2.294.666	2.740.639
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier 1 Capital	3.169.921	3.659.877
Total Common Equity Tier 1 Capital	29.008.023	14.641.760

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Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

a) Information about total capital items (Continued):

	Current Period 31 December 2025	Prior Period 31 December 2024
ADDITIONAL TIER 1 CAPITAL		
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)	-	-
Additional Tier I Capital before Deductions	10.383.500	7.652.085
Deductions from Additional Tier I Capital		
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components		
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	10.383.500	7.652.085
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	39.391.523	22.293.845
TIER 2 CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	776.832	408.818
Contribution Capital Before Discounts	776.832	408.818
Deductions From Tier II Capital		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	776.832	408.818
Total Capital (The sum of Tier I Capital and Tier II Capital)	40.168.355	22.702.663
Deductions from Capital		
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movable and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	6.144	2.227
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components		
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

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Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

a) Information about total capital items (Continued):

	Current Period 31 December 2025	Prior Period 31 December 2024
SHAREHOLDER'S EQUITY		
Total Capital (The sum of Tier I Capital and Tier II Capital and After The Deductions from Total Capital)	40.162.211	22.700.436
Total Risk Weighted Amounts	202.988.415	97.316.977
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	14,29	15,05
Tier I Capital Adequacy Ratio (%)	19,41	22,91
Capital Adequacy Ratio (%)	19,79	23,33
BUFFERS		
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 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets(%)	9,79	10,55
Amounts Lower Than Excesses as per Deduction Rules		
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	3.130.269	1.738.240
Limits Related To Provisions Considered In Tier II Calculation		
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	-	-
Debt Instruments Subjected To Article 4 (To Be Implemented Between January 1, 2018 And January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

“In accordance with the BRSA's Decision dated 12.12.2023 and numbered 10747; In accordance with the Regulation on Measurement and Evaluation of Capital Adequacy of Banks, published in the Official Gazette dated 23.10.2015 and numbered 29511, specified in the Board Decision dated 31.01.2023 and numbered 10496, in the calculation of the amount subject to credit risk; The practice of using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye (Central Bank) dated 30.12.2022 when calculating the valued amounts and relevant special provision amounts of items other than items in foreign currency, as of 01.01.2024, until a Board Decision to the contrary is taken. It has been decided to continue to be implemented by using the Central Bank foreign exchange buying rate of 26.06.2023.

In addition, according to the BRSA's Decision dated April 16, 2020 and numbered 8999; Turkish Republic Center of Banks Measuring the Capital Adequacy of Banks for their receivables from their management and issued in FX, and Amount subject to credit risk in accordance with Standard Approach within the scope of Regulation on Evaluation It is possible to apply 0% risk weight in the calculation.

As of December 31, 2024, the Bank had taken advantage of these opportunities in its Capital Adequacy calculations. Board decisions have a **5,34%** impact on the standard capital adequacy ratio.

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

Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

b) Information on debt instruments to be included in the equity calculation:

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
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
Special Consideration in the Calculation of Equity	
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)	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 to be repaid, in full or in part, no earlier than 5 years after the date the loan is disbursed.
Subsequent Call Dates	
Profit Share/Dividends	
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
Convertible or Non-convertible	
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	-
Write-Down Feature	
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

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

Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

b) Information on debt instruments to be included in the equity calculation (Continued):

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
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
Special Consideration in the Calculation of Equity	
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	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	
Profit Share/Dividends	
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
Convertible Or Non-Convertible	
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	-
Write-Down Feature	
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

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Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

b) Information on debt instruments to be included in the equity calculation (Continued):

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
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
Special Consideration in the Calculation of Equity	
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	-
Profit Share/Dividends	
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
Convertible Or Non-Convertible	
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	-
Write-Down Feature	
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

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Information On Financial Structure And Risk Management (Continued):

I. Explanations On Capital Adequacy Standard Ratio (Continued):

c. Explanations on reconciliation of equity items and balance sheet amounts:

The difference between Total Capital and Equity in the unconsolidated balance sheet mainly arises from Stage 1 and Stage 2 expected credit losses, debt instruments, and share issue premiums deemed suitable by the BRSA. In the calculation of Total Capital, Stage 1 and Stage 2 expected credit losses up to 1,25% of the credit risk is taken into consideration as Tier II Capital. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under tangible assets in the balance sheet, intangible assets and related deferred tax liabilities, net book value of immovables that are acquired against overdue receivables and retained more than five years, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

d. Disclosures necessary to reconcile the information on equity items with the amounts in the balance sheet:

	Current Period	Prior Period
Balance sheet equity value	31.958.683	18.184.862
Operating lease development costs	(222.177)	(118.914)
Goodwill or other intangible assets and related deferred tax liabilities	(355.527)	(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	(2.300.810)	(2.742.866)

Amount taken into account in the calculation of regulatory capital **40.162.211** **22.700.436**

(*) 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 fair value difference tracked in equity accounts does not include the expected loss provisions of TL 32,205 for financial assets reflected in other comprehensive income. The aforementioned amount is classified under the "balance sheet equity value" line. (December 31, 2024: TL 36,247)

II. Explanations On Credit Risk:

Credit risk is defined as the potential loss the Bank may face due to the credit customer's partial or complete failure to fulfill their obligations under the agreed terms in a timely manner.

Credit allocation authority essentially lies with the Board of Directors, and this authority can be delegated to subcommittees in accordance with the Banking Law. The Board determines credit policies and macro-level credit limits, establishes policies regarding credit approval, authorization, and other administrative principles, monitors compliance with policies, concentrations, and limits and takes necessary measures. It also ensures an appropriate environment for the effective and sound functioning of the credit function. Adequate personnel and software are provided, and roles, authorities, and limits are clearly defined, with necessary controls in place. Credit risk is periodically measured, analyzed, and reported.

Preparations are made to use scoring and rating models that produce rating scores and probability of default in order to measure the credit risk of customers according to their segments. The ratings produced are used in making decisions about working with the customer and determining working conditions. Credit limit allocations are made separately for the customer or credit group, based on financial analysis and intelligence reports, rating grades given to the customer and segment. Allocated limits are reviewed at the periods specified in commercial and individual credit policies, and the customer's intelligence and rating report is renewed. Care is taken to ensure balanced sectoral distribution of loans and to ensure that TL resources are used in TL and foreign currency resources are used in FX, without causing any exchange rate mismatch. Credit limitations specified in the Banking Law and relevant legislation are complied with. Although the creditworthiness of the customer is essential, care is taken to provide collateral to reduce risk. Maximum care is taken to ensure that the maturity and currency of the loan and the collateral are compatible and that an independent valuation is carried out. The guarantees received are periodically evaluated and insured.

Provisions are made for defaulted loan receivables in accordance with TFRS 9 "Regulation on Procedures and Principles for Determining the Qualifications of Loans and Other Receivables by Banks and Provisions to be Set Aside for These".

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

The total amount of risks exposed after offsetting transactions, without considering the effects of credit risk mitigation, along with the average amount of risks segregated by different risk classes and types for the relevant period:

Risk Categories	Current Period Risk Amount	Average Risk Amount
1 Receivables from central governments or central banks	105.128.566	87.628.857
2 Receivables from regional or local governments	62.472	87.837
3 Receivables from administrative units and non-commercial enterprises	30.236.928	16.624.647
4 Receivables from multilateral development banks	-	-
5 Receivables from international organizations	-	-
6 Receivables from banks and brokerage houses	22.153.040	17.097.888
7 Receivables from corporates	95.857.809	78.118.504
8 Retail receivables	14.024.380	8.959.115
9 Receivables secured by mortgages on property	5.211.769	4.059.731
10 Past due receivables	859.025	466.630
11 Receivables defined in high risk category by BRSA	4.327.256	3.703.032
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 security investments	-	-
17 Other Receivables	14.328.076	11.569.897
Total(*)	292.189.321	228.316.138

(*) 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 Receivables from central governments or central banks	72.245.080	79.800.615
2 Receivables from regional or local governments	115.883	43.958
3 Receivables from administrative units and non-commercial enterprises	6.245	366.752
4 Receivables from multilateral development banks	-	-
5 Receivables from international organizations	-	-
6 Receivables from banks and brokerage houses	17.323.427	13.962.307
7 Receivables from corporates	54.190.881	38.919.157
8 Retail receivables	7.482.438	8.292.389
9 Receivables secured by mortgages on property	4.350.332	3.036.264
10 Past due receivables	162.941	95.990
11 Receivables defined in high risk category by BRSA	6.956.606	14.363.260
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 security investments	-	-
17 Other Receivables	8.137.778	6.992.228
Total(*)	170.971.611	165.872.921

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

The Bank considers that long-term commitments are exposed to more credit risk than short-term commitments, and matters such as defining risk limits and obtaining collateral for long-term risks are addressed more extensively as compared to short-term risks. The Bank has credit lines in different countries within the scope of its banking activity and due inquiries (economic, cyclical, etc.) are carried out during the allocation and revision of such credit lines.

For the banks where correspondent activity and international commodity transactions are intended to be carried out, credit limits are allocated by the related credit committees taking into account the size of the correspondent bank and the size of Bank itself and concentration of risk is avoided. The Bank does not carry any serious risk in this respect.

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

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	
Current Period																		
1 Domestic	105.128.566	62.472	30.236.928	-	-	14.074.744	93.777.938	13.988.707	5.145.220	859.025	-	-	-	-	-	-	12.752.976	276.026.576
2 EU Countries	-	-	-	-	-	503.711	100.819	198	-	-	-	-	-	-	-	-	-	604.728
3 OECD Countries (**)	-	-	-	-	-	2.103.654	-	207	-	-	-	-	-	-	-	-	-	2.103.861
4 Off-shore Banking Regions	-	-	-	-	-	3.456	1.952.000	29.343	66.548	-	-	-	-	-	-	-	-	2.051.347
5 USA, Canada	-	-	-	-	-	855.738	-	-	-	-	-	-	-	-	-	-	-	855.738
6 Other Countries	-	-	-	-	-	4.611.737	27.052	5.925	-	-	4.327.256	-	-	-	-	-	-	8.971.970
7 Associates, Subsidiaries and Jointly Controlled Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.575.100	1.575.100
8 Unallocated Assets/Liabilities (***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Total	105.128.566	62.472	30.236.928	-	-	22.153.040	95.857.809	14.024.380	5.211.768	859.025	4.327.256	-	-	-	-	-	14.328.076	292.189.320
Prior Period																		
1 Domestic	72.245.080	115.883	6.245	-	-	10.025.653	52.404.974	7.467.020	4.307.626	162.941	426.457	-	-	-	-	-	8.102.300	155.264.179
2 EU Countries	-	-	-	-	-	329.104	-	283	-	-	-	-	-	-	-	-	-	329.387
3 OECD Countries (**)	-	-	-	-	-	2.278.493	-	207	-	-	-	-	-	-	-	-	35.378	2.314.078
4 Off-shore Banking Regions	-	-	-	-	-	183	1.723.417	10.254	42.706	-	-	-	-	-	-	-	-	1.776.560
5 USA, Canada	-	-	-	-	-	230.554	-	-	-	-	-	-	-	-	-	-	-	230.554
6 Other Countries	-	-	-	-	-	4.459.440	62.490	4.674	-	-	6.530.149	-	-	-	-	-	-	11.056.753
7 Associates, Subsidiaries and Jointly Controlled Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100	100
8 Unallocated Assets/Liabilities (***)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Total	72.245.080	115.883	6.245	-	-	17.323.427	54.190.881	7.482.438	4.350.332	162.941	6.956.606	-	-	-	-	-	8.137.778	170.971.611

(*) 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
- 2 Conditional and unconditional receivables from regional or local governments
- 3 Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
- 4 Conditional and unconditional claims from multilateral development banks
- 5 Contingent and unconditional receivables from international organizations
- 6 Conditional and unconditional receivables from banks and brokerage houses
- 7 Conditional and unconditional receivables from corporates
- 8 Conditional and unconditional receivables from retail portfolios
- 9 Receivables secured by real estate mortgages

- 10 Past due receivables
- 11 Receivables defined under high risk category by BRSA
- 12 Mortgage-backed securities
- 13 Securitization positions
- 14 Short-term receivables and short-term corporate receivables from banks and brokerage houses
- 15 Investments that qualify as a collective investment institution
- 16 Equity share investments
- 17 Other receivables

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

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 (Continued):

Profile on significant risks in significant regions (Continued):

Current Period	Risk Categories*																	TL	FC	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
1 Agriculture	-	-	-	-	-	-	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
2 Manufacturing	-	-	-	-	-	-	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
3 Construction	-	-	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
4 Services	99.325.545	-	106	-	22.139.771	-	44.239.746	5.313.302	2.162.484	216.676	-	-	-	-	-	-	3.265.033	58.339.770	122.650.149	180.989.919
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	-	-	-	-	-	-	-	1.239.470	22.362.941	106.602.030	128.964.971
4.5 Real estate and renting services	-	-	-	-	-	-	14.175.283	718.958	231.209	22.367	-	-	-	-	-	-	2.021.610	11.767.763	5.401.664	17.169.427
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
5 Other	5.803.021	62.472	40.561	-	-	13.269	4.943.080	2.543.640	1.470.646	7.600	-	-	-	-	-	-	11.036.580	22.356.374	3.564.494	25.920.868
6 Total	105.128.566	62.472	30.236.928	-	-	22.153.040	95.857.809	14.024.380	5.211.769	859.025	-	-	-	-	-	-	14.328.076	141.379.371	150.809.949	292.189.320

(*) 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 UNCONSOLIDATED FINANCIAL STATEMENTS AS OF DECEMBER 31, 2025
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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

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 (Continued):

Profile on significant risks in significant regions (Continued):

Prior Period	Risk Categories*																	TL	FC	Total
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17			
1 Agriculture	-	-	-	-	-	-	308.537	36.223	6.193	188	17.721	-	-	-	-	-	61	351.344	17.579	368.923
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
2 Manufacturing	-	-	-	-	-	-	20.018.398	1.773.666	570.324	44.180	149.546	-	-	-	-	-	16.612	11.286.703	11.286.023	22.572.726
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
3 Construction	-	-	-	-	-	-	7.477.279	1.166.575	1.332.519	44.436	47.379	-	-	-	-	-	2.308	8.715.207	1.355.289	10.070.496
4 Services	67.255.316	-	147	-	17.323.427	24.001.800	2.606.402	1.558.175	71.121	6.741.960	-	-	-	-	-	-	3.669.806	43.886.556	79.341.598	123.228.154
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	-	-	-	-	-	-	1.602.349	23.183.489	71.540.642	94.724.131
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
5 Other	4.989.765	115.883	6.098	-	-	2.384.867	1.899.572	883.121	3.016	-	-	-	-	-	-	-	4.448.991	11.889.431	2.841.882	14.731.313
6 Total	72.245.081	115.883	6.245	-	-	17.323.427	54.190.881	7.482.438	4.350.332	162.941	6.956.606	-	-	-	-	-	8.137.778	76.129.241	94.842.371	170.971.612

(*) 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 Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

Distribution of risks with term structure according to 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	69.439.255
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	-	-	-	-	-	14.328.076
Total	45.417.919	15.243.624	25.469.283	27.051.707	95.082.316	83.941.042

Risk Categories – Prior Period	Time to Maturity					Undistributable
	1 month	1–3 months	3–6 month	6–12 month	1 year and over	
1 Conditional and unconditional receivables from central governments or central banks	-	-	4.265.896	2.367.930	22.436.096	43.175.158
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	-	-	-	-	-	8.137.778
Total	28.914.168	7.724.166	12.491.360	18.179.069	38.372.742	65.290.106

Explanations for risk classes specified in Article 6 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks:

For the entire risk class of receivables from central governments or central banks, the ratings given by the international credit rating agency Islamic International Rating Agency (IIRA) are taken into account. Türkiye's long-term foreign currency credit rating (BBB-), T.R. Foreign currency securities issued by the Treasury and Turkish Republic. It is also used for other foreign currency risks associated with the Central Government. According to capital adequacy regulations, in determining the risk weights of risk classes of receivables from banks and intermediary institutions, the ratings given by rating agencies authorized by the Board or directly recognized for receivables whose counterparties are located abroad are used. Receivables whose counterparty is located within the country are considered unrated and included in the capital adequacy calculation. The "Credit Quality Levels" corresponding to the ratings given by the rating institutions authorized by the Board or directly recognized are given in the table below.

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

Explanations for risk classes specified in Article 6 of the Regulation on Measurement and Assessment of Capital Adequacy of Banks (Continued):

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

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

Risk amounts according to risk weights:

Risk Weights– Current Period	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%	Deductions from Shareholders' Equity
1 Amount before credit risk mitigation	107.028.226	-	23.444.569	1.210.742	3.875.209	14.024.422	138.278.896	4.327.256	-	-	3.499.852
2 Amount after credit risk mitigation	107.792.155	-	23.929.460	1.210.742	4.328.015	13.513.034	137.088.659	4.327.256	-	-	3.499.852
Risk Weights– Prior Period	0%	10%	20%	35%	50%	75%	100%	150%	200%	250%	Deductions from Shareholders' Equity
1 Amount before credit risk mitigation	74.445.157	-	18.523.515	1.273.854	4.685.721	7.482.459	57.604.299	6.530.149	-	426.457	1.274.221
2 Amount after credit risk mitigation	75.134.412	-	19.118.784	1.273.854	5.138.034	7.237.599	56.112.323	6.530.149	-	426.457	1.274.221

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 lifetime expected loss provisions for loans classified as Stage 2, based on the risk assessments made within the scope of TFRS 9. A lifetime expected loss provision has been set aside for loans that are classified as Stage 3 and determined to be impaired.

As of December 31, 2025, loans that did not have a significant increase in credit risk when they were first included in the financial statements or later were classified as Stage 1 and a 12-month expected loss provision was allocated for these loans.

Current Period	Important Sectors/Counterparties	Loans (*)			Provisions
		Significant increase in credit risk (Stage 2)	Non-performing (Stage 3)	Expected Loss Provisions (TFRS 9)	
1	Agriculture	-	42.571	21.423	
1.1	Farming and stockbreeding	-	42.571	21.423	
1.2	Forestry	-	-	-	
1.3	Fishery	-	-	-	
2	Manufacturing	258.954	1.388.424	863.929	
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	
3	Construction	831.983	1.281.894	854.841	
4	Services	1.878.216	1.148.813	2.081.939	
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	
5	Other	585.367	76.873	33.932	
Total		3.554.520	3.938.755	3.856.063	

(*) The breakdown of cash loans is given.

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Information On Financial Structure And Risk Management (Continued):

II. Explanations On Credit Risk (Continued):

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:

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)		
1	Agriculture	27.259	637	758	
1.1	Farming and stockbreeding	27.259	637	758	
1.2	Forestry	-	-	-	
1.3	Fishery	-	-	-	
2	Manufacturing	328.495	345.810	232.820	
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	
3	Construction	254.514	234.177	152.851	
4	Services	236.568	461.661	276.291	
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	-	-	-	
5	Other	41.678	24.565	9.711	
Total		888.514	1.066.850	672.431	

(*) 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
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	3.868.793		112.849.541
United Arab Emirates	17.699	-		17.699
Marshall Islands	884.467	-		884.467
Other Countries	1.581.958	-		1.581.958

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Information On Financial Structure And Risk Management (Continued):

III. Explanations On Currency Risk:

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

- a) The Bank is exposed to currency risks as a market risk and pay attention to keep at a minimum level by avoiding keeping any positions. The Bank calculates the Value at Risk for the foreign currency position on a daily basis. All foreign currency assets, liabilities and foreign currency forward transactions are taken into consideration while capital requirement to be employed for foreign currency risk is calculated. Standard Method used in legal reporting and value at market risk is calculated on a monthly basis.
- b) The Bank does not have any derivative financial instruments held for hedging purposes.
- c) TL resources are used in TL and foreign currency resources are used in related currencies without causing any currency inconsistency in the use of loans. Due to uncertainty and volatility that may arise in the markets, foreign currency position limit that can be formed for strategic purposes is limited and monitored.
- d) Foreign exchange buying rates of the last five working days before the balance sheet date as publicly announced by the Bank are as follows:

	USD	EUR
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 29, 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 simple arithmetical average of the major foreign exchange buying rates of the Bank for the thirty days before the balance sheet date is full TL 42,6357 for 1 USD (December 2024: full TL 34,9290), full TL 49,9179 for 1 Euro (December 2024: full TL 36,5819).

The Bank is mainly exposed to USD and Euro currency risks.

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Information On Financial Structure And Risk Management (Continued):

III. Explanations On Currency Risk (Continued):

Information on the Bank's Currency Risk:

	EURO	USD	Other FC	Total
Current Period				
Assets				
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 receivable(**)	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
Total Assets	96.313.928	83.878.288	23.662.633	203.854.849
Liabilities				
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
Total Liabilities	96.185.472	84.809.979	24.436.639	205.432.090
Net Balance Sheet Position	128.456	(931.691)	(774.006)	(1.577.241)
Net Off-Balance Sheet Position				
Derivative financial instruments assets	-	2.327.882	1.288.674	3.616.556
Derivative financial instruments liabilities	-	1.608.033	-	1.608.033
Non-cash loans (**)	7.073.464	11.317.653	430.955	18.822.072
Prior Period				
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
Net Balance Sheet Position	3.996.426	(5.623.302)	3.584.718	1.957.842
Net Off-Balance Sheet Position				
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 TL 22,428 set aside for cash equivalents and the Central Bank and the TL 22,963 set aside for banks have not been included in the expected loss provision currency risk calculation.

(**) The TL 889,000 set aside for loans and financial lease receivables has not been included in the expected loss provision currency risk calculation.

Explanations regarding stock position risk arising from banking accounts:

None (December 31, 2024: None).

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Information On Financial Structure And Risk Management (Continued):

IV. Explanations On Liquidity Risk:

Liquidity Risk is managed by Asset and Liability Committee (“ALCO”) in line with risk management policies and risk appetite approved by the Board of Directors in order to take the necessary measures in a timely and correct manner against possible liquidity shortages that may result from market conditions and balance sheet structure of the Bank.

The Board of Directors reviews the liquidity risk management strategy, policy and practices and approves the liquidity strategy and policies within the framework of risk management strategy and policies, ensures the effective of practice of policies and integrations with Bank’s risk management strategy. The Board of Directors determines the basic metrics in liquidity risk measurement and monitoring.

ALCO takes necessary decisions which will be executed by related departments by assessing the liquidity risk that the Bank is exposed to and considering the Bank’s strategy and conditions of competition and pursues the implementations.

The liquidity structure is evaluated in the framework of ALCO decisions for liquidity management and a placement strategy is developed. Liquidity risk management strategy is determined by considering both normal economic conditions and stress conditions.

Risk Management Presidency, liquidity risk; periodically reports to the relevant unit, the relevant committee and the senior management with the methods of measurement of liquidity risk in compliance with the standards. It manages liquidity risk in accordance with the Bank's portfolio, strategic plans and policies and legal limits, and informs and coordinates the relevant parties on time. In accordance with the market conditions and the Bank's structure, the relevant liquidity risk measurement methods establish, assumptions and parameters used in liquidity risk analyzes are reviewed. Liquidity risk analyzes and important liquidity indicators are regularly reported to senior management. In the stress conditions are carried out in the framework of “Emergency Funding Plan”.

The Bank's high level management to determine management strategies for liquidity risk;

- follows obligations arising from domestic and foreign currencies,
- determine the concentration risks of placements,
- actively follows funding sources,
- consider the portfolio diversity,
- follow up the fund flows related to assets and liabilities depending on the maturities.

Market conditions are continuously follow and access problems for the bank's fund requirements are analyzed and the impact of sudden changes in fund sources is evaluated. Liquidity adequacy is measured by applying stress test to the factors affecting liquidity. Liquidity Risk Stress Test analyzes the compliance of the Bank's cash flow capacity to the cash flow capacity within the framework of the specified scenarios. The scenarios needed for stress tests are based on the changing balance sheet structure. The results are taken into consideration in determining the policies related to liquidity risk and in the preparation of an emergency action plan.

For the purpose of reducing the liquidity risk that the Bank may be exposed to compliance with the strategies implemented (monitoring of concentration, diversification of funding sources, high quality liquid assets, etc.) is monitored effectively by the senior management of the Bank taking into account legal and prudential limits. For non-mitigation risks, acceptance of the current risk level, reducing or terminating the risk-causing activity are evaluated.

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Information On Financial Structure And Risk Management (Continued):

IV. Explanations On Liquidity Risk (Continued):

Current Period	Rate of "Percentage to be taken into account " not Implemented Total value ^(*)		Rate of "Percentage to be taken into account " Implemented Total value ^(*)	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS (HQLA)				
1 High Quality Liquid Assets			111.577.552	89.276.428
CASH OUTFLOWS				
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	91.229.419	63.619.548	47.729.305	27.535.469
6 Customers Deposits	-	-	-	-
7 Operational Funds Collected	88.767.545	63.439.397	45.267.431	27.355.318
8 Non-Operational Funds Collected	2.461.874	180.151	2.461.874	180.151
9 Secured Funding				
10 Other Cash Outflows	17.999.936	13.279.647	17.999.936	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	3.990.587	-	3.990.587	-
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
16 TOTAL CASH OUTFLOWS			72.350.387	45.175.463
CASH INFLOWS				
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
20 TOTAL CASH INFLOWS	72.414.962	40.513.242	61.070.626	36.984.419
			Upper limit applied amounts	
21 TOTAL HQLA			111.577.552	89.276.428
22 TOTAL NET CASH OUTFLOWS			18.087.597	11.293.866
23 LIQUIDITY COVERAGE RATIO (%)			616,87	790,49

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

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

Liquidity Coverage Ratio (%)

Current Period December 31, 2025

	TL+FC	FC
Lowest(%)	416,44	467,21
Date	October 22,2024	December 30,2024
Highest(%)	801,07	1,039,09
Date	December 21,2024	December 20, 2024
Average	606,03	780,60

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IV. Explanations On Liquidity Risk (Continued):

Prior Period	Rate of "Percentage to be taken into account " not Implemented Total value ^(*)		Rate of "Percentage to be taken into account " Implemented Total value ^(*)	
	TL+FC	FC	TL+FC	FC
1 HIGH QUALITY LIQUID ASSETS (HQLA)				
HIGH QUALITY LIQUID ASSETS			75.415.497	54.824.562
CASH OUTFLOWS				
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	59.459.052	49.394.398	27.490.648	21.257.689
6 Customers Deposits	-	-	-	-
7 Operational Funds Collected	58.055.831	49.305.996	26.087.427	21.169.287
8 Non-Operational Funds Collected	1.403.221	88.402	1.403.221	88.402
9 Secured Funding				
10 Other Unsecured Funding	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
16 TOTAL CASH OUTFLOWS			72.645.798	36.320.426
CASH INFLOWS				
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
20 TOTAL CASH INFLOWS	56.305.221	29.465.648	49.381.900	27.802.151
	Upper limit applied amounts			
21 TOTAL HQLA			75.415.497	54.824.562
22 TOTAL NET CASH OUTFLOWS			23.263.898	9.080.107
23 LIQUIDITY COVERAGE RATIO (%)			324,17	603,79

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

Liquidity Coverage Ratio (%) Period December 31, 2024	Prior	
	TL+FC	FC
Lowest(%)	220,24	353,18
Date	November 5,2024	December 6,2024
Highest(%)	489,15	732,55
Date	October 31,2024	October 2, 2024
Average	320,57	567,78

Liquidity coverage ratio is calculated by dividing the high quality liquid assets owned by the Bank to the net cash outflows within the 30-day maturity window. Important balance sheet items that are decisive on the ratio; Required reserves held by the CBRT, receivables from banks. can be listed as collected funds. Since these items have a high share in liquid assets and net cash outflows, their rate of consideration is high, and they may vary over time, their impact on the liquidity coverage ratio is greater than other items.

High-quality liquid assets consist of cash, accounts with central banks and high-quality liquid securities. Required reserves are taken into account in the calculation of high quality liquid assets, limited to the amount that the relevant central bank policies allow banks to use in times of liquidity shortage.

The Bank's high quality liquid assets are composed of 2,29% cash, 68,92% deposits in central banks and 28,79% securities considered as high quality liquid assets.

The Bank's main funding sources are funds collected, funds borrowed, borrowings from money market and subordinated loans. Funding source composition in report date is 87,18% funds collected, 3% subordinated debt instruments and 9,82% funds borrowed.

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Information On Financial Structure And Risk Management (Continued):

IV. Explanations On Liquidity Risk (Continued):

Presentation of assets and liabilities according to their remaining maturities:

Current Period	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash (Cash In Vault, Foreign Currency, Money In Transit, Cheques Purchased) And Balances With The Central Bank Of Republic Of Türkiye	41.983.557	50.242.305	-	-	-	-	-	92.225.862
Banks	19.680.004	-	-	-	-	-	-	19.680.004
Financial Assets At Fair Value Through Profit And Loss	-	1.140.317	1.527.869	1.091.271	5.221.316	-	-	8.980.773
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets Valued At Fair Value Through Other Comprehensive Income	-	-	766.333	6.266.387	9.565.483	1.252.997	14.682	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	-	-	17.127.190	17.206.049
Total Assets	61.663.561	96.789.702	22.071.223	66.608.065	119.345.773	27.581.492	21.204.631	415.264.447
Liabilities								
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	118.030.418	98.097.430	37.844.228	19.612.581	72	-	-	273.584.729
Funds Provided From Other Financial Institutions And Subordinated Loans	-	12.487.998	14.372.655	6.162.532	1.574.487	-	10.675.109	45.272.781
Money Market Borrowings	-	395.438	-	-	-	-	-	395.438
Marketable Securities Issued	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	11.939.249	43.168	60.855	-	-	41.655.725	53.698.997
Total Liabilities	123.978.233	133.454.461	63.710.326	34.971.089	1.574.559	-	52.330.834	410.019.502
Liquidity Gap	(62.314.672)	(36.664.759)	(41.639.103)	31.636.976	117.771.214	27.581.492	(31.126.203)	5.244.945
Net Off-Balance Sheet Position	-	1.431	(116.722)	(62.574)	-	-	-	(177.865)
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
Non-cash Loans	-	1.049.960	3.002.572	15.583.337	7.377.817	1.404.953	11.350.428	39.769.067
Prior Period								
Total Assets	39.337.605	67.274.507	13.307.001	49.746.095	39.849.354	8.732.033	10.702.750	228.949.345
Total Liabilities	71.062.285	69.880.280	37.077.415	13.436.752	2.055.372	-	34.229.673	227.741.777
Liquidity Gap	(31.724.680)	(2.605.773)	(23.770.414)	36.309.343	37.793.982	8.732.033	(23.526.923)	1.207.568
Net Off-Balance Sheet Position	-	54.575	-	(60)	-	-	-	54.515
Financial Derivative Assets	-	7.810.257	-	13.218	-	-	-	7.823.475
Financial Derivative Liabilities	-	7.755.682	-	13.278	-	-	-	7.768.960
Non-Cash Loans	-	621.123	1.876.866	9.089.936	7.489.127	1.353.275	9.641.809	30.072.136

(*) The column "Other non-distributable assets" consists of assets held for sale, equity investments, tangible and intangible fixed assets, current and deferred tax assets, and other assets.

(**) The column "Other non-distributable liabilities" consists of equity and provision balances.

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IV. Explanations On Liquidity Risk (Continued):

The net stable funding rate (NSFR) is calculated by dividing the current stable fund amount by the required stable fund amount. The current stable fund includes the portion of banks' liabilities and equity that are expected to be permanent; The required stable fund refers to the portion of banks' on-balance sheet assets and off-balance sheet liabilities that are expected to be refunded. The current stable fund amount is calculated by adding the amounts to be found after applying the relevant consideration rates determined within the scope of the legislation to the amounts of banks' liabilities and equity elements valued in accordance with TFRS. The required stable fund amount will be found after applying the relevant consideration rates determined within the scope of the legislation to the value calculated by deducting the special provisions set aside in accordance with the Regulation on the Procedures and Principles on the Classification of Loans and the Provisions to be Set Aside from the amounts of the banks' on-balance sheet assets and off-balance sheet liabilities valued in accordance with TFRS. The amounts are calculated by adding them together. The three-month simple arithmetic average of the consolidated and unconsolidated NSFR calculated monthly as of the equity calculation periods as of March, June, September and December 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	
Current Stable Funding						
1	Capital Instruments	43.338.276	-	-	-	43.338.276
2	Tier 1 Capital And Tier 2 Capital	43.338.276	-	-	-	43.338.276
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	-	207.618.199	2.379.425	1.554.657	106.553.469
8	Operational Deposits	-	-	-	-	-
9	Other Obligations	-	207.618.199	2.379.425	1.554.657	106.553.469
10	Liabilities Equivalent To Interconnected Assets	-	-	-	-	-
11	Other Liabilities	27.608.406	-	-	-	-
12	Derivative Liabilities	-	-	-	-	-
13	All Other Equity Not Included In The Above Categories	27.608.406	-	-	-	-
14	Available Stable Funding	-	-	-	-	204.744.923
Required Stable Funding						
15	High Quality Liquid Assets	-	-	-	-	2.126.020
16	Deposits Held At Financial Institutions For Operational Purposes	-	-	-	-	-
17	Performing Loans	-	105.751.636	83.996.717	54.808.138	130.731.893
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	-	75.656.554	83.996.717	53.834.625	125.584.848
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	3.356.449	-	-	36.125.078	39.481.527
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	3.356.449	-	-	36.125.078	39.481.527
32	Off-Balance Sheet Commitments	-	54.053.682	-	-	2.702.684
33	Total Required Stable Funding	-	-	-	-	175.042.124
34	Net Stable Funding Ratio (%)	-	-	-	-	116,97

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Information On Financial Structure And Risk Management (Continued):

IV. Explanations On Liquidity Risk (Continued):

Prior Period 31.12.2024	a	b	c	d	e
	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	
Current Stable Funding					
1 Capital Instruments	26.362.540	-	-	-	26.362.540
2 Tier 1 Capital And Tier 2 Capital	26.362.540	-	-	-	26.362.540
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	-	110.787.187	2.478.611	1.879.808	58.512.707
8 Operational Deposits	-	-	-	-	-
9 Other Obligations	-	110.787.187	2.478.611	1.879.808	58.512.707
10 Liabilities Equivalent To Interconnected Assets					
11 Other Liabilities	21.472.333	-	-	-	-
12 Derivative Liabilities	-	-	-	-	-
13 All Other Equity Not Included In The Above Categories	21.472.333	-	-	-	-
14 Available Stable Funding					128.312.643
Required Stable Funding					
15 High Quality Liquid Assets					919.276
16 Deposits Held At Financial Institutions For Operational Purposes	-	-	-	-	-
17 Performing Loans	-	69.312.878	23.024.854	22.910.582	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	1.066.850	8.513.876	-	41.045.892	50.499.144
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	1.066.850	-	-	41.045.892	41.985.268
32 Off-Balance Sheet Commitments					3.375.305
33 Total Required Stable Funding					111.199.226
34 Net Stable Funding Ratio (%)					115.39

As of December 31, 2025, the Net Stable Funding Rate was 116,97% (prior period: 115,39%). Considering the amounts to which the consideration rate is applied, the Equity Elements to which the highest consideration rate is applied within the scope of the legislation are 21% of the Current Stable Fund amount (prior period: 21%) and the Real Person and Retail Customer Participation Fund is the amount of the Current Stable Fund. It constitutes 27% (prior period: 34%). The item with the largest share in the Required Stable Fund is the Performing Loans item with 75% (previous period: 51%). Factors such as the development of major balance sheet items such as inter-period Loans and Participation Fund, change in balance sheet maturity structure and asset collateralization are effective in the development of the rate.

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Information On Financial Structure And Risk Management (Continued):

V. Explanations Regarding Leverage Ratio:

As of December 31, 2025, leverage ratio of the Bank calculated from the arithmetic average of the last 3 months is 8,19%.(December 31, 2024: 7,04%) Leverage ratio is required to remain minimum 3% as per “Communiqué on Measurement and Evaluation for Leverage Ratios of Banks”.

Disclosure Template for Leverage Ratio:

	Current Period December 31, 2025 (*)	Prior Period December 31, 2024 (*)
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	385.799.454	221.176.648
2 (Assets deducted from Core capital)	(865.869)	(867.189)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	384.913.585	220.309.459
Derivative financial assets and credit derivatives		
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
Financing transactions secured by marketable security or commodity		
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
Off-balance sheet transactions		
10 Gross notional amount of off-balance sheet transactions	61.474.195	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)	61.474.195	67.236.646
Capital and total risk		
13 Core Capital	37.861.058	20.614.671
14 Total risk amount (sum of lines 3, 6, 9 and 12)	462.427.256	292.691.287
Leverage ratio		
15 Leverage ratio (%)	8,19	7,04

(*) Amounts in the table show quarterly averages.

VI. Explanations Regarding The Fair Value Of Financial Assets And Liabilities:

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

	Book Value		Fair Value	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
Financial Assets				
Due from Interbank Money Market	-	-	-	-
Banks	19.680.004	18.583.057	19.680.004	18.583.057
Financial Assets at Fair Value through Profit or Loss	8.980.773	2.739.785	8.980.773	2.739.785
Financial Assets at Fair Value Through Other Comprehensive Income	17.865.882	13.674.064	17.865.882	13.674.064
Financial Assets Valued Over Amortized Cost	17.738.674	15.089.119	17.552.988	15.140.176
Loans and financial lease receivables	241.567.203	116.009.289	243.155.947	122.366.852
Financial Liabilities				
Funds collected from banks through current accounts and participation accounts	37.067.557	6.336.095	37.067.557	6.336.095
Other current accounts and participation accounts	273.584.729	160.320.586	273.584.729	160.320.586
Funds from other financial institutions	45.272.781	25.813.701	4	25.864.758
Debts to Money Markets	395.438	-	395.438	-
Other Liabilities	3.921.500	4.008.576	3.921.500	4.008.576

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Information On Financial Structure And Risk Management (Continued):

VI. Explanations regarding the presentation of financial assets and liabilities at fair value (Continued):

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

According to TFRS 7 “Financial Instruments: Explanations” Standard, the accounts recognized with the fair value in the balance sheet should be presented and classified sequentially in the related footnotes.

- a. At level one, the financial instruments whose fair values are determined with the recorded prices in the active markets for the assets and liabilities with identical fair values,
- b. At level two, the financial instruments whose fair value is based on the directly or indirectly observable market indicators,
- c. At level three; the financial instruments whose fair value is not based on the directly or indirectly observable market indicators are considered.

The financial instruments which are recognized with their fair values at the Bank’s balance sheet, are presented with respect to such basis of classification in the table below:

Current Period	Level 1	Level 2	Level 3	Total
Financial assets				
Financial Assets at Fair Value Through Profit or (Loss)	6.973.263	2.007.510	-	8.980.773
Government Debt Securities	5.208.232	1.916.928	-	7.125.160
Share Certificates	-	-	-	-
Other financial assets	1.765.031	90.582	-	1.855.613
Financial Assets at Fair Value Through Other Comprehensive Income	2.754.012	15.111.870	-	17.865.882
Equity Securities (*)	2.739.330	15.111.870	-	17.851.200
Government Debt Securities	-	-	-	-
Other financial assets	-	-	-	-
Derivative Financial Assets Credits(**)	-	78.859	-	78.859
	-	-	9.930.450	9.930.450
Financial liabilities				
Derivative financial liabilities	-	114.619	-	114.619

(*)Securities amounting to TL 14.682 under the item “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, these consist of funds utilized 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 IFRS 9 and IFRS 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 between 2026 and 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 included 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.

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Information On Financial Structure And Risk Management (Continued):

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

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

Prior Period	Level 1	Level 2	Level 3	Total
Financial assets				
Financial Assets at Fair Value Through Profit or (Loss)	1.688.925	1.050.860	-	2.739.785
Government Debt Securities	1.272.552	937.985	-	2.210.537
Share Certificates	-	-	-	-
Other financial assets	416.373	112.875	-	529.248
Financial Assets at Fair Value Through Other Comprehensive Income	5.046.367	8.627.697	-	13.674.064
Equity Securities	5.033.580	8.627.697	-	13.661.277
Government Debt Securities	-	-	-	-
Other financial assets	-	-	-	-
Derivative Financial Assets Credits(**)	-	81.120	-	81.120
	-	-	200.000	200.000
Financial liabilities				
Derivative financial liabilities	-	30.572	-	30.572

(*) The securities amounting to 12.787 TL under the financial assets item, whose fair value difference is reflected in other comprehensive income, have been reflected in the financial statements at their 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, these consist of funds provided through profit and loss sharing investments.

	Current Period	Prior Period
Value at the beginning of the period	200.000	-
Additions during the period	9.377.081	200.000
Disposals during the period (-)	183.050	-
Increase in fair value	276.564	-
End of period value	9.930.450	200.000

VII. Explanations Regarding the Activities Carried Out on Behalf and Account of Other Persons:

The bank does not provide buying, selling, custody or fund management services on behalf of its customers. The bank does not enter into fiduciary transaction agreements.

VIII. Explanations Regarding Risk Management:

Notes and explanations in this section have been prepared in accordance with the Communiqué On Disclosures About Risk Management To Be Announced To Public By Banks that have been published in Official Gazette numbered 29511 on October 23, 2015 and became effective as of June 30, 2016. The tables related to 'Internal Rating-Based (IRB) Approach' are not presented due to the usage of standard approach for the calculation of capital adequacy.

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management(Continued):

a. General explanations on risk management and risk weighted amounts:

a.1. The Bank’s approach to Risk Management:

The aim of the Bank’s Risk management system is basically to ensure identification, measurement, monitoring and controlling of risks exposed, through establishment of policies, implementation procedure and limits for monitoring, controlling and in case of need changing the risk/return structure of future cash flows, and accordingly nature and level of operations.

The Board of Directors has a responsibility of establishing and providing compatible, adequate and effective system on internal control, risk management and internal auditing as anticipated by the Banking Law for the purpose of monitoring and controlling risks emerging from operations.

The Board of Directors is responsible for establishing risk management policies and strategies. These policies are revised and evaluated periodically according to prevailing market conditions.

The general manager is responsible from ensuring that departments of the bank operate in accordance with the specified policies and strategies about risk management as determined by the Board of Directors.

The Board of Directors of the Bank takes an important part in the processes of risk management by following policies and strategies on consolidated and unconsolidated basis, setting up limit systems and procedures in the Bank.

The related limits are monitored, reported and maintained within the set limits by the units under the internal systems and the related departments in the bank. Risk Management Department, organized within the frame of Risk Management regulations, undertakes activities for measuring, monitoring, controlling and reporting of risks.

Ultimate goal of the bank’s risk management system is to allocate capital in accordance with risks that functional activities have (economical capital), to maximize return on capital adjusted according to risk and to increase added value created.

In Asset and Liability Committee, asset-liability structure is managed via evaluating fund collection activities in line with risk management policies and domestic and foreign conditions regarding the bank’s fund lending.

The risks that the Bank is exposed to or may be exposed to in the future are determined and the definition of these risks is made. Defined risks are measured and prioritized as far as possible. It is provided that all important risks are in the risk appetite considering the potential impact of the risks and the strategy arising from the bank’s strategies to risk profile. The bank’s strategies are integrated with risk profile and risk appetite. If it is expected that the risk profile is going to change in the future, this change is assessed with the degree of capital impact.

The bank’s risk tolerance is the most comprehensive calculated risk amount which may be accepted in accordance with the determined mission and vision. In other words, before deciding on the necessity of taking measures, it is the bank’s readiness to exposure of any risk amount. In this respect, the risk tolerance, in connection with the variety of services offered by the bank, is the level of risk it identifies as acceptable.

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

The common feature of the bank's risk appetite and risk tolerance is to drive the lines regarding risk acceptance. However, risk tolerance is more comprehensive.

By means of "Risk Appetite Policy" approved by the board of directors, risk levels can be taken to implement risk strategies and to achieve the objectives of the Banks were identified. Limits, which are determined within the framework of risk profile of the bank in accordance with the bank's risk appetite and risk tolerance, and triggering functions, were described in detail.

Considering the bank's financial position, activity profile and the growth expectations of the future, the amount of capital needed for the strategic targets to be met have been calculated by the basis of static and dynamic stress tests and scenario analyses.

Considering the factors that may affect the bank operates market today and in the future, stress tests and scenario analysis studies on the financial structure of the bank have been assessed together with the other financial indicators; in this context, a coordination based on harmony was created between prepared capital plans and processes of the bank.

Aiming to ensure capital allocation compatible with the risks of its functional operations and increase the capital yield set according to these risks to the maximum level, the bank evaluates risks by classifying them as market risks, liquidity risk, credit risk, operational risk, strategic risk and credibility risk.

Market Risk:

The Bank's market risk; refers to the probability of loss may be exposed to exchange rate risk, equity position risk, profit rate risk and commodity risk.

The Bank measures its market risks by using the standard method in accordance with the provisions of the "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

Whether the market risk of our Bank is in conformity with legal regulations and the determined limits is constantly monitored. Our foreign currency risk is discussed and evaluated at every Assets/Liabilities Committee meeting and our foreign currency strategy is based on holding this risk constant by holding to square foreign currency position (i.e. no short or long positions are taken).

Liquidity Risk:

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

The liquidity risk is the situation whereby, as a result of any imbalances in the cash flows, there is a potential for not being able to meet the Participation Funds which have matured or other due liabilities in a timely manner due to shortage of liquid funds.

Market liquidity risk is an expression of the likelihood of the bank's suffering a loss because the bank is unable to close or cover a particular position at the market price owing to insufficient market depth or to excessive market volatility.

Liquidity risk could be caused by such factors as maturity mismatch, deterioration in the quality of assets, unexpected funding outflows, erosion in profitability levels and economic crisis.

In order to manage liquidity risk, the Bank monitors the cash flows on a daily basis and takes preventive and improving measures taken so that commitments are met duly in time. The Liquidity risk is also evaluated by ALCO on a weekly basis.

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

Liquidity Risk (Continued):

The Bank applies a policy whereby liquid assets are kept in sufficient volumes and qualities in consideration of the minimum liquidity coverage ratios determined by the related regulations and the liquidity experiences of the past in order to meet any liquidity requirement that could arise with unexpected volatilities in the markets

Credit Risk:

Credit risk is defined as the probability of losses to the Bank due to customers failing to partially or completely pay their commitments to the Bank in a timely manner, in violation of the provisions of their credit contracts. This risk also contains any losses in the market value of the customers due to any deterioration in the financial position of the customer. The definition of credit risk includes not just the portfolios within the balance sheet, but also those kept off balance sheet.

The authority to approve credits belongs to the Board of Directors at our Bank. The Board of Directors determines the policies concerning the utilization, approval, risk management of the credits and other related management principles. It then ensures the implementation and supervision of these policies, taking required measures when necessary. The Board of Directors has transferred some of its authority in approving credit lines to the Credit Committee and General Management within the framework of the procedures and principles determined by the legal provisions. The General Management uses that authority to utilize credits by means of the credit departments and Bank branches. At our Bank, credit allocations are realized within those limits that are determined on the basis of each debtor and group of debtors.

It is systematically not possible for customers to exceed the predetermined and approved limit. Close attention is paid to prevent any sector concentration that might impair the health of the credit portfolio. Utmost care is given to the prevention of risks concentrating on a small number of customers. Credit risks are constantly monitored and reported by the internal systems units and risk management bodies. Credit risks are ensured to be in conformity to "Regulation on Credit Policies and Implementation Procedures".

Operational Risk:

Operational risk is a risk of loss caused by insufficient or unsuccessful internal processes, by persons and systems or external events, wherein the legal risks and compliance risks are included while the strategic (making wrong decisions at the wrong time) and reputational risk are excluded.

Operational risk is a type of risk present in all activities of the Bank. It could arise from errors of the staff or the system, from such transactions as may have been made based on insufficient or incorrect legal information or documents, due to impediments in the flow of information between the divisions in the organizational structure of the Bank, due to uncertainties in the definition of limits of authorities or from structural and/or operational changes, natural disasters, terror and frauds.

The Bank classifies operational risks into five groups according to their sources: staff risks, technological risks, organizational risks, legal and compliance risks and external risks. The Bank also takes required measures to maintain operational risks at acceptable levels.

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

With regard to strategic risk, the Bank 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.

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

Other Risks:

The Bank regards reputational risk as anything that might lead to the Bank's suffering a loss on account of adverse developments such as a reduction in the confidence that is had in it or any impairment in its good standing due to unfavorable opinions that existing or potential customers, shareholders, competitors, regulatory agencies, or other outside or associated parties may have about it or due to any breach of existing laws and regulations. For the risk of reputation to be avoided and/or controlled by the Bank's Risk Management System, a proactive communication mechanism that gives the customer priority is established any time a condition that could detriment the Bank's reputation or image is detected.

In addition, the Bank's operations in accordance with the principles of participation banking are also considered as a component of the bank's specific reputation risk management.

Counterparty credit risk is an expression of the likelihood that the counterparty in any transaction that imposes an obligation on two parties will default on the obligation before the final payment in the transaction's cash flow sequence. The Bank manages its counterparty credit risk exposure as required by laws and regulations, taking best practices into consideration, and compatibly with the volume, nature, and complexity of its operations.

Country risk is an expression of the likelihood that the bank will suffer a loss because debtors in another country fail to fulfill or avoid fulfilling their obligations owing to uncertainties in the economic, social, and/or political conditions of that country. The Bank enters into business relationships with foreign financial institutions and/or the agencies of foreign countries taking legal and regulatory restrictions, market conditions, and customer satisfaction into consideration and on the basis of feasibility studies that take the country's economic conditions into account.

Concentration risk is defined as the likelihood that a single risk or several risks that have some attribute in common may, if realized, cause losses that are capable of endangering the bank itself or its ability to carry out its essential activities. Policies aimed at managing concentration risk are formulated so as to deal with particular aspects of it such as sectoral concentration, collateral concentration, market risk concentration, types of loss concentration, and creditor concentration.

a.2. General Overview of Risk Weighted Amounts:

	Risk weighted assets		Minimum Capital Requirements
	Current Period	Prior Period	Current Period
1 Credit Risk (Excluding Counterparty Credit Risk) (CCR)	161.088.068	80.306.938	12.887.045
2 Of Which Standardised Approach (SA)	161.088.068	80.306.938	12.887.045
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	13.355.924	3.868.793	1.068.474
17 Of Which Standardised Approach (SA)	13.355.924	3.868.793	1.068.474
18 Of Which Internal Model Approaches (IMM)	-	-	-
19 Operational Risk	28.393.609	13.102.671	2.271.489
20 Of Which Basic Indicator Approach	28.393.609	13.102.671	2.271.489
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	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	202.988.415	97.316.977	16.239.073

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Information On 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)				
		Subject to credit risk	Subject to counterparty credit risk	Securitization positions	Subject to market risk (*)	Not subject to capital requirements or deducted from capital
Assets						
Cash and balances at central bank	92.225.862	92.225.862	-	-	-	-
Banks	19.680.004	19.680.004	-	-	-	-
Receivables from Money markets	-	-	-	-	-	-
Expected Loss Provisions (-)	47.019	-	-	-	-	47.019
Financial assets at fair value through profit or Loss	8.980.773	-	-	-	8.980.773	-
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	1.665.100	1.665.100	-	-	-	-
Tangible fixed asset (net)	5.569.303	5.347.126	-	-	-	222.177
Intangible asset (net)	367.202	-	-	-	-	367.202
Investment properties (net)	-	-	-	-	-	-
Current tax asset	-	-	-	-	-	-
Deffered tax assets	5.424.935	5.424.935	-	-	-	-
Other assets	2.479.351	2.479.351	-	-	-	-
Total Assets	410.019.502	403.225.516	78.859	-	9.059.632	3.499.852
Liabilities						
Funds collected	310.652.286	-	-	-	-	-
Funds borrowed	34.597.672	-	-	-	-	-
Debt to Money markets	395.438	-	-	-	-	-
Debt securities in issue	-	-	-	-	-	-
Financial liabilities at fair value through profit and loss	-	-	-	-	-	-
Derivative financial liabilities	104.364	-	-	-	104.364	-
Liabilities from leases	1.204.255	-	-	-	-	-
Provisions	13.636.534	12.872	-	-	-	-
Current tax liability	2.882.920	-	-	-	-	-
Deferred tax liability	-	-	-	-	-	-
Non-current assets held for sale and discontinued operations (net)	-	-	-	-	-	-
Subordinated debt	10.675.109	-	-	-	-	-
Other liabilities	3.920.258	-	-	-	-	-
Equity	31.967.237	-	-	-	-	-
Total Liabilities	410.036.073	12.872	-	-	104.364	-

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

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Information On 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	Securitized positions	Subject to market risk (*)	
Assets						
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	2.739.785	-	-	-	2.739.785	-
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	67.600	67.000	-	-	-	-
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	4.478.879	4.478.879	-	-	-	-
Other assets	3.105.263	3.105.263	-	-	-	-
Total Assets	227.741.777	224.812.438	81.120	-	2.820.905	1.274.221
Liabilities						
Funds collected	166.656.681	-	-	-	-	-
Funds borrowed	18.149.241	-	-	-	-	-
Debt to Money markets	-	-	-	-	-	-
Debt securities in issue	-	-	-	-	-	-
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	4.008.576	-	-	-	-	-
Equity	18.184.862	-	-	-	-	-
Total Liabilities	227.741.777	18.853	-	-	30.572	-

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

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Information On 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)	410.019.502	403.225.516	-	78.859	9.059.632
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 Total net amount within the scope of legal consolidation	410.006.630	403.212.644	-	78.859	9.059.632
4 Off balance sheet amounts	64.468.297	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	-	-	-	-	-
10 Risk amounts	474.500.671	452.423.219	-	14.171.853	9.059.632

(*) 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)	227.741.777	224.812.438	-	81.120	2.820.905
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 Total net amount within the scope of legal consolidation	227.722.924	224.793.585	-	81.120	2.820.905
4 Off balance sheet amounts	77.577.245	59.854.768	-	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	-	-	-	-	-
10 Risk amounts	305.337.875	284.686.059	-	17.082.508	2.820.905

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

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

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Information On Financial Structure And Risk Management (Continued):

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 amounts of assets and liabilities and the amounts included in capital adequacy calculation.

c. Credit risk:

c.1. General Information On Credit Risk:

c.1.1. General qualitative information on credit risk:

This information is already included in (II). Explanations on Credit Risk and (IX.a.I) The Bank'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		
2 Debt securities	-	44.585.329	23.746	44.561.583
3 Off-balance sheet exposures	69.643	49.115.189	253.309	48.931.523
4 Total	4.008.398	331.328.966	5.451.235	329.886.129

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		
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
4 Total	1.129.551	206.237.474	1.487.300	205.879.725

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

	Current Period	Prior Period
1 Defaulted loans and debt securities at end of the previous reporting period	1.066.850	242.876
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)
6 Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	3.938.755	1.066.850

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

c.1 Credit Risk(Continued):

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

The scope and definitions of past due receivables and the methods used by the bank to determine the provisions are mentioned in the Explanations on Credit risk. The Bank may restructure not only non-performing credits but also the first and the second stage credits. Restructuring for the first and the second stage credits are made to improve the customer's ability to repay the credit or for changes in contractual terms upon the customer request regardless of the customer's credit risk.

Restructuring for non-performing credits are made for providing collection possibility by establishing a new payment plan. Breakdowns for receivables in terms of sectors are mentioned in the footnote numbered II (Explanations on Credit Risk). Breakdowns according to the remaining maturity for past due receivables and in terms of geographic locations receivables that specific provisions are set are represented below.

There are no financial assets that are overdue but not impaired by class of financia instruments. (December 31 2024: None).

Receivables that provisions are set in terms of geographical region:

Current Period	Non-performing Loans^(*)	Specific Provision^(*)
Domestic	3.938.755	2.389.920
Off-shore Banking Countries	-	-
Other Countries	-	-
Grand Total	3.938.755	2.389.920

(*) Represents amounts for cash loans.

Prior Period	Non-performing Loans^(*)	Specific Provision^(*)
Domestic	1.066.850	649.031
Off-shore Banking Countries	-	-
Other Countries	-	-
Grand Total	1.066.850	649.031

(*) Represents amounts for cash loans.

c.2. Credit Risk Mitigation:

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

On and off balance sheet offsetting agreements are not utilized.

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

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

c.2. Credit Risk (Continued):

c.2.1 Credit Risk Mitigation:

a) Financial Collaterals (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.

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

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

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

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

c.2.2. 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	44.585.329	-	-	-	-	-	-
3	Total	286.126.020	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	31.502.968	-	-	-	-	-	-
3	Total	136.425.247	11.087.010	2.779.214	979.358	972.205	-	-
4	Of which defaulted	1.066.850	-	-	-	-	-	-

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

c. Credit Risk (Continued):

c.3. Credit Risk Under Standardised Approach:

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

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

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
Risk classes						
Receivables from central governments or central banks	105.128.566	-	105.140.046	-	-	-
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	14.328.076	-	14.328.078	-	11.302.048	78,88%
Equity share investments	-	-	-	-	-	-
Total	268.186.914	44.409.697	268.186.916	24.002.404	161.087.978	55,13%

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
Risk classes						
Receivables from central governments or central banks	72.245.081	-	72.263.287	-	-	-
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	8.137.778	-	8.137.778	-	4.661.891	57,29%
Equity share investments	-	-	-	-	-	-
Total	148.607.200	57.507.952	148.607.200	22.364.411	80.306.653	46,97%

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

c. Credit Risk (Continued):

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

c.3.3. Exposures by asset classes and risk weights

Risk Classes/Risk Weighted	35% secured by Property mortgage										Total risk amount (post-CCF and CRM)
	Current Period	0%	10%	20%	50%	75%	100%	150%	200%	Others	
1 Receivables from central governments or central banks	105.140.046	-	-	-	-	-	-	-	-	-	105.140.046
2 Receivables from regional or local governments	2.093	-	-	-	-	-	59.513	-	-	-	61.606
3 Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	30.236.927	-	-	-	30.236.927
4 Receivables from multilateral deve banks	-	-	-	-	-	-	-	-	-	-	-
5 Receivables from international org	-	-	-	-	-	-	-	-	-	-	-
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	-	93.140.719	-	-	-	95.405.832
8 Retail receivables	305.162	-	194.746	-	-	13.512.991	-	-	-	-	14.012.899
9 Receivables secured by mortgages on property	-	-	-	1.210.744	18.007	-	-	-	-	-	1.228.751
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 Other receivables	-	-	-	-	-	-	-	-	-	-	-
17 Equity share investments	1.899.658	-	1.407.951	-	-	42	11.020.425	-	-	-	14.328.076
18 Total	107.792.153	-	23.929.460	1.210.744	4.328.015	13.513.033	137.088.659	4.327.256	-	-	292.189.320

Risk Classes/Risk Weighted	35% secured by Property mortgage										Total risk amount (post-CCF and CRM)
	Prior Period	0%	10%	20%	50%	75%	100%	150%	200%	Others	
1 Receivables from central governments or central banks	72.263.287	-	-	-	-	-	-	-	-	-	72.263.287
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 Other receivables	-	-	-	-	-	-	-	-	-	-	-
17 Equity share investments	2.200.076	-	1.594.757	-	-	21	4.342.924	-	-	-	8.137.778
18 Total	75.134.411	-	19.118.783	1.273.854	5.138.034	7.237.599	56.112.324	6.530.149	-	426.457	170.971.611

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

d. Counterparty Credit Risk:

d.1. Qualitative disclosure on counterparty credit risk:

Derivatives and repurchase transactions in the calculation of counterparty credit risk are calculated according to the fair value in accordance with “Appendix-2 of Regulation on Measurement and Assessment of Capital Adequacy of Banks” published in the Official Gazette dated October 23, 2015 and numbered 29511. The sum of potential future exposures and positive replacement costs is taken in the calculation of the risk amount related to derivative transactions.

The Bank prepared “Charter on the Counterparty Credit Risk Management Policy and Implementation Procedures” in order to determine the basic principles that manage the counterparty credit risk and this regulation was approved by the Board of Directors. The Board of Directors periodically reviews and assesses the related policy.

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

	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						
6	Total						150.814

(*) Effective Expected Positive Exposure

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

d. Counterparty Credit Risk:

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

	Prior 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)	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					-	-
6	Total						38.575

(*) Effective Expected Positive Exposure

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
4 Total subject to the CVA capital obligation	224.667	1.136	196.185	284

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VIII. Explanations Regarding Risk Management (Continued):

d. Counterparty Credit Risk (Continued):

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

Current Period										
Risk Classes	Risk Weighted									
	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)	
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	-	-	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	-	-	-	-	-	-	-	-	-	-
Total	-	-	48.271	93.013	624	59.907	22.852	-	-	224.667

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

Prior Period										
Risk Classes	Risk Weighted									
	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure(*)	
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	-	-	-	-	-	-	-	-	-	-
Total	12.500	-	177.936	5.522	-	227	-	-	-	196.185

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

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Information On Financial Structure And Risk Management (Continued)

VIII. Explanations Regarding Risk Management (Continued)

d. Counterparty Credit Risk (Continued):

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).

f. Market Risk:

f.1. Qualitative disclosure on market risk:

The Bank measures market risk by using the standard method in accordance with “Regulation on the Measurement and Assessment of the Capital Adequacy of Banks” dated October 23, 2015 and numbered 29511 and allocates legal capital on this basis. On the other hand, the market risk is also calculated by using the internal model for testing (Value at Risk) and the results found are supported by considering backtesting results. The market risk value (Value at Risk) calculated by using the internal model is calculated on a daily basis by using Variance-Covariance, EWMA, Monte Carlo and Historical Simulation methods and is reported to the top management.

The Board of Directors sets limits for these risks by considering the main risks and revises these limits periodically in line with market conditions and Bank’s strategies. In addition, the Board of Directors ensures that the risk management unit and senior management take all necessary measures to identify, measure, prioritize, and reduce at an acceptable level and to manage the various risks that the Bank is exposed to.

Risks that positions held by the Bank under on-balance sheet and off-balance sheet accounts may occur due to fluctuations in financial markets are measured. Information about the market risk considered in the calculation of legal capital as follows.

f.2. Market risk under standardised approach:

		Current Period	Prior Period
		RWA	RWA
Outright products			
1	Profit rate risk (general and specific)	7.180.889	1.683.387
2	Equity share (general and specific)	-	-
3	Foreign exchange risk	4.423.115	1.554.425
4	Commodity risk	1.751.920	630.981
Options			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation	-	-
9	Total	13.355.924	3.868.793

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

g. Operational risk

Capital requirement for operational risk is calculated annually by using the Basic Indicator Method in accordance with Article 24 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks.

Current Period	2 PP Value	1 PP Tutar	CP Value	Total number of years for which gross income is positive	Rate (%)	Total
Gross Income Amount subject to Operational Risk (Total*12,5)	13.930.529	25.266.833	35.477.069	24.891.477	15	3.733.722

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

h. Qualitative Disclosure On Profit Rate Risk Arising From Banking Books:

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 bank's dividend-sensitive income and expense items (NKPGD). Dividend risk sensitivity is monitored through its impact on the Bank's capital.

The Bank performs separate calculations for each currency using an internal method for core deposit analysis. Under Interest Rate Risk Arising from Banking Accounts ("BHFOR"), the 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, the risk-free yield curves specified in the BHFOR regulation are used for each currency. However, the limits set within the framework of the legal regulation (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 Assets and Liabilities 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%.

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Information On Financial Structure And Risk Management (Continued):

VIII. Explanations Regarding Risk Management (Continued):

h) Qualitative Disclosure On Profit Rate Risk Arising From Banking Books (Continued):

Current Period	EDD (*)
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
Period	31.12.2025
Principal Capital	39.391.523

(*) The amounts in the table represent the conversion of currencies and commodities associated with profit shares into Turkish Lira (TL), as defined in Article 5, Paragraph 2(a) of the Regulation on the Measurement and Evaluation of Profit Share Risk Arising from Banking Accounts Using the Standard Approach. There is no assumption of correlation between currencies and no netting approach. Under the relevant regulation, calculations are reported separately for TRY, USD, EUR, and all other currencies with a share of 5% or more in total assets or total liabilities. Disclosures related to NKPGD, current and previous period data related to NKPGD, and previous period data related to EDD are not disclosed in the footnotes due to their postponement until December 31, 2026, in accordance with the provisional article of the Communiqué on Disclosures to the Public Regarding Risk Management by Banks.

IX. Explanations On Business Segments:

The Bank has operations in retail banking, corporate and entrepreneurial banking, specialized banking, investment banking and international banking areas.

Current Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Total Assets	4.519.500	207.002.066	183.301.981	15.195.955	410.019.502
Total Liabilities	54.926.694	294.409.212	41.929.323	18.754.273	410.019.502
Net profit share income/(expense) (*)	2.560.520	22.111.790	(7.921.905)	971.391	17.721.796
Net fees and commissions income/(expense)	577.937	2.074.543	(73.258)	225.514	2.804.736
Other operating income/(expense)	1.121.081	8.385.637	(255.885)	(5.281.458)	3.969.375
Provision expenses	(379.562)	(4.188.750)	(35.302)	(5.477)	(4.609.091)
Profit/(loss) before tax	3.879.976	28.383.220	(8.286.350)	(4.090.030)	19.886.816
Provision for tax	-	-	-	(6.033.598)	(6.033.598)
Net profit / (loss) for the period	3.879.976	28.383.220	(8.286.350)	(10.123.628)	13.853.218

(*) 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
Total Assets	3.724.777	93.309.899	122.003.834	8.703.267	227.741.777
Total Liabilities	46.332.352	156.726.275	16.479.340	8.203.810	227.741.777
Net profit share income/(expense) (*)	2.147.137	11.221.487	(4.670.446)	202.630	8.900.808
Net fees and commissions income/(expense)	577.743	2.781.093	(892.087)	4.790	2.471.539
Other operating income/(expense)	2.343.809	6.827.704	(2.439.633)	(4.970.846)	1.761.034
Provision expenses	(126.652)	(877.217)	(14.674)	(13.217)	(1.031.760)
Profit/(loss) before tax	4.942.037	19.953.067	(8.016.840)	(4.776.643)	12.101.621
Provision for tax	-	-	-	(3.400.890)	(3.400.890)
Net profit / (loss) for the period	4.942.037	19.953.067	(8.016.840)	(8.177.533)	8.700.731

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

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SECTION FIVE

Explanations And Notes On The Unconsolidated Financial Statements

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet:

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
Total	10.182.621	82.043.241	12.906.549	40.354.160

(*) As of December 31, 2025 it includes precious metal deposit account amounting to TL 2.965.681 (December 31, 2024: TL 2.827.751) and money in transit account amounting to TL 1.846.647 (December 31, 2024: TL 2.088.704) An allowance for expected losses of 24,056 TL has been set aside for TCMB accounts. (December 31, 2024: 12,613 TL)

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
Total	9.845.644	76.676.754	12.667.593	34.769.819

b.1) Explanations regarding the reserve requirement application:

The Bank establishes required reserves at the CBRT for Turkish currency and foreign currency liabilities in accordance with the CBRT's Communiqué No. 2005/1 on Reserve Requirements. Required reserves can be kept in Turkish Lira, US Dollar and/or Euro and standard gold according to the "Communiqué on Required Reserves" at the CBRT.

As of December 31, 2024, the Bank's applicable rates for Turkish lira required reserves are between 3% and 40%, depending on the maturity structure for participation funds and other liabilities and the applicable rates for FX required reserves are between 5% and 32% and the required reserves for precious metal deposit accounts are 24% and 28% depending on the maturity structure. The reserve requirement ratio for participation funds in FX (excluding participation funds of banks abroad and precious metal deposit accounts) is 2,5%.

2. a. Information on banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic	5.039	448.364	33.684	325.256
Foreign	-	19.226.601	-	18.224.117
Foreign Centres and Branches	-	-	-	-
Total(*)	5.039	19.674.965	33.684	18.549.373

(*) An allowance for expected losses of 22,963 TL has been set aside for banks. (December 31, 2024: 17,419 TL)

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

b. Information on foreign bank accounts:

	Current Period		Prior Period	
	Unrestricted Period	Restricted Period	Unrestricted Period	Restricted Period
European Union Countries	468.371	-	3.898.173	-
USA, Canada	1.105.965	-	314.376	-
OECD Countries (*)	5.705.428	-	380	-
Off-shore Banking Regions	-	-	-	-
Other	11.946.837	-	14.011.188	-
Total	19.226.601	-	18.224.117	-

(*) OECD countries except EU countries, USA and Canada.

3. a. Explanation 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 whose fair value changes are recognized in profit or loss is TL 454.093. (December 31, 2024: None).

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

b. Explanation financial assets at fair value through profit/loss:

	Current Period	Prior Period
Debt securities	9.259.482	2.744.131
Quoted on a stock exchange	2.010.766	1.051.001
Unquoted on a stock exchange (*)	7.248.716	1.693.130
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted on a stock exchange	-	-
Impairment provision (-)	278.709	4.346
Total	8.980.773	2.739.785

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

4. Explanation Financial Assets At Fair Value Through Other Comprehensive Income:

a. Explanation financial assets valued at fair value through other comprehensive income subject to repurchase transactions, given as a guarantee or blocked:

As of 31 December 2025, there is no amount subject to sale transactions with promises of repurchase in assets reflected in other comprehensive income financial statements. (December 31, 2024: None). The amount of those blocked given as collateral is TL 6.913.714 (December 31, 2024: TL 2.862.451).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

4. Explanation Financial Assets At Fair Value Through Other Comprehensive Income (Continued):

b. Financial assets valued at fair value through other comprehensive income (Continued):

	Current Period	Prior Period
Debt securities	17.862.293	13.670.918
Quoted on a stock exchange (*)	15.122.930	8.627.852
Unquoted on a stock exchange	2.739.363	5.043.066
Share certificates	14.682	12.787
Quoted on a stock exchange (*)	-	-
Unquoted on a stock exchange(**)	14.682	12.787
Impairment provision (-)	11.093	9.641
Total	17.865.882	13.674.064

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

(**) The securities amounting to TL 14.682 under financial assets measured at fair value through other comprehensive income have been recorded in the financial statements at acquisition cost, as they are not traded in an active market.

5. Information On Derivative Financial Assets:

a. Positive differences related to the 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	-	-	-	-
Total	56.646	22.213	1.192	79.928

6. Information On Loans:

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans to Bank Partners	758.370	-	304.831	-
Loans to Legal Person Partners	758.370	-	304.831	-
Loans to Real Person Partners	-	-	-	-
Indirect Loans to Bank Partners	4.332	-	3.885	-
Loans to Bank Members	4.332	-	3.885	-
Total	762.702	-	308.716	-

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (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:

Cash Loans Current Period	Standard Loans	Loans Not subject to restructured loans	Loans Under Close Monitoring	
			Loans with Revised Contract Terms	Restructured Loans Refinance
Loans	227.193.464	880.438	2.674.082	-
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	-	-	-	-
Total	227.193.464	880.438	2.674.082	-

(*) 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 276.564 TL 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 on fair value measurements recognized in the financial statements" in the footnote "Disclosures on the fair value measurement of financial assets and liabilities."

(**) The details of other loans are as follows:

Installment Commercial Loans	7.791.678
Loans Extended Abroad	93.592
Other Investment Loans	3.914.201
Other(*)	54.131
Total	11.853.602

*It consist of compensated non-cash loan amounts.

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I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

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

Cash Loans Prior Period	Standard Loans	Loans Not subject to restructured loans	Loans Under Close Monitoring	
			Loans with Revised Contract Terms	Restructured Loans Refinance
Loans	113.534.200	596.089	377.633	-
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	-	-	-	-
Total	113.534.200	596.089	377.633	-

(*) The portion of the relevant balance amounting to 200.000 TL 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 net profit has been calculated at the end of the project or at the end of stages/sections. As of December 31, 2024, there is no increase in value on profit and loss sharing investments. (December 31, 2023: None.)

(*) The details of other loans are as follows:

Installment Commercial Loans	11.542.383
Loans Extended Abroad	11.401
Other Investment Loans	948.864
Other(*)	17.862
Total	12.520.510

*It consist of compensated non-cash loan amounts.

b2. Explanations on expected loss provisions for standard and closely monitored loans:

Current Period	Standard Loans	Loans Under Close Monitoring
Expected loss of provision for 12 Months	1.341.863	-
Substantial increase in credit risk	-	1.466.143
Prior Period	Standard Loans	Loans Under Close Monitoring
Expected loss of provision for 12 Months	490.436	-
Substantial increase in credit risk	-	23.400

c. Maturity analysis of cash loans:

Cash Loans Current period	Standard Qualified Loans	Restructured	
		Those Not Included in the Scope of Restructuring	Restructured
Short Term Loans	102.856.022	440.871	480.172
Medium and Long Term Loans	124.337.442	439.567	2.193.910
Total	227.193.464	880.438	2.674.082

Cash Loans Prior period	Standard Qualified Loans	Restructured	
		Those Not Included in the Scope of Restructuring	Restructured
Short Term Loans	73.864.199	458.107	327.068
Medium and Long Term Loans	39.670.001	137.982	50.565
Total	113.534.200	596.089	377.633

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (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
Consumer loans-TL	2.921	2.366.978	2.369.899
Housing loans	715	2.350.020	2.350.735
Vehicle loans	1.575	4.802	6.377
Consumer loans	631	12.156	12.787
Other	-	-	-
Consumer loans-FC Indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	10.534	-	10.534
With installment	1.132	-	1.132
Without installment	9.402	-	9.402
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	-	2.729	2.729
Housing loans	-	2.063	2.063
Vehicle loans	-	666	666
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	1.603	-	1.603
With installment	142	-	142
Without installment	1.461	-	1.461
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL(Real Person)	-	-	-
Overdraft account-FC(Real Person)	-	-	-
Total	15.058	2.369.707	2.384.765

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

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

Prior Period	Short-term	Medium and long-term	Total
Consumer loans-TL	750	2.511.864	2.512.614
Housing loans	160	2.457.721	2.457.881
Vehicle loans	553	42.820	43.373
Consumer loans	37	11.323	11.360
Other	-	-	-
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	8.294	-	8.294
With installment	-	-	-
Without installment	8.294	-	8.294
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	264	2.915	3.179
Housing loans	-	2.185	2.185
Vehicle loans	264	640	904
Consumer loans	-	90	90
Other	-	-	-
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	706	-	706
With installment	-	-	-
Without installment	706	-	706
Personnel credit cards-FC	-	-	-
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL(Real Person)	-	-	-
Overdraft account-FC(Real Person)	-	-	-
Total	10.014	2.514.779	2.524.793

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I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

e. Explanation commercial loans with installments and corporate credit cards:

Current Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	1.566.542	5.704.657	7.271.199
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	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	74.284	446.195	520.479
Business loans	-	5.381	5.381
Vehicle loans	71.547	275.886	347.433
Consumer loans	2.737	164.928	167.665
Other	-	-	-
Corporate credit cards-TL	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	-	-	-
Overdraft account-FC(Legal Entity)	-	-	-
Total	1.640.826	6.150.852	7.791.678
Prior Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	2.408.376	2.661.620	5.069.996
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	-	-	-
Commercial installment loans-FC indexed	-	-	-
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	53.758	385.768	439.526
Business loans	-	15.445	15.445
Vehicle loans	46.020	275.599	321.619
Consumer loans	7.738	94.724	102.462
Other	-	-	-
Corporate credit cards-TL	-	-	-
With installment	-	-	-
Without installment	-	-	-
Corporate credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Overdraft account-TL (Legal Entity)	869.000	-	869.000
Overdraft account-FC(Legal Entity)	3.671.116	-	3.671.116
Total	7.002.250	3.047.388	10.049.638

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (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	111.217.906
Total	230.747.984	114.508.319

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
Total	230.747.984	114.507.922

h) Loans granted to subsidiaries and associates:

Loans given to subsidiaries and affiliates are as follows:

	Current Period		Prior Period	
	TL	FC	TL	FC
Direct loans to subsidiaries and affiliates	-	-	304.831	-
Indirect loans given to subsidiaries and affiliates	-	-	-	-
Toplam	-	-	304.831	-

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
Total	2.389.920	649.031

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).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

j.2) Movements of non-performing loans:

Current Period	III. Group	IV. Group	V. Group
	Loans And Receivables With Limited Collectibility	Loans And Receivables With Doubtful Collectibility	Uncollectible Loans And Receivables
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 (-)	-	-	-
Sale (-)	-	-	-
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
Net balance at the balance sheet	485.237	809.255	254.343

(*) The portion of collections from frozen receivables amounting to TL 119.142 consists of real estate acquired in exchange for receivables; these amounts were collected through asset acquisition rather than cash collection (December 31, 2024: 176.062).

Prior Period	III. Group	IV. Group	V. Group
	Loans And Receivables With Limited Collectibility	Loans And Receivables With Doubtful Collectibility	Uncollectible Loans And Receivables
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 (-)	-	-	-
Sale (-)	-	-	-
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
Net balance at the balance sheet	151.237	215.604	50.978

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

Current Period	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans	Loss Loans
End Of Period Balance	74.403	127.712	83.897
Provision Amount (-)	34.203	77.235	61.811
Total	40.200	50.477	22.086

Prior Period	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Doubtful Loans	Loss Loans
End Of Period Balance	5.310	3.509	16.948
Provision Amount (-)	2.503	2.074	15.850
Total	2.807	1.435	1.098

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

j.4) Gross and net non-performing loans and other receivables per customer categories:

	III. Group	IV. Group	V. Group
	Loans With Limited Collectability	Loans With Doubtful Collectability	Uncollectible Loans
Current Period (Net)	485.237	809.255	254.343
Loans To Individuals And Corporates (Gross)	916.250	1.738.339	1.284.166
Provision (-)	431.013	929.084	1.029.823
Loans To Individuals And Corporates (Net)	485.237	809.255	254.343
Banks (Gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision (-)	-	-	-
Other Loans (Net)	-	-	-
Prior Period (Net)	151.237	215.604	50.978
Loans To Real Persons And Legal Entities (Gross)	283.693	480.848	302.309
Specific Provision (-)	132.456	265.244	251.331
Loans To Real Persons And Legal Entities (Net)	151.237	215.604	50.978
Banks (Gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans And Receivables (Gross)	-	-	-
Provision (-)	-	-	-
Other Loans And Receivables (Net)	-	-	-

j.5) Information on profit share accrual accruals and valuation differences calculated for non-performing loans by banks allocating expected credit losses according to TFRS 9 and their equivalents:

	III. Group	IV. Group	V. Group
	Limited Collection Loans	Doubtful Loans	Loss Loans
Current Period (Net)	65.633	132.508	34.411
Profit Share Accruals And Valuation Differences	123.931	284.636	173.739
Provisions (-)	58.298	152.128	139.328
Prior Period (Net)	17.328	35.698	2.589
Profit Share Accruals And Valuation Differences	32.504	79.615	15.355
Provisions (-)	15.176	43.917	12.766

k) Provision changes under IFRS 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 3	(6.616)	-	6.616	-
End-of-Period Balance (**)	1.341.863	1.466.143	2.389.920	5.197.926

(*) Includes expected loss allowances of TL 22.294 related to financial assets measured at amortized cost.

(**) Includes expected loss allowances of TL 23.746 related to financial assets measured at amortized cost.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued)

6. Information On Loans (Continued):

k) Provision changes under IFRS 9 (Continued):

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 3	(2.367)	-	2.367	-
End-of-Period Balance (**)	490.435	23.400	649.032	1.162.867

(*) Includes expected loss allowances of TL 44.896 related to financial assets measured at amortized cost.

(**) Includes expected loss allowances of TL 22.294 related to financial assets measured at amortized cost.

l) Cash credit exchanges under IFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance (*)	113.958.859	983.580	1.066.850	116.009.289
Period 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	-
End-of-Period Balance (**)	234.073.928	3.554.520	3.938.755	241.567.203

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	-
End-of-Period Balance (**)	113.958.859	983.580	1.066.850	116.009.289

m) Liquidation policy for uncollectible loans and other receivables:

The Bank initiates a legal process for the collection of receivables arising from credit transactions. The debtor's and debtor related's assets' together with process of cash conversion of the collaterals which constitute of the Bank receivables will be processed by the Bank and in addition to this process the Bank will try to collect and liquidate its receivables through administrative ways.

n) Information on "write-off" policies:

In accordance with Article 8 of the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Reserved for them", loans classified under "Fifth Group Loans of Loss" and which does not have reasonable expectations regarding the recovery of loans with a lifetime expected due to the default of the debtor or the provision of special provisions can be deducted from the records within the scope of TFRS 9 as of the first reporting period following their classification in this group. Deducting loans from records is an accounting practice that has no effect on withdrawal.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

6. Information On Loans (Continued):

n) Information on “write-off” policies (continued):

It is an accounting practice to deduct loans that do not have the possibility to collect from the records within the scope of the above provision, does not mean that result in giving up the right to receivable.

The general policy of the Bank is to write-off the receivables which are deemed to be impossible to collect during the legal follow-up process from the assets in accordance with the decision taken by the top management of the bank. There is no cancellation of the loans brought because it is believed that it will not be possible to collect it 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
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities	17.738.674	15.089.119
Total	17.738.674	15.089.119

(*) An allowance for expected losses of 23.746 TL has been set aside for financial assets measured at amortized cost. (December 31, 2024: 22.294 TL)

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 (-)	-	-
Total	17.738.674	15.089.119

(*)It also 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 23.746 TL has been set aside for financial assets measured at amortized cost. (December 31, 2024: 22.294 TL)

c) Information on the movements of financial assets valued at amortized cost during the year:

	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 (-)	-	-
Closing Balance	17.738.674	15.089.119

(*) This amount includes TL 42.111 income accrual. (December 31, 2024: TL 159.293)

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

8. Information Lease Receivables (Net):

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

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a 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	-	-
Total	10.111.631	6.880.464	459.325	434.517

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
Receivable from finance leases (net)	6.880.464	434.517

c. General explanation on finance lease contracts:

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

Information on leasing receivables:

Financial Leasing	Standard Loans	Leasing Receivables Under Close Monitoring		
		Leasing receivables not subject to restructured loans	Restructured or rescheduled Leasing Receivables with Revised Contract Terms	Refinance
Current Period				
Finance lease receivables (Net)	6.880.464	-	-	-
Prior Period				
Finance lease receivables (Net)	424.659	-	9.858	-

9. Information on assets held for sale and assets of discontinued operations:

Financial assets held for sale consist of tangible assets acquired due to receivables.

	Current Period	Prior Period
Opening balance	166.063	8.283
Additions	1.492.832	176.062
Disposals	37.291	18.282
Transfers	-	-
Impairment (-)	305	-
Closing balance(*)	1.621.299	166.063

(*) The portion of assets with a right of retention amounting to TL 980.867 consists of standard-quality loans (December 31, 2024: None).

(**) The Bank has a right of redemption on 1.557.936 TL (December 31, 2024: 141.950) of its assets held for sale. The Bank's current redemption agreements have terms of 12, 18, and 24 months. There is no right of first refusal on the Bank's assets held for sale (December 31, 2024: None).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

10. Information On Associates:

a. Associates (Net):

a.1 Information on unconsolidated associates:

With the aim of establishing a guarantee system in line with participation banking principles, the Bank became a shareholder of Katılım Finans Kefalet A.Ş. through a capital contribution of TL 90.000 (December 31, 2024: TL 67.500). The Company's total share capital is TL 600.000; the Bank's total investment amounts to TL 90.000, corresponding to a 15% interest. There is a member of the board of directors in the company to represent the Bank's shares.

In the financial statements, investments in associates that are not within the scope of consolidation and that are not credit or other financial institutions are accounted for at cost and, where applicable, are reflected net of any impairment.

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

Title	Address (City/Country)	If the Parent Bank's Share Ratio is Different Voting Rate (%)	Share Ratio of Other Partners (%)
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
Share percentage at the end of the year (%)	15	15

a.2 Information on consolidated associates:

None (December 31, 2024: None).

b. Information on subsidiaries (Net):

b.1 Information on unconsolidated subsidiaries:

None (December 31, 2024: None).

b.2 Information on consolidated subsidiaries:

Emlak Varlık Kiralama A.Ş, which is a %100 subsidiaries of the Bank, was established and registered to the trade registry in 5 August 2019 with the permission taken from "Banking Regulation and Supervision Agency" and "Capital Markets Board of Türkiye". Emlak Varlık Kiralama A.Ş has been founded to operate lease certificate according to rulings of Capital Markets Board of Türkiye which was dated 7 June 2013 and numbered 28760 serial: 3 no: 61.1 published in Official Gazette. Emlak Varlık Kiralama A.Ş. was established and began to operate on 5 August 2019 with TL 50 capital amount paid by the Main Shareholder Bank.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

10. Information On Associates:

b.2 Information on consolidated subsidiaries (Continued):

Emlak Katılım Varlık Kiralama A.Ş., 100% subsidiaries of the Bank was established and registered to the trade registry in 20 January 2020 with the permission taken from “Banking Regulation and Supervision Agency” and “Capital Markets Board of Türkiye”. Within the framework of the CMB's Communiqué on Lease Certificates (III-61.1) published in the Official Gazette dated June 7, 2013 and numbered 28760, Emlak Katılım Varlık Kiralama A.Ş. was established on December 16, 2019, with a capital of TL 50 and started its activity.

Emlak Katılım Tasarruf Finansman A.Ş. (the Bank's 100% subsidiary) was established as a subsidiary upon obtaining approval from the Banking Regulation and Supervision Agency (BRSA) and was registered with the trade registry on March 3, 2025. The company was incorporated to engage in savings-financing activities in compliance with the provisions of the Turkish Commercial Code No. 6012, the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361, the relevant legislation, and the principles of interest-free finance. Its share capital is TL 500.000, all of which was paid in by the Parent Bank on February 27, 2025. The company obtained its operating license from the BRSA on July 24, 2025. On August 29, 2025, the Bank's Board of Directors resolved to increase the company's share capital to TL 1.500.000; as of November 11, 2025, TL 1.000.000 of this amount had been paid.

Emlak Katılım Portföy Yönetimi A.Ş., another subsidiary of the Bank, was registered with the trade registry on May 27, 2025. The company's principal activity is the establishment and management of investment funds in accordance with the regulations of the Capital Markets Board of Türkiye (CMB) and the applicable legislation. In addition, managing the portfolios of investment companies, pension mutual funds established under the Private Pension Savings and Investment System Law No. 4632 dated March 28, 2001, and equivalent foreign collective investment undertakings established abroad also falls within its principal activity. The company has an authorized capital ceiling of TL 375.000; TL 75.000 of capital was paid in by the Parent Bank on May 26, 2025.

Name	Adress (City/Country)	Operating Subject	Bank's share percentage (%)	Direct and Indirect Share Percentages (%)
Emlak Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance Of Lease Certificate	100	100
Emlak Katılım Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance Of Lease Certificate	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

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 Movement information on subsidiaries:

	Current Period	Prior Preiod
Amount at the beginning of the period	100	100
Movements inside the term	1.575.000	-
Purchases / new incorporations / capital increases	1.575.000	-
Bonus shares	-	-
Profit received from current year share	-	-
Sales	-	-
Revaluation increases	-	-
Impairments	-	-
Amount at the end of the period	1.575.000	100
Capital commitments	300.000	-
Share Of The Capital At The End Of The Period (%)	100	100

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

10. Information On Associates:

b.2 Information on consolidated subsidiaries (Net) (Continued):

b.2.2 Information on investments in joint-ventures:

None (December 31, 2024: None).

11. Information on tangible assets:

Current Period	Immovables(*)	Leased tangible assets	Vehicles	Other TA	Total
Cost					
Opening Balance: January 1, 2025	139.848	826.557	179.185	538.175	1.683.765
Additions	3.568.958	647.607	235.390	414.611	4.866.566
Revaluation differences	-	-	-	-	-
Disposals	-	(107.646)	(39.592)	(2.839)	(150.077)
Impairment losses(-)/ Reversal of impairment	-	-	-	-	-
Transfers	-	-	-	-	-
Ending Balance: December 31, 2025	3.708.806	1.366.518	374.983	949.947	6.400.254
Accumulated depreciation (-)					
Opening balance: January 1, 2025	3.375	204.081	71.919	258.050	537.425
Depreciation expense	59.887	148.361	60.965	102.603	371.817
Reversal of depreciation of the disposed assets	-	(43.147)	(29.995)	(5.148)	(78.291)
Transfers	-	-	-	-	-
Ending balance: December 31, 2025	63.262	309.295	102.889	355.505	830.951
Total cost at the end of the year	3.708.806	1.366.518	374.983	949.947	6.400.254
Total accumulated depreciation at the end of the year	(63.262)	(309.295)	(102.889)	(355.505)	(830.951)
Closing net book values	3.645.544	1.057.223	272.094	594.442	5.569.303

Prior Period	Immovables(*)	Leased tangible assets	Vehicles	Other TA	Total
Cost					
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
Accumulated depreciation (-)					
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

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

12. Information On Intangible Assets:

Current Period	Intangible Assets
Cost	
Opening balance: January 1, 2025	661.857
Additions	-
Disposals	(80.107)
Ending balance: December 31, 2025	581.750
Accumulated depreciation(-)	
Opening balance: January 1, 2025	(113.800)
Depreciation expense	(100.748)
Reversal of depreciation of the disposed assets	-
Ending balance: December 31, 2025	(214.548)
Total cost at the end of the year	581.750
Total accumulated depreciation at the end of the year	(214.548)
Closing Net Book Value	367.202
Prior Period	Intangible Assets
Cost	
Opening balance: January 1, 2024	314.431
Additions	347.426
Disposals	-
Ending balance: December 31, 2024	661.857
Accumulated depreciation(-)	
Opening balance: January 1, 2024	(64.067)
Depreciation expense	(49.733)
Reversal of depreciation of the disposed assets	-
Ending balance: December 31, 2024	(113.800)
Total cost at the end of the year	661.857
Total accumulated depreciation at the end of the year	(113.800)
Closing Net Book Value	548.057

13. Information On Investment Property:

None (December 31, 2024: None).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

I. Explanations And Notes Related To Assets Accounts Of The Balance Sheet (Continued):

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	501.444
Prepaid wages and commissions and unearned income	305.457	108.001
Securities valuation differences	-	3.623
TFRS 16 allowance	29.096	19.656
Derivative financial instruments	65.182	13.986
Other debt and expense provisions	350.720	723.303
Deferred Tax Asset	9.095.966	6.465.745
Securities valuation differences	11.415	-
Derivative 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	-	-
Deferred Tax Liability	3.671.031	1.986.866
Deferred Tax Asset (Net)	5.424.935	4.478.879

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 Bank's total other assets are TL 2.479.351 (December 31, 2024: TL 3.105.263) and do not exceed 10% of the total assets.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities:

1. Information On Funds Collected:

a. Information on maturity structure of funds collected:

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
I. Real Persons Current Accounts Non-Trade Tl	1.352.497	-	-	-	-	-	-	-	1.352.497
ii. Real Persons Participation Accounts Non-Trade Tl(*)	-	5.079.834	566.511	48.795	71.008	74.324	72	-	5.840.544
iii. Current Account Other-Tl	14.854.670	-	-	-	-	-	-	-	14.854.670
Public Sector	861.002	-	-	-	-	-	-	-	861.002
Commercial Institutions	13.436.343	-	-	-	-	-	-	-	13.436.343
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	-	-	-	-	-	-	-	-	-
iv. Participation Accounts-Tl	-	55.126.508	24.061.333	14.878.329	3.343.076	4.837.508	-	-	102.246.754
Public Sector	-	3.743.373	3.241.243	781.385	90.336	-	-	-	7.856.337
Commercial Institutions	-	23.497.891	3.569.200	2.290.884	3.250.386	7.982	-	-	32.616.343
Other Institutions	-	14.777.679	5.765.373	3.101.825	-	4.829.526	-	-	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
v. Real Persons Current Accounts Non- Trade Fc	17.603.551	-	-	-	-	-	-	-	17.603.551
vi. Real Persons Participation Accounts Non-Trade Fc	-	4.488.741	9.049.902	369.959	33.251	13.388	-	-	13.955.241
vii. Other Current Accounts Fc	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	-	-	-	-	-	-	-	-	-
viii. Participation Accounts Other-Fc	-	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
ix. Precious Metals Deposits	8.006.209	5.053.093	1.390.103	98.336	4.530	13.342	-	-	14.565.613
x. Participation Accounts Special Fund Pools Tl	-	366.735	564.905	-	-	-	-	-	931.640
Residents In Türkiye	-	366.735	564.905	-	-	-	-	-	931.640
Residents Abroad	-	-	-	-	-	-	-	-	-
xi. Participation Accounts Special Fund Pools – Fc	-	-	-	-	-	-	-	-	-
Residents In Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.....+IX+X+XI)	123.978.233	108.631.776	49.294.503	20.357.275	3.451.865	4.938.562	72	-	310.652.286

(*) The participation account balance also includes the balances of TL 224.789 opened under the product "YUVAM Accounts" published in the Official Gazette dated February 1, 2022, and numbered 31737.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

1. Information On Funds Collected (Continued):

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

Prior 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
I. Real Persons Current Accounts									
Non-Trade TL	951.719	-	-	-	-	-	-	-	951.719
II. Real Persons Participation									
Accounts Non-Trade TL(*)	-	2.929.355	1.002.487	386.374	163.446	188.545	107.816	-	4.778.023
III. Current Account other-TL	6.065.058	-	-	-	-	-	-	-	6.065.058
Public Sector	418.333	-	-	-	-	-	-	-	418.333
Commercial Institutions	5.330.026	-	-	-	-	-	-	-	5.330.026
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	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	- 29.426.145	16.082.586	2.243.890	673.890	2.226.611	-	-	-	50.653.122
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
V. Real Persons Current Accounts									
Non-Trade FC	15.708.669	-	-	-	-	-	-	-	15.708.669
VI. Real Persons Participation									
Accounts Non-Trade FC	-	5.721.741	10.014.021	40.648	30.395	10.781	-	-	15.817.586
VII. Other Current Accounts FC	45.494.664	-	-	-	-	-	-	-	45.494.664
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	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other-FC	- 16.560.953	3.468.445	369.121	115.981	-	-	-	-	20.514.500
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
IX. Precious Metals Deposits	2.842.175	2.264.043	667.257	66.226	1.568	5.472	145	-	5.846.886
X. Participation Accounts Special									
Fund Pools TL	-	358.625	461.816	6.013	-	-	-	-	826.454
Residents in Türkiye	-	358.625	461.816	6.013	-	-	-	-	826.454
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts									
Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+.....+IX+X+XI)	71.062.285	57.260.862	31.696.612	3.112.272	985.280	2.431.409	107.961	-	166.656.681

(*) The participation accounts balance includes TL 892.480 in balances opened under the CBRT product “Dövizden Dönüşümlü Kur Korumalı Türk Lirası Vadeli Mevduat” (Official Gazette No. 31696, December 21, 2021) and TL 1.696.124 in balances opened under “YUVAM Accounts” (Official Gazette No. 31737, February 1, 2022).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

1. Information On Funds Collected (Continued):

b) Saving deposits and other deposits accounts insured by Saving Deposit Insurance Fund:

b.1) Exceeding the limit of Insurance Fund:

Information on real persons' current and participation accounts not subject to trading transactions under the guarantee of insurance and exceeding the limit of Insurance Fund:

	Under The Quarantee Of Insurance		Exceeding The Quarantee 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 on legal persons' current and participation accounts under the guarantee of insurance and exceeding the limit of Insurance Fund:

	Under The Quarantee Of Insurance		Exceeding The Quarantee Of Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Legal persons' current and participation accounts	4.998.811	3.708.942	199.652.046	90.131.749
Turkish Lira accounts	2.278.303	1.598.473	73.935.127	28.034.415
Foreign currency accounts	2.720.508	2.110.469	125.716.919	62.097.334
Foreign branches' deposits subject to foreign authorities insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

Funds collected by Participation Banks (except foreign branches) from current and participation accounts denominated in Turkish Lira or foreign currency up to a limit of maximum TL 1.200.000 (including both capital and profit shares) for each real person is under the guarantee of Saving Deposit Insurance Fund in accordance with the Banking Law numbered 5411.

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	-	-

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

1. Information On Funds Collected (Continued):

b.2) Funds collected which are not under the guarantee of insurance fund (Continued):

Funds collected of legal 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	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	-	-

2. Information On Loans:

a.1 Information on the type of loan received:

	Current Period		Prior Period	
	TL	FC	TL	FC
Syndication loans	-	-	-	-
Wakale loans	8.689.140	3.874.263	188.750	812.046
Loans obtained from Issued Lease certificates (Sukuk)	19.184.661	-	15.737.411	-
Other	-	2.849.608	-	1.411.034
Total	27.873.801	6.723.871	15.926.161	2.223.080

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	27.794.801	1.730.220	15.785.161	463.290
Loans from foreign banks, institutions and funds	79.000	4.993.651	141.000	1.759.790
Total	27.873.801	6.723.871	15.926.161	2.223.080

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

2. Information On Received Loans (Continued):

a.3 Maturity analysis of funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	24.101.114	1.486.694	7.296.646	469.511
Medium and Long-Term	3.772.687	5.237.177	8.629.515	1.753.569
Total	27.873.801	6.723.871	15.926.161	2.223.080

a.4 Additional disclosures on concentration areas of Bank's liabilities:

The Bank does not have concentration on customer or sector group providing funds (December 31, 2024: None).

3. Information On Derivative Financial Liabilities Held For Trading:

	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	-	-	-	-
Total	107.685	6.934	13.085	17.487

4. Lease Payables:

	Current Period		Prior Period	
	TL	FC	TL	FC
Less than 1 year	223.020	-	129.855	-
Between 1-5 years	854.270	-	524.888	-
Over 5 years	126.965	-	85.222	-
Total	1.204.255	-	739.965	-

5. Information On Hedging Derivative Financial Liabilities:

None (December 31, 2024:None).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

6. Information On Provisions:

a) Information on provisions for employee rights:

As of the balance sheet date, the Bank's employment termination benefits provision amounting to TL 87.822 (December 31, 2024: TL 60.565), vacation pay provision amounting to TL 100.532 (December 31, 2024: 55.435 TL), performance premium provision of TL 1.500.00 (December 31, 2024: TL 1.300.00). There is a total provision for employee rights of TL 1.688.354 (December 31, 2024: 1.416.000 TL).

The Bank reflected the employee termination benefits provision in the financial statements using the actuarial valuation method specified in TAS 19. In this context, the following actuarial assumptions were used in calculating 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 of the provision for employment termination benefits in the balance sheet:

	Current Period	Prior Period
Prior period ending balance	60.565	32.146
Provision recognized during the period	34.294	17.881
Paid during the period	(7.568)	(3.515)
Actuarial (gain) / loss	531	14.053
Balance at the end of the period	87.822	60.565

b) Retirement benefits :

According to the technical balance sheet reports prepared using the technical interest rate of 9,80% specified in Law No. 5754, published in the Official Gazette No. 26870 on May 8, 2008, no technical deficit was reported for the Fund as of December 31, 2025, and December 31, 2024.

As of the balance sheet date, the Bank's liability related to benefits to be transferred to the Social Security Institution (SGK) corresponds to the estimated payment amount required at the time of transfer. The actuarial parameters and results used in measuring this amount reflect the provisions of Law No. 5754, published in the Official Gazette No. 26870 on May 8, 2008, regarding retirement and healthcare benefits to be transferred to SGK (such as a 9,80% real discount rate).

The liability amount for transfer-related benefits is calculated based on largely fixed and predetermined assumptions under the new law. However, the final amount of the Bank's liability at the time of transfer may vary depending on factors such as the discount rate, inflation, salary increases, number of participants, and attrition rates.

	Current Period	Prior Period
Opening – Beginnig of Period Assets	37.529.345	37.529.345
Actual Return on Fund Assets	16.581.231	16.581.231
Employer Contributions	8.808.786	8.808.786
Employee Contributions	6.396.853	6.396.853
Paid Benefits -	(6.044.606)	(6.044.606)
Total Assets at Period End	63.271.609	63.271.609

According to the relevant Actuarial Report, the Fund's surplus amounts to TL 139.339.937 as of December 31, 2025 (December 31 2024: TL 75,572,898).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

6. Information On Provisions:

b.Retirement benefits (Continued):

	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
Total	63.271.609	37.529.345

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
Total	11.928.653	8.706.182

(*) Includes a free reserve of TL 9.850.000 allocated in the previous year by the bank management, in addition to the requirements of the Banking Regulation and Supervision Agency (BDDK) Accounting and Financial Reporting Legislation (December 31, 2024: TL 7.500.000).

Free reserves allocated for potential risks movement table;

	Current Period	Prior Period
Value at the Beginning of the Period	7.500.000	2.850.432
Additions during the period	2.350.000	5.130.000
Cancellations during the period (-)	-	480.432
End-of-Period Value	9.850.000	7.500.000

Statement of changes in retained earnings allocated to the participation account;

	Current Period	Prior Period
Value at the Beginning of the Period	914.340	281.150
Periodic additions	1.422.336	921.183
Exchange rate differences	80.338	28.060
Periodic cancellations (-)	613.153	316.053
End-of-Period Value	1.803.861	914.340

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

6. Information On Provisions:

d) Information on provisions for foreign exchange losses on foreign currency indexed loans and financial lease receivables:

None (December 31, 2024: None).

7. Information On Taxes Payable:

a. Explanations on current tax liability:

a.1. Explanations on tax provision:

As of December 31, 2025, the Bank's remaining tax liability after deducting the provisional taxes paid from the corporate tax is TL 1.807.292. (December 31, 2024: TL 1.664.243).

a.2. Information on taxes payable:

	Current Period	Prior Period
Corporate Tax Payable	1.807.292	1.664.243
BSMV	285.376	151.699
Income Tax Deducted From Wages	140.396	58.575
Income Tax On Securities	433.192	149.701
Foreign Exchange Transaction Tax	46.812	39.631
Value Added Tax Payable	36.393	26.354
Real Estate Capital Gains Tax	3.912	2.337
Other	4.925	21.593
Total	2.758.298	2.114.133

a.3. Information on premiums:

	Current Period	Prior Period
Social Security Premiums-Employee	-	39
Social Security Premiums-Employer	-	27
Unemployment Insurance-Employee	46.203	26.315
Unemployment Insurance-Employer	68.527	39.073
Bank Pension Fund Premium- Employees	-	-
Bank Pension Fund Premium- Employer	-	-
Pension Fund Membership Fees And Provisions-Employees	6.605	3.769
Pension Fund Membership Fees And Provisions- Employer	3.300	1.882
Other	-	-
Total	124.635	71.105

8. Information On Liabilities For Non-Current Assets Related To Held For Sale And Discontinued Operations:

None (December 31, 2024: None).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

9. Detailed Explanations Regarding The Number Of Subordinated Loans Used By The Bank, Their Maturity, Dividend Ratio, The Institution From Which The Loan Was Obtained And The Option To Convert Into Shares, If Any:

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	-	-	-	-
Total	-	10.675.109	-	7.664.460

(*) As of December 31, 2025, the Bank has three subordinated (capital-nature) debt instruments, all perpetual, for which the creditor is the Turkey Wealth Fund (TWF) – Market Stability and Balance Sub-Fund, as follows: ISIN TRT240424F22: issue date April 24, 2019; perpetual; earliest call date after five years; EUR 100.000.000 (full EUR). ISIN TRT250232F15: issue date March 9, 2022; perpetual; earliest call date after ten years; EUR 31.688.489 (full EUR). ISIN TRT211229F12: issue date December 30, 2024; perpetual; earliest call date after five years; EUR 100.000.000 (full EUR). These instruments bear no profit share (zero yield) and do not contain any conversion option into shares.

10. Breakdown Of Items In Other Liabilities Which Exceed 10% Of The Balance Sheet Total And Breakdown Of Items Which Constitute At Least 20% Of Grand Total:

As of the balance sheet date, the Bank's total other liabilities are TL 3.921.500 (December 31, 2024: TL 4.008.576) and do not exceed 10% of the total liabilities.

11. 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 Bank and if so, amount of the registered share capital ceiling:

The Bank's registered capital system did not apply 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.

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

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

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

There are no capital commitments.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

II. Explanations And Notes Related To Liabilities (Continued):

11. Information On Shareholders' Equity (Continued):

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

The Bank's profits are kept in shareholders' equity through transfer to reserves. Moreover, the Bank's shareholders' equity is invested in liquid and earning assets.

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

There is no privilege given to stocks representing the capital.

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	-	-	-	-
Total	(325.688)	67.564	(285.545)	77.602

^(*)The difference between the cost value and fair value of capital-like loans obtained in 2022 and 2024 is tracked as an item to be reclassified in profit or loss, amounting to TRY 46.085 (December 31, 2024: TRY 80.802).

i. Information regarding other capital reserves:

Due to the benefit of the real estate sales income exemption, the amount of 10.016 TL set aside 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 decision of the Bank's Ordinary General Assembly meeting held on April 14, 2025, the amount of 435.037 TL 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. Information on other capital reserves:

The Bank's TRT240424F22 ISIN-coded bond, with a maturity date of April 24, 2019, an early repayment option of five years, and a principal amount of 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 earliest ten-year repayment option 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 the Bank Management, the zero-yield non-maturing government 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 government securities yield rates. The difference between the initial acquisition cost and the discounted amount is 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 Unconsolidated Financial Statements (Continued):

III. Explanations And Notes Related To Off-Balance Sheet:

1. Explanations On Liabilities Related To Off-Balance Sheet:

a. Type and amount of irrevocable loan commitments:

	Current Period	Prior Period
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

Total	7.898.200	2.703.919
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^(*) Limits defined for direct borrowing system (DBS) projects were classified as “credit allocation commitments with utilization 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 utilization have begun to be classified as “credit allocation commitments with utilization 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:

	Current Period	Prior Period
Guarantees	39.769.067	30.072.136
Letters Of Credit	8.328.025	2.293.233
Bank Loans	226.900	173.710
Other Guaranties And Sureties	4.444	-

Total	48.328.436	32.539.079
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b.2. Revocable, irrevocable guarantees and other similar commitments and contingencies:

	Current Period	Prior Period
Temporary letters of guarantees	3.431.966	1.400.644
Advance letters of guarantees	24.952.756	19.699.299
Letters of guarantees given to customs	3.689.763	3.447.602
Definitive Letters of Guarantee	878.097	865.130
Letters of Guarantee Given for the Guarantee of Cash Loans	180.744	107.111
Other	6.635.741	4.552.350

Total	39.769.067	30.072.136
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III. Explanations And Notes Related To Off-Balance Sheet:

1. Explanations On Liabilities Related To Off-Balance Sheet:

c. Within the Non-cash Loans:

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

	Current Period	Prior Period
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
Total	48.328.436	32.539.079

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

	Current Period			
	TL	(%)	FC	(%)
Agricultural	265.100	0,90	71.203	0,38
Farming and stockbreeding	2.821	0,01	-	0,00
Forestry	262.279	0,89	71.203	0,38
Fishery	-	-	-	-
Manufacturing	4.705.171	15,95	8.251.802	43,84
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
Construction	11.923.080	40,41	1.192.875	6,34
Services	11.049.692	37,45	7.255.370	38,55
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
Other	1.563.321	5,30	2.050.822	10,90
Total	29.506.364	100	18.822.072	100

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

III. Explanations And Notes Related To Off-Balance Sheet (Continued):

1. Explanations On Liabilities Related To Off-Balance Sheet (Continued):

c. Within the Non-cash Loans(Continued):

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

	Prior Period			
	TP	(%)	YP	(%)
Agricultural	133.720	0,59	5.507	0,06
Farming and stockbreeding	3.234	0,01	-	-
Forestry	130.486	0,57	5.507	0,06
Fishery	-	-	-	-
Manufacturing	4.841.604	21,21	4.154.537	42,78
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
Construction	8.671.014	37,98	493.673	5,08
Services	8.095.172	35,46	3.813.758	39,27
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
Other	1.087.165	4,76	1.242.929	12,80
Total	22.828.675	100	9.710.404	100

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
Non-cash loans	29.308.217	18.820.827	198.147	1.245
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	-	-
Prior Period	I st Group		II nd Group	
	TL	FC	TL	FC
Non-cash loans	22.636.924	9.708.770	191.751	1.634
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	-	-	-	-

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

III. Explanations And Notes Related To Off-Balance Sheet: (Continued):

:

2. Explanations on derivative transactions:

	Derivative transactions according to purpose December 31,2025	Derivative transactions according to purpose December 31, 2024
Trading Derivatives		
Foreign Currency Related Derivative Transactions (I)	8.241.661	15.592.435
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	-	-
Profit share Rate Related Derivative Transactions (II)	-	-
Profit share rates forwards-Purchase, sales	-	-
Profit share rates swaps-Purchases, sales	-	-
Profit share rates options-Purchases, sales	-	-
Profit share rates futures-Purchases, sales	-	-
Other Trading Derivatives (III)	-	-
A. Total Trading Derivatives (I + II + III)	8.241.661	15.592.435
Hedging Derivatives	-	-
Fair value hedges	-	-
Cash flow hedges	-	-
Foreign currency investment hedges	-	-
B. Total Hedging Derivatives	-	-
Total Derivatives Transactions (A+B)	8.241.661	15.592.435

3. Explanations On Contingent Assets And Liabilities:

The Bank has set aside a provision of TL 21.483 (31 December 2024: TL 9.644) for the lawsuits filed against it by various persons and institutions, which have a high probability of realization and may require a cash outflow, and the said provision is shown under the "Other Provisions" note numbered II.6.b in the Fifth section.

4. Explanations On Services Rendered On Behalf Of Third Parties:

The Bank does not engage in placement activities on behalf of real and legal persons, foundations, pension insurance funds and other institutions.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

IV. Explanations And Notes Related To The Statement Of Income Or Loss:

1. Information On Profit Share Income:

a) Information on profit share income received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share received from loans				
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
Total	41.412.065	5.012.283	22.875.190	2.666.536

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	-	-	-	-
Total	1.808.086	-	2.147.976	-

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)	430.775	226.687	125.553	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
Total	5.540.396	786.411	5.264.580	523.255

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	-
Total	173.934	-	119.052	-

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Explanations And Notes On The Unconsolidated 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:

	Profit Sharing Accounts						Accumulated participation 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		
TL								
Funds collected from banks through current and profit sharing accounts	312.758	2.585.482	1.324.849	-	-	-	-	4.223.089
Real persons' non-trading profit sharing accounts								
Public sector profit sharing accounts	320.031	1.429.747	167.543	-	55.319	227.859	13	2.200.512
Commercial sector profit sharing accounts	719.940	2.868.367	362.725	-	104.273	-	-	4.055.305
Other institutions profit sharing accounts	1.678.033	2.858.337	707.545	-	540.164	97.047	-	5.881.126
Total	4.893.326	13.409.098	5.380.995	-	1.108.265	2.714.245	13	27.505.942
FC								
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
Total	202.075	750.908	297.499	-	669.955	2.360	-	1.922.797
Grand Total	5.095.401	14.160.006	5.678.494	-	1.778.220	2.716.605	13	29.428.739
Prior Period								
Account Name	Profit Sharing Accounts						Accumulated participation 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		
TL								
Funds collected from banks through current and profit sharing accounts	68.644	483.684	153.358	-	-	-	-	705.686
Real persons' non-trading profit sharing accounts								
Public sector profit sharing accounts	216.216	1.610.311	205.668	-	15.738	686.180	2	2.734.115
Commercial sector profit sharing accounts	3.014.031	1.010.622	1.497.397	-	106.495	208.130	-	5.836.675
Other institutions profit sharing accounts	1.375.988	3.639.025	1.896.395	-	236.651	898.472	-	8.046.531
Total	5.096.091	7.187.121	3.920.582	-	373.963	1.792.782	2	18.370.541
FC								
Banks	-	1.728	-	-	-	-	-	1.728
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
Public 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
Total	105.017	294.538	107.775	-	24.997	1.248	-	533.575
Grand Total	5.201.108	7.481.659	4.028.357	-	398.960	1.794.030	2	18.904.116

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IV. Explanations And Notes Related To The Statement Of Income Or Loss (Continued):

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	5.618.439	160.349	5.276.886	147.977
Total	7.236.897	426.918	5.404.293	236.027

c) Profit share expense paid to associates and subsidiaries:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expense given to associates and subsidiaries	5.618.439	-	5.276.886	-
Total	5.618.439	-	5.276.886	-

d) Profit share expenses paid to marketable securities issued:

None (31 December 2024: None).

3. The Other Items In Net Fees And Commission Income / Expenses, Which Constitute At Least 20% Of The Total Of Other Items, If The Total Of Other Items In Income Statement Exceed 10% Of The Total Of Income Statement:

Other Fees and Commissions Received	Current Period	Prior Period
Service package revenues	1.094.591	1.137.031
Remittance Commissions	282.360	412.698
Fees and commissions from correspondents	160.669	192.830
Import commissions	67.254	42.545
Appraisal fees	59.419	36.622
Insurance and brokerage commissions	585.044	413.422
Early closing commission income	34.677	10.178
Limit allocation commission	14.362	1.998
Fees and commissions from member merchant pos	28.721	11.007
Safe deposit box revenues	17.203	5.491
Other commission and service income received	251.887	78.733
Total	2.596.187	2.342.555

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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):

Other Fees and Commissions Given	Current Period	Prior Period
Expenses and commissions given to correspondents	129.482	115.499
Other commissions and fees	34.046	41.965
Fees and commissions given for loans used	15.382	273
Fees and commissions for Swift, EFT and money transfer	11.625	8.580
Fees and commissions given for credit cards	8.813	4.735
Total	199.348	171.052

4. Information On Dividend Income:

None (31 December 2024: None).

5. Explanations On Trading Income/Loss (Net):

	Current Period	Prior Period
Income	73.657.124	47.175.757
Income from capital market transactions	58.338	7.556
Income from derivative financial instruments	2.798.830	4.084.178
Foreign exchange income	70.799.956	43.084.023
Loss (-)	59.503.919	34.271.854
Loss on capital market transactions	354	1.184
Loss on derivative financial instruments	3.623.563	2.264.933
Foreign exchange losses	55.880.002	32.005.737
Trading income/loss (net)	14.153.205	12.903.903

6. Explanations Related To Other Operating Income:

	Current Period	Prior Period
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	543.469
Toplam	3.098.013	991.835

(*) 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 in other assets in 2024, in 2025. As a result of this transaction, the Bank generated gross income of TL 1.955.000. It generated 23.253 TL in income from the sale of other assets (December 31, 2024: 24.563 TL).

(**) Other income for the current period consists of 232.816 TL other income (December 31, 2024: 63.437 TL other income and December 2024: 480.032 TL cancellations of free provisions set aside for potential risks).

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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
Expected Credit Loss	4.609.091	1.031.760
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
Marketable Securities Impairment Expense	262.877	15.519
Financial Assets At Fair Value Through Profit Or Loss	262.877	15.519
Financial Assets At Fair Value Through Other Comprehensive Income	-	-
Investments In Associates, Subsidiaries And Held-To-Maturity Securities Value Decrease	-	-
Investments In Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Investments Held To Maturity	-	-
Other	3.171.182	5.741.210
Free Allowance Set Aside for Potential Risks	2.350.000	5.130.000
Amounts Allocated from Profits to be Distributed to the Participation Account	809.183	605.130
Lawsuit provisions	11.999	6.079
Total	8.043.150	6.788.489

8. Information On Other Operating Expenses:

	Current Period	Prior Period
Provision for retirement pay liability (*)	26.726	14.365
Accumulated allowance amount (*)	71.999	41.240
Deficit provision for pension fund	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible 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	-	-
Other operating expenses	2.542.630	1.472.876
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⁾	1.096.118	643.838
Total	4.210.038	2.436.563

(*) The amount of severance pay and accumulated vacation provisions shown in other provisions in the profit or loss statement, which are not included in other operating expenses, are also included in this table.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

IV. Explanations And Notes Related To The Statement Of Income Or Loss (Continued):

8. Information On Other Operating Expenses (Continued):

(1) 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
Representation and hospitality expenses	52.207	44.894
Transportation vehicle expenses	46.064	29.421
Litigation and court expenses	15.556	4.055
Movable property insurance expenses	33.815	21.711
Stationery expenses	10.944	9.719
Participation in common expenses	13.862	5.176
Aid and donations	118.942	436.200
Security services expenses	196.757	113.057
Other	124.445	29.181
Total	1.322.257	982.111

(2) 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	106.872	58.900
Total	1.096.118	643.838

9. Explanations On Income/Loss From Continued Operations Before Taxes:

The Bank’s profit before tax consists of TL 17.721.796 (December 31, 2024: TL 8.900.808) from net profit share income and TL 2.804.736 (December 31, 2024: TL 2.471.539) from net fee and commission income, while total other operating expenses amount to TL 4.111.313 (December 31, 2024: TL 2.380.958).

10. Explanations On Tax Provision For Continued And Discontinued Operations:

As of 31 December 2025, the Bank has deferred tax income of TL 7.270.785 (December 31, 2024: TL 5.102.365) and deferred tax expense of TL ve 6.316.981 (December 31, 2024: TL 2.747.299). As of 31 December 2024, the Bank’s current tax provision is TL 6.987.402 (December 31, 2024: TL 5.755.956).

Since the Bank does not have any discontinued operations, there is no tax provision regarding this. (December 31, 2024: Not available).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

IV. Explanations And Notes Related To The Statement Of Income Or Loss (Continued):

11. Explanations On Net Income/Loss From Continued And Discontinued Operations:

The Bank has no discontinued operations. The profit from continuing operations amounted to TL 19.886.816 (December 31, 2024: TL 12.101.621). After deducting the TL 6.033.598 (December 31, 2024: 3.400.890 TL) of current tax expense, the net profit for the period was TL 13.853.218 (December 31, 2024: 8.700.731).

12. Explanations On Net Income/ Loss:

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

None. (December 31, 2024: None).

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

None. (December 31, 2024: None).

c. Profit / loss attributable to minority rights:

None. (December 31, 2024: None).

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

In accordance with the decision of the POA dated March 26, 2021, the fee information for the reporting period regarding the services received from the independent auditor or independent audit firm is given in the table below. These fees also include audit fees of the Bank's subsidiaries. The fee information given in the table is excluding VAT.

	Current Period	Prior Period
Independent audit fee for the reporting period	8.661	5.382
Fees for tax consultancy services	-	-
Fee for other assurance services	7.766	4.562
Fee for other services other than independent audit	-	-
Total	16.427	9.944

V. Explanations And Footnotes Regarding The Statement Of Changes In Equity:

There is no dividend amount declared after the balance sheet date but before the announcement of the financial statements.

Dividend distribution will be decided at the General Assembly meeting, and the General Assembly has not yet been held as of the date of finalization of the attached financial statements.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

VI. Explanations And Footnotes Regarding The Cash Flow Statement:

1. Components Of Cash And Cash Equivalents And Accounting Policy Applied In Their Determination:

Cash, cash deposit, money in transit and purchased bank checks and T.R. Demand deposits in banks including the Central Bank are classified as "Cash"; Interbank money market placements and time deposits in banks with an original maturity of less than three months are defined as "Cash equivalent assets".

Cash and cash equivalents at the beginning of the period:

	Current Period	Prior Period
Cash	20.754.548	39.337.987
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
Cash equivalents	18.583.057	13.877.892
Domestic banks	358.940	485.853
Foreign banks	18.224.117	13.392.039
Total cash and cash equivalents	39.337.605	53.215.879

Cash and cash equivalents at the end of the period:

	Current Period	Prior Period
Cash	41.983.557	20.754.548
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
Cash equivalents	19.680.963	18.583.057
Domestic banks	454.362	358.940
Foreign banks	19.226.601	18.224.117
Total cash and cash equivalents	61.664.520	39.337.605

2. Cash And Cash Equivalent Items Which Are Restricted For The Usage Of The Bank By Legal Or Other Limitations:

Restricted time deposits held at the Central Bank of Türkiye and blockaged amount arising from POS are not considered as cash and cash equivalent items.

3. Explanation About Other Cash Flow Items And The Effect Of The Changes In Foreign Exchange Rates On Cash And Cash Equivalents:

The "Other" item amounting to TL 15.291.960 (December 31, 2024: TL 14.593.812) included in the "Operating profit before changes in assets and liabilities within the scope of banking activity" consists mainly of provision expense and other operating expenses.

The item "Net increase/decrease in other payables" amounting to TL 803.033 (31 December 2024: TL 1.245.768) included in the "Change in assets and liabilities subject to banking activities" includes liabilities from leasing transactions, other foreign resources and taxes, duties, and fees to be paid, and changes in premiums.

The effect of the change in foreign exchange rates on cash and cash equivalent assets was determined to be approximately TL 12.201.210 (31 December 2024: TL 6.625.052) in the accounting period ending on December 31, 2025.

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

VII. Explanations Related To The Risk Group Of The Bank.:

1. The Volume Of Transactions Related To The Risk Group That The 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 Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the beginning of period	304.831	-	3.885	-	-	-
Balance at the end of period	758.370	-	4.332	-	-	-
Dividend and Commission Income Received (*)	173.934	-	383	-	-	-

(*) It is defined in Article 49 of the Banking Law No. 5411 and Article 4 of the "Regulation on Credit Transaction of Banks" published on November 1, 2006.

b. Prior Period:

Risk Group of the Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the beginning of period	1.201.000	-	3.637	-	-	-
Balance at the end of period	304.831	-	3.885	-	-	-
Dividend and Commission Income Received (*)	119.052	-	644	-	-	-

(*) It is defined in Article 49 of the Banking Law No. 5411 and Article 4 of the "Regulation on Credit Transaction of Banks" published on November 1, 2006.

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

Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Current and profit sharing accounts						
Balance at the beginning of period	20.247	17.944	-	-	-	-
Balance at the end of period	987.652	20.247	-	-	-	-
Profit share expense	78.682	-	-	-	-	-

c.2. Information on forward and option agreements and other similar agreements with the risk group of the Bank:

The Bank does not have any forward foreign exchange purchase / sale contracts with the risk group it is included.

d. Information on the benefits provided to the top management of the bank:

The total amount of the remuneration and benefits provided to the top management of the Bank for the accounting period ended December 31, 2025 is TL 149.325 (December 31, 2024: TL 74.283).

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Explanations And Notes On The Unconsolidated Financial Statements (Continued):

VIII. Explanations Related To Domestic, Foreign And Offshore Branches Or Investments And Foreign Representative Offices:

1. Information on the domestic and foreign branches and representative offices of the Bank:

	Number	Number of personnel		Total Assets (Thousand TL)	Statutory Share Capital
Domestic Branches(*)	125	1.916			
			Country		
Foreign Representation Office	-	-	-		
Foreign Branches	-	-	-	-	-
Off-Shore Branches	-	-	-	-	-

(*) The number of head office personnel is included in the number of domestic branch employees.

2. Information On The Bank's Branch Or Representative Office Openings, Closings, Significant Changes In The Organizational Structure:

The Bank has not open branches abroad in 2025. The Bank has opened 12 branches in different regions in the country.

IX. Explanations And Footnotes Regarding Post-Balance Sheet Matters:

The 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 using internal resources ("Capital Increase").

The Bank has 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 Circular No. II-18.1. The Bank's application based on the decision was approved by the Capital Markets Board's decision dated February 5, 2026, numbered 6/269.

The Bank, in order to engage in crypto asset custody services, has applied to the Capital Markets Board's "List of Active Entities" for the purpose of providing crypto asset custody services.

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SECTION SIX

OTHER EXPLANATIONS

I. Other explanations on operations of the Bank

None.

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SECTION SEVEN

INDEPENDENT AUDITOR'S REPORT

I. Explanations on the Independent Auditor's Report:

The unconsolidated financial statements and footnotes of the Bank, which were disclosed to the public as of December 31, 2025 and for the period ending on the same date, were subject to independent audit by the independent audit firm titled PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and dated February 13, 2025. The independent audit report is presented before the financial statements.

II. Explanations And Footnotes Prepared By The Independent Auditor:

None.

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