TÜRKİYE EMLAK KATILIM BANKASI ANONİM ŞİRKETİ

PUBLICLY ANNOUNCED CONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT MARCH 31, 2026 TOGETHER WITH INDEPENDENT AUDITOR'S LIMITED REVIEW REPORT

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

AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Türkiye Emlak Katılım Bankası Anonim Şirketi;

Introduction

We have reviewed the consolidated balance sheet of Türkiye Emlak Katılım Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiaries (collectively referred to as "the Group") at 31 March 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated financial statements for the three-month period then ended. The Group management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and 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 Accounting Standard 34 ("TAS 34") "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim consolidated financial information based on our review.

Scope of Review

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

Basis for the Qualified Conclusion

As explained in Section Five Part I. 14, Part II. 7.c and Part IV. 7 of Explanations and Notes to the Consolidated Financial Statements; the accompanying consolidated financial statements as at 31 March 2026 include a free provision in total of TL 13,000,000 thousand which consist of TL 9,850,000 thousand provided in the prior years and TL 3,150,000 thousand recognized in the current period; and related deferred tax amounting to TL 3,900,000 thousand which consists of TL 2,955,000 thousand provided in prior years and TL 945,000 thousand recognized in the current period by the Group 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 13,000,000 thousand and TL 3,900,000 thousand, respectively; net profit and shareholder's equity would have increased by TL 2,205,000 thousand and TL 9,100,000 thousand respectively as at 31 March 2026.

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Qualified Conclusion

Based on our review, except for the effects of the matter on the consolidated financial statements described in the basis for the qualified conclusion paragraph above, nothing has come to our attention that causes us to believe that the accompanying consolidated financial information do not present fairly in all material respects the consolidated financial position of Türkiye Emlak Katılım Bankası Anonim Şirketi at 31 March 2026 and its consolidated financial performance and its consolidated cash flows for the three-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation

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

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

Talar Gül, SMMM
Independent Auditor

Istanbul, 22 May 2026

CONSOLIDATED FINANCIAL REPORT OF
TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
AS OF AND FOR THE NINE-MONTH PERIOD MARCH 31, 2026

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

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

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

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

Subsidiaries

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

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

Prof. Dr. Mehmet Emin BİRPINAR	**Onur GÖK**	**Mehmet Nuri YAZICI**	**Volkan Mutlu COŞKUN**
Chairman of the Board of Directors	Genaral Manager	Chairman of the Audit Committee	Member of the Audit Committee

Tuğba GEDİKLİ	**Hakan ULUS**
Executive Vice President Responsible of Finance	Statutory Reporting Manager

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

Name-Surname/Title: Hakan ULUS / Statutory Reporting Manager
Telephone : 0 (216) 275 24 74
Facsimile : 0 (216) 275 25 25

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Section One

Genaral Informations

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

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

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

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

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

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

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

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

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

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

The Parent Bank and its subsidiaries, which are consolidated with the Parent Bank, are collectively referred to as the "Group."

The Bank's head office is located in Istanbul and there are 127 branches of the Bank as of March 31, 2026. (December 31, 2025: 125). The Bank is operating with 1.961 staff as of March 31, 2026 (December 31, 2025: 1.916).

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

General information (Continued):

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

The capital of the Parent Bank is TL 5.000.000 and has been fully paid up without any pretense. This capital consists of 500.000.000.000 registered shares, each with a par value of TL 0.01 (Full). All shares are registered and are divided into Groups A and B. The portion of the bank's capital amounting to TL 4.999.999.591,25 (in full) consists of 499.999.959.125 shares belonging to Group A; the portion amounting to TL 408.75 (in full) consists of 40.875 shares belonging to Group B, all of which are registered shares.

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

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

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

The Chairman and Members of the Board of Directors of the Parent Bank, the Members of the Audit Committee, and the General Manager and Deputies do not hold any shares in the capital of the Parent Bank. (December 31, 2025: None).

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

The Parent Bank's paid in capital amounting to TL 5.000.000 consists of 500.000.000.000 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 Treasuary and Finance	5.00.000	99,99%	5.000.000	-

General information (Continued):

V. Summary on the Parent Bank's Service Activities and Field of Operations:

The Parent Bank operates in accordance with the principles of interest-free banking as a participation bank. The Parent Bank mainly collects funds through current accounts and through profit sharing accounts based on profit/loss sharing agreement, lends such funds through corporate finance support, retail finance support, finance lease, financing commodity against document and joint investments.

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

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

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

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

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

VII. The Existing or Potential, Actual or Legal Obstacles on Immediate Transfer of Equity or Reimbursement of Liabilities Between The Parent Bank And Its Subsidiaries:

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

SECTION TWO

The Consolidated Financial Statements

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF BALANCE SHEET (FINANCIAL POSITION)
AS OF MARCH 31, 2026

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

		Note (Fifth Section)	THOUSAND TL CURRENT PERIOD (31/03/2026)			THOUSAND TL PRIOR PERIOD (31/12/2025)		
	ASSETS		**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**FINANCIAL ASSETS (NET)**		**39.631.780**	**116.931.569**	**156.563.349**	**32.109.212**	**115.993.541**	**148.102.753**
1.1	**Cash and cash equivalents**		**10.822.986**	**101.231.800**	**112.054.786**	**10.186.991**	**101.672.815**	**111.859.806**
1.1.1	Cash and Balances with Central Bank	(1)	10.790.979	79.222.918	90.013.897	10.182.621	82.043.241	92.225.862
1.1.2	Banks	(2)	33.729	22.051.180	22.084.909	5.998	19.674.965	19.680.963
1.1.3	Money Market Placements		-	-	-	-	-	-
1.1.4	Expected Loss Provisions (-)		1.722	42.298	44.020	1.628	45.391	47.019
1.2	**Financial Assets Measured at Fair Value Through Profit/Loss (FVTPL)**	**(3)**	**16.795.681**	**9.343.860**	**26.139.541**	**10.891.633**	**7.406.573**	**18.298.206**
1.2.1	Government Debt Securities		3.923	9.062.126	9.066.049	2.483	7.122.677	7.125.160
1.2.2	Equity Securities		-	-	-	-	-	-
1.2.3	Other Financial Assets		16.791.758	281.734	17.073.492	10.889.150	283.896	11.173.046
1.3	**Financial Assets Measured at Fair Value Through Other Comprehensive Income (FVOCI)**	**(4)**	**11.932.307**	**6.335.409**	**18.267.716**	**10.973.942**	**6.891.940**	**17.865.882**
1.3.1	Government Debt Securities		11.924.648	6.328.286	18.252.934	10.966.283	6.884.917	17.851.200
1.3.2	Equity Securities		7.659	7.123	14.782	7.659	7.023	14.682
1.3.3	Other Financial Assets		-	-	-	-	-	-
1.4	**Derivative Financial Assets**	**(5)**	**80.806**	**20.500**	**101.306**	**56.646**	**22.213**	**78.859**
1.4.1	Derivative Financial Assets Measured at FVTPL		80.806	20.500	101.306	56.646	22.213	78.859
1.4.2	Derivative Financial Assets Measured at FVOCI		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)**		**173.137.490**	**100.087.666**	**273.225.156**	**167.477.466**	**86.630.485**	**254.107.951**
2.1	**Loans**	**(6)**	**163.070.514**	**90.243.475**	**253.313.989**	**157.594.202**	**77.092.537**	**234.686.739**
2.2	**Lease Receivables**	**(8)**	**2.274.682**	**4.901.075**	**7.175.757**	**2.199.504**	**4.680.960**	**6.880.464**
2.3	**Other Financial Assets Measured at Amortized Cost**	**(7)**	**12.526.611**	**5.868.890**	**18.395.501**	**11.992.686**	**5.745.988**	**17.738.674**
2.3.1	Government Debt Securities		12.526.611	5.868.890	18.395.501	11.992.686	5.745.988	17.738.674
2.3.2	Other Financial Assets		-	-	-	-	-	-
2.4	**Expected Loss Provisions (-)**	**(6)**	**4.734.317**	**925.774**	**5.660.091**	**4.308.926**	**889.000**	**5.197.926**
III.	**ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(9)**	**2.178.728**	**-**	**2.178.728**	**1.621.299**	**-**	**1.621.299**
3.1	Asset Held for Sale		2.178.728	-	2.178.728	1.621.299	-	1.621.299
3.2	Assets of Discontinued Operations		-	-	-	-	-	-
IV.	**PARTNERSHIP INVESTMENTS**		**90.000**	**-**	**90.000**	**90.000**	**-**	**90.000**
4.1	**Associates (Net)**	**(10)**	**90.000**	**-**	**90.000**	**90.000**	**-**	**90.000**
4.1.1	Associates Consolidated Under Equity Accounting		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		90.000	-	90.000	90.000	-	90.000
4.2	**Subsidiaries (Net)**		-	-	-	-	-	-
4.2.1	Unconsolidated Financial Investments in Subsidiaries		-	-	-	-	-	-
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)**	**5.866.533**	**-**	**5.866.533**	**5.641.525**	**-**	**5.641.525**
VI.	**INTANGIBLE ASSETS (NET)**	**(12)**	**330.905**	**-**	**330.905**	**375.370**	**-**	**375.370**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		330.905	-	330.905	375.370	-	375.370
VII.	**INVESTMENT PROPERTY (NET)**	(13)	-	-	-	-	-	-
VIII.	**CURRENT TAX ASSET**		-	-	-	26.253	-	26.253
IX.	**DEFERRED TAX ASSETS**	**(14)**	**3.810.892**	**-**	**3.810.892**	**5.435.410**	**-**	**5.435.410**
X.	**OTHER ASSETS**	**(15)**	**5.088.749**	**243.846**	**5.332.595**	**2.204.363**	**296.432**	**2.500.795**
	TOTAL ASSETS		**230.135.077**	**217.263.081**	**447.398.158**	**214.980.898**	**202.920.458**	**417.901.356**

Convenience Translation of the Independent Auditor's Limited Review Report Originally Issued in Turkish (See Note 1.a of Section Three)

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF BALANCE SHEET (FINANCIAL POSITION)
AS OF MARCH 31, 2026

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

	LIABILITIES	Note	THOUSAND TL			THOUSAND TL		
			CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)		
		(Fifth Section-II)	TL	FC	TOTAL	TL	FC	TOTAL
I.	**FUNDS COLLECTED**	**(1)**	**136.607.309**	**193.197.042**	**329.804.351**	**124.208.531**	**185.426.180**	**309.634.711**
II.	**FUNDS BORROWED**	**(2)**	**4.328.552**	**9.449.860**	**13.778.412**	**8.689.140**	**6.723.871**	**15.413.011**
III.	**MONEY MARKET FUNDS**		**-**	**1.004.015**	**1.004.015**	**-**	**395.438**	**395.438**
IV.	**SECURITIES ISSUED (Net)**	**(3)**	**13.634.986**	**-**	**13.634.986**	**18.426.291**	**-**	**18.426.291**
V.	**FİNANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VI.	**DERIVATIVE FINANCIAL LIABILITIES**		**125.807**	**105.193**	**231.000**	**107.685**	**6.934**	**114.619**
6.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss	(4)	125.807	105.193	231.000	107.685	6.934	114.619
6.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	(6)	-	-	-	-	-	-
VII.	**LEASE PAYABLES (NET)**	**(5)**	**1.305.235**	**-**	**1.305.235**	**1.220.599**	**-**	**1.220.599**
VIII.	**PROVISIONS**	**(7)**	**14.349.679**	**1.262.171**	**15.611.850**	**12.008.489**	**1.703.749**	**13.712.238**
8.1	General Provisions		-	-	-	-	-	-
8.2	Reserve for Employee Benefits		1.066.864	-	1.066.864	1.783.585	-	1.783.585
8.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
8.4	Other Provisions		13.282.815	1.262.171	14.544.986	10.224.904	1.703.749	11.928.653
IX.	**CURRENT TAX LIABILITY**	**(8)**	**2.694.072**	**-**	**2.694.072**	**3.339.158**	**-**	**3.339.158**
X.	**DEFERRED TAX LIABILITY**		**184.818**	**-**	**184.818**	**118.522**	**-**	**118.522**
XI.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(9)**	**-**	**-**	**-**	**-**	**-**	**-**
11.1	Held for Sale Purpose		-	-	-	-	-	-
11.2	Related to Discontinued Operations		-	-	-	-	-	-
XII.	**SUBORDINATED DEBT INSTRUMENTS**	**(10)**	**-**	**10.873.827**	**10.873.827**	**-**	**10.675.109**	**10.675.109**
12.1	Loans		-	10.873.827	10.873.827	-	10.675.109	10.675.109
12.2	Other Debt Instruments		-	-	-	-	-	-
XIII.	**OTHER LIABILITIES**	**(11)**	**17.216.858**	**119.697**	**17.336.555**	**10.708.764**	**433.245**	**11.142.009**
XIV.	**SHAREHOLDERS' EQUITY**	**(12)**	**40.897.625**	**41.412**	**40.939.037**	**33.642.087**	**67.564**	**33.709.651**
14.1	Paid-in capital		5.000.000	**-**	**5.000.000**	1.026.915	-	**1.026.915**
14.2	Capital Reserves		20.457	-	20.457	23.423	-	23.423
14.2.1	Share Premium		-	-	-	-	-	-
14.2.2	Share Cancellation Profits		-	-	-	-	-	-
14.2.3	Other Capital Reserve		20.457	-	20.457	23.423	-	23.423
14.3	Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		(7.222)	-	(7.222)	(7.222)	-	(7.222)
14.4	Other Accumulated Comprehensive Income or Loss That Will Be Reclassified Through Profit or Loss		(163.592)	41.412	(122.180)	(279.603)	67.564	(212.039)
14.5	Profit Reserves		27.177.544	-	27.177.544	17.287.805	-	17.287.805
14.5.1	Legal Reserves		1.812.460	-	1.812.460	1.119.799	-	1.119.799
14.5.2	Status Reserves		-	-	-	-	-	-
14.5.3	Extraordinary Reserves		25.365.084	-	25.365.084	16.168.006	-	16.168.006
14.5.4	Other Profit Reserves		-	-	-	-	-	-
14.6	Income or (Loss)		8.870.438	-	8.870.438	15.590.769	-	15.590.769
14.6.1	Prior Periods' Income or (Loss)		1.737.551	-	1.737.551	45.204	-	45.204
14.6.2	Current Period Income or (Loss)		7.132.887	-	7.132.887	15.545.565	-	15.545.565
	TOTAL LIABILITIES		**212.469.266**	**205.432.090**	**417.901.356**	**113.284.300**	**114.161.148**	**227.445.448**

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET AS OF MARCH 31, 2026

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

			THOUSAND TL			THOUSAND TL	
			CURRENT PERIOD (31/03/2026)			PRIOR PERIOD (31/12/2025)	
STATEMENT OF OFF BALANCE SHEET	**Note (Fifth Section-III)**	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
A. OFF BALANCE SHEET COMMITMENTS (I+II+III)		**36.358.331**	**45.342.575**	**81.700.906**	**34.193.626**	**29.974.671**	**64.168.297**
I. GUARANTEES AND SURETIES	**(1)**	**29.723.710**	**24.030.985**	**53.754.695**	**29.506.364**	**18.822.072**	**48.328.436**
1.1 Letters of Guarantees		29.670.412	12.232.114	41.902.526	29.454.421	10.314.646	39.769.067
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		29.670.412	12.232.114	41.902.526	29.454.421	10.314.646	39.769.067
1.2. Bank Loans		7.409	317.450	324.859	6.054	220.846	226.900
1.2.1. Import Letter of Acceptances		7.409	317.450	324.859	6.054	220.846	226.900
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letter of Credits		45.889	11.476.913	11.522.802	45.889	8.282.136	8.328.025
1.3.1. Documentary Letter of Credits		45.889	11.476.913	11.522.802	45.889	8.282.136	8.328.025
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		-	4.508	4.508	-	4.444	4.444
1.7. Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	**(1)**	**3.798.752**	**11.094.601**	**14.893.353**	**1.670.190**	**5.928.010**	**7.598.200**
2.1. Irrevocable Commitments		3.798.752	11.094.601	14.893.353	1.670.190	5.928.010	7.598.200
2.1.1. Asset Purchase and Sale Commitments		2.757.113	10.305.332	13.062.445	685.008	5.166.325	5.851.333
2.1.2. Share Capital Commitment to Associates and Subsidiaries		-	-	-	-	-	-
2.1.3. Loan Granting Commitments		156.377	-	156.377	226.311	-	226.311
2.1.4. Securities Underwriting Commitments		-	-	-	-	-	-
2.1.5. Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.6. Payment Commitment for Cheques		821.395	-	821.395	630.085	-	630.085
2.1.7. Tax And Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.8. Commitments for Credit Card Expenditure Limits		63.865	-	63.865	128.786	-	128.786
2.1.9. Commitments for Promotions Related with Credit Cards and Banking Activities		2	-	2	-	-	-
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		-	789.269	789.269	-	761.685	761.685
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		**2.835.869**	**10.216.989**	**13.052.858**	**3.017.072**	**5.224.589**	**8.241.661**
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)	2.835.869	10.216.989	13.052.858	3.017.072	5.224.589	8.241.661
3.2.1 Forward Foreign Currency Buy/Sell Transactions		2.835.869	2.655.550	5.491.419	3.017.072	2.649.489	5.666.561
3.2.1.1 Forward Foreign Currency Transactions-Buy		893.765	1.799.410	2.693.175	415.342	2.327.882	2.743.224
3.2.1.2 Forward Foreign Currency Transactions-Sell		1.942.104	856.140	2.798.244	2.601.730	321.607	2.923.337
3.2.2. Other Forward Buy/Sell Transactions		-	7.561.439	7.561.439	-	2.575.100	2.575.100
3.3. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGED ITEMS (IV+V+VI)		**2.274.996.787**	**200.853.256**	**2.475.850.043**	**2.074.028.737**	**156.032.024**	**2.230.060.761**
IV. ITEMS HELD IN CUSTODY		**63.844.564**	**27.536.541**	**91.381.105**	**54.144.218**	**24.878.607**	**79.022.825**
4.1. Assets Under Management		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		31.167.093	3.817.328	34.984.421	22.875.780	3.218.615	26.094.395
4.3. Cheques Received for Collection		16.934.995	1.024.341	17.959.336	15.214.890	774.823	15.989.713
4.4. Commercial Notes Received for Collection		1.010.279	-	1.010.279	1.132.596	-	1.132.596
4.5. Other Assets Received for Collection		-	-	-	-	-	-
4.6. Assets Received for Public Offering		-	-	-	-	-	-
4.7. Other Items Under Custody		35.384	174.393	209.777	28.806	185.150	213.956
4.8. Custodians		14.696.813	22.520.479	37.217.292	14.892.146	20.700.019	35.592.165
V. PLEDGED ITEMS		**2.211.152.223**	**173.316.715**	**2.384.468.938**	**2.019.884.519**	**131.153.417**	**2.151.037.936**
5.1. Marketable Securities		33.933.320	-	33.933.320	23.834.610	-	23.834.610
5.2. Guarantee Notes		-	-	-	-	-	-
5.3. Commodity		23.961.889	21.798.301	45.760.190	15.163.910	9.097.955	24.261.865
5.4. Warranty		-	-	-	-	-	-
5.5. Properties		221.225.893	-	221.225.893	180.979.997	-	180.979.997
5.6. Other Pledged Items		1.932.031.121	151.518.414	2.083.549.535	1.799.906.002	122.055.462	1.921.961.464
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF BALANCE SHEET ACCOUNTS (A+B)		**2.311.355.118**	**246.195.831**	**2.557.550.949**	**2.108.222.363**	**186.006.695**	**2.294.229.058**

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

Convenience Translation of the Independent Auditor’s Limited Review Report Originally Issued in Turkish (See Note 1.a of Section Three)

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF MARCH 31, 2026

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

	STATEMENT OF PROFIT AND LOSS	Note (Fifth Section-IV)	THOUSAND TL Current Period 1 Janurary – 31 March 2026	THOUSAND TL Prior Period 1 Janurary – 31 March 2025
I.	**PROFIT SHARE INCOME**	**(1)**	**22.853.233**	**9.573.754**
1.1	Profit Share on Loans		20.165.690	7.542.904
1.2	Income Received from Reserve Deposits		701.147	413.290
1.3	Income Received from Banks		4.793	1.053
1.4	Income Received from Money Market Placements		-	68.925
1.5	Income Received from Marketable Securities Portfolio		1.681.827	1.500.705
1.5.1	Financial Assets at Fair Value Through Profit and Loss		121.709	38.914
1.5.2	Financial Assets at Fair Value through Other Comprehensive Income		914.395	840.349
1.5.3	Financial Assets Measured at Amortised Cost		645.723	621.442
1.6	Finance Lease Income		267.201	19.005
1.7	Other Profit Share Income		32.575	27.872
II.	**PROFIT SHARE EXPENSE (-)**	**(2)**	**11.731.167**	**6.479.346**
2.1	Expense on Profit Sharing Accounts		9.465.192	5.147.747
2.2	Profit Share Expense on Funds Borrowed		280.679	89.839
2.3	Profit Share Expense on Money Market Borrowings		219.695	24.772
2.4	Expense on Securities Issued		1.661.191	1.169.166
2.5	Lease Profit Share Expense		49.831	27.834
2.6	Other Profit Share Expenses		54.579	19.988
III.	**NET PROFIT SHARE INCOME (I – II)**		**11.122.066**	**3.094.408**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSE**		**2.689.465**	**734.366**
4.1	Fees and Commissions Received		2.759.526	768.908
4.1.1	Non-Cash Loans		108.908	89.216
4.1.2	Other	(3)	2.650.618	679.692
4.2	Fees and Commissions Paid (-)		70.061	34.542
4.2.1	Non-Cash Loans		322	217
4.2.2	Other	(3)	69.739	34.325
V.	**DIVIDEND INCOME**	(4)	-	-
VI.	**NET TRADING INCOME**	**(5)**	**3.279.360**	**4.080.779**
6.1	Capital Market Transaction Gains / (Losses)		546.399	990
6.2	Gains/ (Losses) from Derivative Financial Instruments		(499.786)	388.164
6.3	Foreign Exchange Gains / (Losses)		3.232.747	3.691.625
VII.	**OTHER OPERATING INCOME**	**(6)**	**1.613.513**	**2.547.525**
VIII.	**TOTAL OPERATING PROFIT (III+IV+V+VI+VII)**		**18.704.404**	**10.457.078**
IX.	**PROVISION FOR EXPECTED LOSS (-)**	**(7)**	**830.895**	**884.768**
X.	**OTHER PROVISION EXPENSES (-)**	**(7)**	**3.785.650**	**172.287**
XI.	**PERSONNEL EXPENSES (-)**		**2.340.401**	**946.369**
XII.	**OTHER OPERATING EXPENSES (-)**	**(8)**	**1.507.648**	**932.554**
XIII.	**NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)**		**10.239.810**	**7.521.100**
XIV.	**INCOME RESULTED FROM MERGERS**			
	GAIN/LOSS ON NET MONETARY POSITION		-	-
XV.	**PROFIT/LOSS FROM PARTNERSHIPS USING THE EQUITY METHOD**		-	-
XVI.	**PROFIT/LOSS BEFORE TAXES (XIII+…+XV)**		-	-
XVII.	**PROVISION FOR TAXES (±)**		**10.239.810**	**7.521.100**
XVIII.	**TAX PROVISION FOR CONTINUING OPERATIONS (±)**	**(10)**	**3.106.923**	**2.285.166**
18.1	Current Tax Provision		1.420.378	2.888.839
18.2	Deferred Tax Expense (+)		4.442.043	3.417.895
18.3	Deferred Tax Income (-)		2.755.498	4.021.568
XIX.	**NET OPERATING PROFIT/LOSS AFTER TAXES (XVI±XVII)**	**(9)**	**7.132.887**	**5.235.934**
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 (XIX-XX)**		-	-
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 (XXI±XXII)**		-	-
XXV.	**NET PROFIT/LOSS (XVIII+XXIII)**		**7.132.887**	**5.235.934**
25.1	Earnings Per Share		7.132.887	5.235.934
25.2	**PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XIX-XX)**		-	-
	PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)		0,01427	0,05099

Convenience Translation of the Independent Auditor's Limited Review Report Originally Issued in Turkish (See Note 1.a of Section Three)

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF MARCH 31, 2026

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

		THOUSAND TL	THOUSAND TL
		CURRENT PERIOD	**PRIOR PERIOD**
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		**(01/01/2026-31/03/2026)**	**(01/01/2025-31/03/2025)**
I.	**CURRENT PERIOD PROFIT/LOSS**	**7.132.887**	**5.235.934**
II.	**OTHER COMPREHENSIVE INCOME**	**89.859**	**6.956**
2.1	**Other Income/Expense Items not to be Recycled to Profit or Loss**	**-**	**5.872**
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	-	-
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	-	5.872
2.2	**Other Income/Expense Items to be Recycled to Profit or Loss**	**89.859**	**1.084**
2.2.1	Translation Differences	-	-
2.2.2	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	131.922	9.366
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	(3.553)	(5.472)
2.2.6	Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	(38.510)	(2.810)
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**7.222.746**	**5.242.890**

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS’ EQUITY AS OF MARCH 31, 2026
(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

	CHANGES IN EQUITY					Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Current Period (01/01/2025-31/12/2025)	**Paid-in Capital**	**Share Premium**	**Share Cancellation Profits**	**Other Capital Reserves**	**1**	**2**	**3**	**4**	**5**	**6**	**Profit Reserves**	**Prior Periods’ Profit/Loss**	**Current Period’s Net Profit/Loss**	**Total Equity Except for Minority shares**	**Minority Shares**	**Total Shareholders’ Equity**
I.	**Balances at Beginning Period**	**1.026.915**	**-**	**-**	**23.423**	**-**	**(7.222)**	**-**	**-**	**(258.124)**	**46.085**	**17.287.805**	**45.204**	**15.545.565**	**33.709.651**	**-**	**33.709.651**
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**	**-**	**-**	**23.423**	**-**	**(7.222)**	**-**	**-**	**(258.124)**	**46.085**	**17.287.805**	**45.204**	**15.545.565**	**33.709.651**	**-**	**33.709.651**
IV.	**Total Comprehensive Income**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**92.346**	**(2.487)**	**-**	**-**	**7.132.887**	**7.222.746**	**-**	**7.222.746**
V.	**Capital Increase in Cash**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VI.	**Capital Increase from Internal Sources**	**3.973.085**	**-**	**-**	**(10.016)**	**-**	**-**	**-**	**-**	**-**	**-**	**(3.963.069)**	**-**	**-**	**-**	**-**	**-**
VII.	**Adjustments to Paid-in Capital**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**Convertible Bonds**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
IX.	**Subordinated Liabilities**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
X.	**Other Changes**	**-**	**-**	**-**	**6.640**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6.640**	**-**	**6.640**
XI.	**Profit Distribution**	**-**	**-**	**-**	**410**	**-**	**-**	**-**	**-**	**-**	**-**	**13.852.808**	**1.692.347**	**(15.545.565)**	**-**	**-**	**-**
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	410	-	-	-	-	-	-	13.852.808	-	**(13.853.218)**	-	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	1.692.347	(1.692.347)	-	-	-
	Balances at end of the period (III+IV…+X+XI)	**5.000.000**	**-**	**-**	**20.457**	**-**	**(7.222)**	**-**	**-**	**(165.778)**	**43.598**	**27.177.544**	**1.737.551**	**7.132.887**	**40.939.037**	**-**	**40.939.037**

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF MARCH 31, 2026

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

	CHANGES IN EQUITY					Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss								
	Prior Period (01/01/2025-31/03/2025)	**Paid-in Capital**	**Share Premium**	**Share Cancellation Profits**	**Other Capital Reserves**	**1**	**2**	**3**	**4**	**5**	**6**	**Profit Reserves**	**Prior Periods' Profit/Loss**	**Current Period's Net Profit/Loss**	**Total Equity Except for Minority shares**	**Minority Shares**	**Total Shareholders' Equity**
I.	**Balances at Beginning Period**	**1.026.915**	**-**	**-**	**10.016**	**-**	**(12.722)**	**-**	**-**	**(207.943)**	**80.802**	**8.563.985**	**41.542**	**8.727.481**	**18.230.076**	**-**	**18.230.076**
II.	**Correction made as per TAS 8**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**	**1.026.915**	**-**	**-**	**10.016**	**-**	**(12.722)**	**-**	**-**	**(207.943)**	**80.802**	**8.563.985**	**41.542**	**8.727.481**	**18.230.076**	**-**	**18.230.076**
IV.	**Total Comprehensive Income**	**-**	**-**	**-**	**-**	**-**	**5.872**	**-**	**-**	**6.556**	**(5.472)**	**-**	**-**	**5.235.934**	**5.242.890**	**-**	**5.242.890**
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**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8.727.481**	**(8.727.481)**	**-**	**-**	**-**
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	8.727.481	(8.727.481)	-	-	-
																-	
	Balances at end of the period (III+IV…+X+XI)	**1.026.915**	**-**	**-**	**10.016**	**-**	**(6.850)**	**-**	**-**	**(201.387)**	**75.330**	**8.563.985**	**8.769.023**	**5.235.934**	**23.472.966**	**-**	**23.472.966**

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

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

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
CONSOLIDATED STATEMENT OF STATEMENT OF CASH FLOWS
AS OF MARCH 31, 2026

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

		THOUSAND TL	THOUSAND TL
	STATEMENT OF CASH FLOWS	CURRENT PERIOD (01/01/2026-31/03/2026)	PRIOR PERIOD (01/01/2025-31/03/2025)
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit Before Changes In Assets And Liabilities from Banking Operations**	**6.235.380**	**10.932.634**
1.1.1	Profit Share Income Received	16.599.700	9.142.503
1.1.2	Profit Share Expense Paid	(11.541.792)	(7.352.576)
1.1.3	Dividend Received	-	-
1.1.4	Fees and Commissions Received	2.759.526	768.908
1.1.5	Other Income	1.604.259	557.874
1.1.6	Collections from Previously Written off Loans	260.759	161.128
1.1.7	Payments to Personnel and Service Suppliers	(2.945.994)	(1.318.169)
1.1.8	Taxes Paid	(2.312.022)	(19.687)
1.1.9	Others	1.810.944	8.992.653
1.2	**Changes in Assets and Liabilities from Banking Operations**	**(1.078.843)**	**(14.780.894)**
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss	(7.886.653)	(854.945)
1.2.2	Net (Increase) Decrease in Due From Banks and Other Financial Institutions	1.703.477	(1.664.231)
1.2.3	Net (Increase) Decrease in Loans	(12.043.326)	(8.459.398)
1.2.4	Net (Increase) Decrease in Other Assets	(2.880.986)	194.093
1.2.5	Net Increase (Decrease) in Bank Deposits	7.292.851	698.024
1.2.6	Net Increase (Decrease) in Other Deposits	7.456.222	(9.266.833)
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	(1.634.599)	2.538.488
1.2.9	Net Increase (Decrease) in Matured Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	6.914.171	2.033.908
I.	**Net Cash Flows from Banking Operations**	**5.156.537**	**(3.848.260)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net cash flow from investing activities**	**85.724**	**(582.901)**
2.1	Cash Paid For Acquisition of Investments, Associates and Subsidiaries	-	(22.500)
2.2	Cash Obtained From Disposal of Investments, Associates and Subsidiaries	-	-
2.3	Purchases of Property and Equipment	(114.463)	(60.078)
2.4	Disposals of Property and Equipment	22.454	6.150
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(12.775)	-
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income	764.962	(25)
2.7	Purchase of Financial Assets Measured at Amortised Cost	(574.454)	(507.090)
2.8	Sale of Financial Assets Measured at Amortised Cost	-	-
2.9	Other	-	642
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
III.	**Net Cash Flows from Financing Activities**	**(4.676.799)**	**(3.017.991)**
3.1	Cash Obtained from Funds Borrowed and Securities Issued	10.834.038	4.346.502
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued	(15.458.000)	(7.352.320)
3.3	Issued Capital Instruments	-	-
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	(52.837)	(12.173)
3.6	Other	-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**1.329.996**	**4.399.927**
V.	**Net Increase/(Decrease) in Cash and Cash Equivalents**	**1.895.458**	**(3.049.225)**
VI.	**Cash and Cash Equivalents at the Beginnig of the period**	**61.664.520**	**39.337.605**
VII.	**Cash and Cash Equivalents at the End of the period**	**63.559.978**	**36.288.380**

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

SECTION THREE

Accounting Policies

I. Explanations on Basis of Presentation:

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

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

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

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

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

Additional paragraph for convenience translation to English:

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

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

According to the TMS 29 Financial Reporting in Hyperinflationary Economies standard, businesses whose functional currency is the currency of a hyperinflationary economy report their financial statements based on the purchasing power of money at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. Furthermore, according to TAS 29, all entities reporting in the currency of a hyperinflationary economy must apply this Standard from the same date. In its announcement dated November 23, 2023, the KGK stated that financial statements of businesses applying TFRS for the annual reporting period ending on or after December 31, 2023, must be presented adjusted for inflation in accordance with the relevant accounting principles in TAS 29.

Accounting Policies (Continued):

I. Explanation on Basis of Presentation (Continued):

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

On the other hand, it has stated that institutions or organizations authorized to regulate and supervise in their respective fields may set different transition dates for the application of the provisions of TMS 29. Pursuant to the decision of the Banking Regulation and Supervision Agency (BRSA) dated December 12, 2023 and numbered 10744, the financial statements of banks and financial leasing, factoring, financing, savings financing, and asset management companies as of December 31, 2023 shall not be subject to inflation adjustments required under TMS 29; By its decision dated January 11, 2024 and numbered 10825, it was announced that inflation accounting would be implemented as of January 1, 2025; By its decision dated December 5, 2024 and numbered 11021, it was announced that inflation accounting would not be implemented in 2025 either. The BRSA's decision dated December 18, 2025, numbered 11340, repealed the decision dated January 11, 2024, numbered 10825; it was announced that banks and financial leasing, factoring, financing, savings financing, and asset management companies would not be subject to inflation adjustment in 2026. Accordingly, TAS 29 was not applied and no inflation adjustment was made in the financial statements dated March 31, 2025.

c. Comparative Information and Classifications:

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

As a result of evaluations conducted during the current period, certain items in the comparative period's cash flow statement have been reclassified and adjusted.

In this context: "Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss," "Net Increase/Decrease in Other Funds Received," "Net Increase/Decrease in Loans Received," "Net Increase/Decrease in Other Liabilities," "Cash Provided by Loans and Issued Securities," and "Cash Outflow from Loans and Issued Securities." Additionally, an adjustment has been made to the "Acquired Subsidiaries, Affiliates, and Jointly Controlled Entities (Joint Ventures)" line item in the comparative period cash flow statement.

As a result of these reclassifications and adjustments, "Net Cash Flow from Banking Activities" in the comparative period cash flow statement increased by TL 325.142, "Net Cash Flow from Investing Activities" increased by TL 500.000, and "Net Cash Provided by Financing Activities" decreased by TL 825.142.

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

The Group formulates its strategies regarding financial instruments by taking its funding structure into account. The Parent Bank's funding structure consists primarily of funds collected through "private current accounts," "participation accounts," and "participation account investment mandate pools." In addition to these collected funds, the Parent Bank's most significant funding sources are equity and funds obtained from domestic and foreign financial institutions.

Foreign exchange gains and losses arising from foreign currency transactions are recognized in the period in which the transaction occurs in accordance with the "Turkish Accounting Standard on the Effects of Changes in Foreign Exchange Rates" ("TMS 21"). Foreign currency assets and liabilities are converted into Turkish Lira using the exchange rates at the end of the period, and the resulting exchange rate differences are recorded as foreign exchange gains or losses.

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

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

Assets and liabilities denominated in precious metals that are tracked in asset and liability accounts and are not subject to a specific maturity are converted into Turkish Lira by valuing them at the weighted average price of Borsa Istanbul at the end of the period, and the resulting valuation differences are recorded as foreign exchange gains or losses.

Accounting Policies (Continued):

III. Information on Consolidated Associates:

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

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

a. Consolidation Principles of Subsidiaries:

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

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

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

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

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

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

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

Accounting Policies (Continued):

III. Information on Consolidated Associates:

a. Consolidation Principles of Subsidiaries (Continued):

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

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

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

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

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

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

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

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

Katılım Finans Kefalet A.Ş., a subsidiary of The Group's, has not been consolidated because it is a non-financial entity and has been accounted for at cost.

Accoınting Policies (Continued):

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

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

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

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

V. Explanations on Profit Share Income and Expenses:

Profit share income

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

Profit share expense

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

VI. Explanations on Fees, Commission Income and Expenses:

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

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

Accounting Policies (Continued):

VII. Explanations on Financial Assets and Liabilities:

The Group classifies and accounts for its financial assets as "Financial Assets at Fair Value Through Profit or Loss," "Financial Assets at Fair Value Through Other Comprehensive Income," or "Financial Assets Measured at Amortized Cost." The relevant classification depends on the contractual cash flow characteristics of the financial assets at initial recognition. These financial assets are recognized or derecognized in accordance with the provisions on "Recognition and Derecognition" in Section 3 of TFRS 9, "Classification and Measurement of Financial Instruments," published in the Official Gazette dated January 19, 2017, and numbered 29953, by the KGK. Financial assets are measured at fair value when initially recognized in the financial statements.

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

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

Financial Assets at Fair Value Through Profit or Loss:

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

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

Financial Assets Valued at Fair Value Through Other Comprehensive Income:

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

Upon the disposal of financial assets whose fair value changes are recognized in other comprehensive income, the corresponding increases or decreases in value tracked in the "Accumulated Other Comprehensive Income or Expenses to Be Reclassified to Profit or Loss" account within equity are transferred to the income statement. Unlisted equity-linked instruments classified as financial assets with fair value changes recognized in other comprehensive income are recorded at their cost less any impairment losses, if any.

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

Accounting Policies (Continued):

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

Financial Assets and Liabilities Measured at Amortized Cost:

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

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

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 determined to be different from the transaction price.

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

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

Credits:

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

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

VIII. Disclosures Regarding Expected Loss Reserves:

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

Account Policies (Continued):

VIII. Disclosures Regarding Expected Loss Reserves (Continued):

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

Calculation of Expected Credit Losses:

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

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

Parameters Used in Calculating Expected Loss Provisions:

Probability of Default (PD):

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

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

Loss in Case of Default (LCD): Loss Given Default (LGD):

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

Exposure at Default (EAD):

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

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

12-Month Expected Loss Provision (Stage 1):

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

Accounting Policies (Continued):

VIII. Disclosures Regarding Expected Loss Reserves (Continued) :

Significant Increase in Credit Risk (Stage 2):

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

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

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

Default (Stage 3/Special Provision):

According to the Group's internal procedures, the relevant financial asset is classified as defaulted if the following conditions exist:
- Loans that are more than 90 days past due as of the last installment date (In this case, the customer is placed in collection on the 91st day).
- Loans that have been restructured and classified as performing loans, but whose payments are more than 30 days overdue within a one-year monitoring period (in this case, the customer is placed under collection on the 31st day).
- Loans that have been restructured and classified as performing loans, and have been restructured at least once more within a one-year monitoring period.

Outlook for the Future:

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

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

Behavioral Maturity Methodology:

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

Accounting Policies (Continued):

IX. Disclosures Regarding the Offsetting of Financial Instruments:

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

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

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

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

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

The Group has no discontinued operations.

XII. Disclosures Regarding Goodwill and Other Intangible Assets:

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

As of March 31, 2026, there is no goodwill amount in the accompanying financial statements (December 31, 2025: None).

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

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

Accounting Policies (Continued):

XII. Disclosures Regarding Goodwill and Other Intangible Assets (Continued):

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

XIII. Explanations on Tangible Asset:

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

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

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

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

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

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

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

XIV. Explanations on Leasing Transactions:

The Group applies the TFRS 16 Leases standard.

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

Accounting Policies (Continued):

XIV. Explanations on Leasing Transactions (Continued):

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

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

The Group discounted lease payments using the alternative borrowing rate when measuring lease liabilities. The weighted average rate applied is 34,60% for leases denominated in Turkish Lira.

Existence of Right to Use:

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

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

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

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

The Lease Obligations:

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

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

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

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

Transactions made as a lessor;

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

Accounting Policy (Continued):

XIV. Explanations on Leasing Transactions (Continued):

The Lease Obligations (Continued):

As a participation bank, the Bank acts as the lessor in financial leasing transactions. The Bank records the assets subject to financial leasing on its balance sheet as a receivable equal in value to the net investment in the lease. Financial income is recognized in the financial statements as a fixed periodic return on the net investment.

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

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

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

XV. Explanations on Provisions and Contingent Liabilities:

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

For contingent liabilities arising as a result of past events, a provision is established in the period in which such liabilities arise, provided that the likelihood of their occurrence is high and their amount can be reliably estimated.

A liability arising from past events that is not wholly within the Group's control, whose existence can be confirmed only by the occurrence or non-occurrence of one or more future events, or arising from past events but for which it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or the amount of the obligation cannot be measured reliably, is referred to as a is considered "contingent" and disclosed in the footnotes.

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

Accounting Policy (Continued):

XV. Explanations on Provisions and Contingent Liabilities (Continued):

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

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

XVI. Explanations on Liabilities Regarding Employee Rights:

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

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

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

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

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

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

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

Accounting Policy (Continued):

XVI. Explanations on Liabilities Regarding Employee Rights (Continued):

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

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

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

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

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

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

Accounting Policy (Continued):

XVI. Explanations on Liabilities Regarding Employee Rights (Continued):

According to the technical balance sheet reports prepared in accordance with the New Law and using the specified technical rate of 9,80%, it has been reported that there was no technical deficit for the fund in question as of March 31, 2026, and December 31, 2025. Since the Bank has no legal right to obtain the present value of the economic benefits arising from repayments made from the fund or reductions in future contributions, there is no asset recognized in its balance sheet.

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

XVII. Explanations on Taxation:

Current Tax:

With the publication of Law No. 7394 in the Official Gazette dated April 15, 2022 , the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies has been permanently increased to 25%. However, with Law No. 7456 published on July 15, 2023, the rate has been increased to 30% to be applied to cumulative tax bases in declarations to be submitted as of October 1, 2023. Starting with the provisional corporate tax return to be submitted for the period from January 1, 2023, to September 30, 2023, the corporate tax rate will be applied at 30% in future periods. No withholding tax is levied on dividends paid to institutions resident in Türkiye. Dividend payments made to individuals and institutions other than these are subject to a 15% withholding tax. The addition of profits to capital is not considered a profit distribution and is not subject to withholding tax. The corporate tax rate applicable for the period ending March 31, 2026, is 30% (December 31, 2025: 30%).

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

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

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

Accounting Policy (Continued):

XVII. Explanations on Taxation (Continued):

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

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

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

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

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

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

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

Accounting Policy (Continued):

XVII. Explanations on Taxation (Continued):

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

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

Deffered Tax:

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

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

Deferred tax is calculated using tax rates that are in effect or are expected to be enacted by the period in which the assets are recognized or the liabilities are settled, and is recorded as an expense or income in the income statement. However, if the deferred tax relates to assets directly associated with equity in the same or a different period, it is accounted for directly in equity accounts. The Parent Bank used a 30% tax rate for temporary differences expected to be realized or settled when preparing its financial statements as of March 31, 2026.

Transfer Pricing:

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

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

XVIII. Additional Explanations on Borrowings:

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

Accounting Policy (Continued):

XIX. Explanations on Issued Share Certificates:

None.

XX. Explanations on Acceptances and Availed Drafts:

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

XXI. Explanations on Government Grants:

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

XXII. Explanations on Segment Reporting:

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

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

XXIII. Explanations Regarding Other Matters:

Disclosures Regarding Participation Funds and Fund Pools :

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

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

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

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

Section Four

INFORMATION ON CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on Consolidated Capital Adequacy Standard Ratio:

The equity capital amount and capital adequacy standard ratio have been calculated in accordance with the "Regulation on Banks' Equity Capital" and the "Regulation on the Measurement and Assessment of Banks' Capital Adequacy." The Group's equity capital amount calculated as of March 31, 2026 is TL 51.576.194, and its capital adequacy standard ratio is 19,92%. For December 31, 2025, the equity amount is TL 42.068.816, and the capital adequacy standard ratio is 20,88%. The Group's capital adequacy standard ratio is above the minimum ratio determined by the relevant legislation.

a. Information on Consolidated Total Capital Items:

	Current Period 31 March 2026	Prior Period 31 December 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	5.000.000	1.026.915
Share issue premiums	-	-
Reserves	27.134.979	17.263.184
Gains recognized in equity as per TAS	20.457	23.423
Profit	8.913.003	15.615.390
Current Period Profit	7.150.831	15.570.186
Prior Period Profit	1.762.172	45.204
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Paid-in capital following all debts in terms of claim in liquidation of the Bank		
Common Equity Tier 1 Capital Before Deductions	**41.068.439**	**33.928.912**
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	205.166	297.551
Leasehold improvements	216.680	222.177
Goodwill remaining after offsetting against the related deferred tax liability	-	-
Other intangible fixed assets remaining after offsetting against the related deferred tax liability, excluding the right to provide mortgage services	318.324	363.695
Deferred tax assets based on taxable income to be earned in future periods, excluding those based on temporary differences, shall be offset against the related deferred tax liability	-	-
Differences arising when assets or liabilities not measured at fair value are included in a cash flow hedge	-	-
The portion of the total expected loss amount calculated in accordance with the Circular on the Calculation of the Credit Risk Exposure Amount Based on Internal Ratings-Based Approaches that exceeds the total provision amount	-	-
Income from securities transactions	-	-
Unrealized gains and losses arising from differences in the fair values of the bank's liabilities due to changes in credit quality	-	-
Net amount of defined benefit plan assets	-	-
Direct or indirect investments made by the bank in its own core capital	-	-
Shares acquired in violation of the fourth paragraph of Article 56 of the Law	-	-
The net long positions in investments in the equity components of banks and financial institutions in which 10% or less of the partnership shares are held and which are not consolidated, to the extent that they exceed 10% of the bank's core capital	-	-
The portion of net long positions in investments made in the core capital elements of banks and financial institutions in which more than 10% of the partnership shares are held and which are not consolidated, that exceeds 10% of the core capital	-	-
The portion of mortgage service rights exceeding 10% of core capital	-	-
The portion of deferred tax assets based on temporary differences exceeding 10% of core capital	-	-
Amounts exceeding 15% of core capital in accordance with the second paragraph of the Transitional Article 2 of the Regulation on Banks' Equity Capital	-	-
The excess amount arising from net long positions in investments in the core capital elements of banks and financial institutions in which more than 10% of the partnership shares are held and which are not consolidated	-	-
Excess amount arising from the right to provide mortgage services	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	2.130.861
Other items to be determined by the Board		
The amount to be deducted from core capital if there is insufficient additional paid-in capital or contributed capital		
Total Deductions from Common Equity Tier 1 Capital	**740.170**	**3.014.284**
Total Core Capital	**40.328.269**	**30.914.628**

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

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

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

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

	Current Period 31 March 2026	Prior Period 31 December 2025
ADDITIONAL TIER 1 CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	10.529.207	10.383.500
Debt instruments and premiums approved by BRSA (Temporary Article 4)		-
Additional Tier I Capital before Deductions	**10.529.207**	**10.383.500**
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	10.529.207	10.383.500
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	**50.857.476**	**41.298.128**
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)	724.855	776.832
Contribution Capital Before Discounts	**724.855**	**776.832**
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	**724.855**	**776.832**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**51.582.331**	**42.074.960**
Deductions from Capital	**51.582.331**	**42.074.960**
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA	6.137	6.144
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The net long positions in the equity components of banks and financial institutions in which the bank holds 10% or less of the shares and which are not consolidated, to the extent that they exceed 10% of the bank's core capital, shall be deducted from the core capital, the portion not deducted from additional core capital and supplementary capital	-	-
The portion of the total net long positions in direct or indirect investments in additional primary capital and supplementary capital elements of banks and financial institutions in which more than 10% of the shares are held and which are not consolidated that is not deducted from additional primary capital and supplementary capital pursuant to the first paragraph of Transitional Article 2 of the Regulation on Banks' Equity Capital	-	-
The portion of the net long positions of investments made in core capital elements of banks and financial institutions in which more than 10% of the shares are held and which are not consolidated, deferred tax assets based on temporary differences, and mortgage servicing rights, which are not deducted from core capital pursuant to subparagraphs (1) and (2) of the Transitional Article 2 of the Regulation on Banks' Equity, and the portion not deducted from core capital pursuant to the first paragraph of the Transitional Article 2 of the Regulation	-	-

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

INFORMATION ON CONSOLIDATED FINANCIAL STRUCTURE AND RISK MANAGEMENT (Continued)

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

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

SHARHOLDER'S EQUITY		
Total Capital (The sum of Tier I Capital and Tier II Capital and After the Deductions from Total Capital)	51.576.194	42.068.816
Total Risk Weighted Amounts	258.980.373	201.482.363
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	15,57	15,34
Tier 1 Capital Adequacy Ratio (%)	19,64	20,50
Capital Adequacy Ratio (%)	19,92	20,88
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 (%)	11,07	10,84
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	-	3.304.549
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	724.855	776.832
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	724.855	776.832
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	-	-

"Pursuant to the BRSA's Decision No. 10747 dated December 12, 2023; In accordance with the Regulation on the Measurement and Assessment of Banks' Capital Adequacy, published in the Official Gazette No. 29511 dated October 23, 2015, as specified in the Board Decision No. 10496 dated January 31, 2023, regarding the calculation of the credit risk exposure amount; the practice of using the Central Bank of the Republic of Türkiye (Central Bank) foreign exchange buying rate as of December 30, 2022, when calculating the amounts valued in accordance with Turkish Accounting Standards and the related specific provision amounts for monetary and non-monetary assets, excluding items denominated in foreign currency measured at historical cost; Until a contrary Board Decision is adopted, it has been decided to continue using the Central Bank's foreign exchange buying rate as of June 26, 2023, effective as of January 1, 2024.

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

As of March 31, 2026, the Parent Company has utilized these options in its Capital Adequacy calculations. The relevant board decisions have a positive impact of %2,19 on the standard capital adequacy ratio.

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

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

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

b. Information on Consolidated 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 January 1,2015, consideration to be subject to a 10% reduction application status	No
Eligible at Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Subordinated Loan
Amount recognized in regulatory capital (as of most recent reporting date)	5.099.747
Par Value of Instrument	5.099.747
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 was 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	Fully 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 ratio falls below 5,125 %
If write-down, full or partial	At least to ensure that the core capital ratio exceeds 5,125 %
If write down, permanent or temporary	Permanent and Temporary
If temporary write-down, description of write-up mechanism	There is write-up mechanism.
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	After all creditors and participation fund owners
In compliance with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7
Details of incompliances with article number 7 and 8 of "Own fund regulation"	In compliance with article number 7

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

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

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

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

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)	908.150
Par Value of Instrument	1.616.033
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 was 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

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

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

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

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

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)	4.521.310
Par Value of Instrument	5.099.747
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 was 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

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

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

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

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

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

II. Explanations on Consolidated Credit Risk:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

III. Explanations on Consolidated Currency Risk:

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

a) The Group, which is exposed to currency risk within the scope of market risk, takes care to keep currency risk at a minimum level by ensuring that no open or excess positions arise. The Value at Risk for the daily foreign exchange position is calculated within the Group. The net foreign currency position/equity ratio is monitored periodically. When calculating the capital requirement for currency risk, all of the Group's foreign currency assets, liabilities, and forward foreign exchange transactions are taken into account, and the amount used for market risk in statutory reports is calculated monthly using the standard method..

b) The Group does not hold any derivative financial instruments for hedging purposes.

c) When disbursing loans, care is taken to ensure that TL funds are disbursed in TL and foreign currency funds are disbursed in the relevant currency, without causing currency mismatches. Due to uncertainties and fluctuations that may arise in the markets, strategic foreign exchange position limits are set and monitored.

d) The Group's financial statement date and the current foreign exchange buying rates announced to the public for the last five business days prior to this date are as follows:

	USD	EURO
As of December 31, 2026 - Balance sheet evaluation rate	44,4337	50,9975
As of December 30, 2026	44,4233	51,0506
As of December 27, 2026	44,3302	51,0741
As of December 26, 2026	44,3203	51,1905
As of December 25, 2026	44,3101	51,3841
As of December 24, 2026,	44,3034	51,3415

e) The bank's current foreign exchange buying rate is the simple arithmetic average value of the last thirty days prior to the financial statement date, which is TL 44,1244 for 1 USD (December 2025: TL 42,6357) and TL 50,9500 for 1 EURO (December 2025: TL 49,9197).

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

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

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

III. Explanations on Consolidated Currency Risk (Continued):

Information on the Group's Currency Risk:

	EURO	USD	OTHER FC	Toplam
Current Period				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye (*)	41.147.351	29.272.743	8.802.824	79.222.918
Banks (*)	1.122.838	3.803.912	17.124.430	22.051.180
Financial assets at fair value through profit and loss	-	9.343.860	-	9.343.860
Money market placements	-	-	-	-
Financial Assets Valued at Fair Value Through Profit and Loss	7.125	6.328.284	-	6.335.409
Loans and financial lease receivables (**)	37.978.746	57.165.804	-	95.144.550
Subsidiaries, associates and joint ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	5.868.890	-	-	5.868.890
Derivative financial assets for hedging purposes	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets (***)	7.498	234.783	22.065	264.346
Total Assets	**86.132.448**	**106.149.386**	**25.949.319**	**218.231.153**
Liabilities				
Current account and funds collected from banks via participation accounts	4.260.178	4.671.648	154.144	9.085.970
Other current and profit-sharing accounts(***)	65.889.890	88.467.007	29.754.175	184.111.072
Money market borrowings	-	1.004.015	-	1.004.015
Funds provided from other financial institutions and subordinated loans	13.442.605	6.881.082	-	20.323.687
Marketable securities issued	-	-	-	-
Miscellaneous payables	-	-	-	-
Derivative financial liabilities for hedging purposes	-	-	-	-
Other liabilities (****)	689.095	837.837	1.541	1.528.473
Total liabilities	**84.281.768**	**101.861.589**	**29.909.860**	**216.053.217**
Net balance sheet position	1.850.680	4.287.797	(3.960.541)	2.177.936
Net off balance sheet position	**(1.299.331)**	**(1.588.261)**	**3.730.577**	**842.985**
Receivables from Derivative Financial Instruments	335.798	1.463.612	3.730.577	5.529.987
Payables from Derivative Financial Instruments	1.635.129	3.051.873	-	4.687.002
Non-Cash Loans	6.998.630	16.547.801	484.554	24.030.985
Prior Period				
Total Assets	96.313.928	83.878.288	23.662.633	203.854.849
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 Balance Sheet Position	**-**	**719.849**	**1.288.674**	**2.008.523**
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

(*) The expected loss provisions of 21.507 TL set aside for cash and the Central Bank and 20.791 TL set aside for banks have not been included in the foreign exchange risk calculation.
(**) The 925.774 TL in expected loss provisions set aside for loans and finance lease receivables has not been included in the foreign Exchange risk calculation.
(***) Derivative financial assets are included within other assets.
(****) Provisions and equity are included within other liabilities.

Explanations regarding stock position risk arising from banking accounts:

None (31 December 2025: None).

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

IV. Explanations on Consolidated Liquidity Risk:

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

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

APKO assesses the liquidity risk to which the Group is exposed and, taking into account the bank's strategies and competitive conditions, makes decisions to be implemented by the relevant units for the management of the bank's balance sheet and monitors their implementation. It manages liquidity by ensuring compliance with legal limits and monitoring relevant early warning signals against possible liquidity constraints.
Within the framework of APKO decisions for liquidity management, a liquidity structure is evaluated and an investment strategy is developed. The liquidity risk management strategy is determined by taking into account both normal economic conditions and stress conditions.

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

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

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

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

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

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

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

IV. Explanations on Consolidated Liquidity Risk (Continued):

Liquidity on Consolidated Coverage Ratio:

		Consideration Rate Unapplied Total Value (*)		Total Value with Consideration Rate Applied (*)	
	Current Period	**TL+FC**	**FC**	**TL+FC**	**FC**
	HIGH QUALITY LIQUID ASSETS (HQLA)	[redacted]			
1	**HIGH QUALITY LIQUID ASSETS**			**126.825.937**	**87.984.069**
	CASH OUTFLOWS				
2	Retail and Real Person Funds Collected	44.424.130	36.396.690	4.381.804	3.639.669
3	Stable Funds Collected	1.212.190	-	60.610	-
4	Less stable Funds Collected	43.211.940	36.396.690	4.321.194	3.639.669
5	Unsecured Funding other than Retail and Real Person	91.689.773	64.178.293	50.676.482	29.939.666
6	Customers Deposits	-	-	-	-
7	Operational Funds Collected	77.649.892	63.901.451	36.636.601	29.662.824
8	Non-Operational Funds Collected	14.039.881	276.842	14.039.881	276.842
9	Secured Funding	[redacted]		-	-
10	Other Cash Flows	36.156.921	11.197.454	36.156.921	11.197.454
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	13.023.008	11.197.454	13.023.008	11.197.454
12	Debts related to the structured financial products	23.133.913	-	23.133.913	-
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	50.308.511	19.965.382	3.061.588	1.366.088
16	**TOTAL CASH OUTFLOWS**	[redacted]		**94.276.795**	**46.142.877**
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	58.878.346	30.285.208	48.150.007	28.138.550
19	Other contractual cash inflows	13.299.116	10.169.325	13.299.116	10.169.325
20	**TOTAL CASH INFLOWS**	**72.177.462**	**40.454.533**	**61.449.123**	**38.307.875**
				Upper limit applied amounts	
21	**TOTAL HQLA**	[redacted]		**126.825.937**	**87.984.069**
22	**TOTAL NET CASH OUTFLOWS**			**32.827.672**	**11.535.719**
23	**LIQUIDITY COVERAGE RATIO (%)**			**386,34**	**762,71**

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

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

Liquidity Coverage Ratio (%)	**Current Period – 31.03.2026**	
	TL+FC	**FC**
Lowest (%)	280,51	499,64
Date	February 22, 2026	March 3, 2026
Highest (%)	726,38	1.039,09
Date	March 31, 2026	January 2, 2026
Avarage	**394,90**	**743,56**

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

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

IV. Explanations on Consolidated Liquidity Risk (Continued):

Liquidity on Consolidated Coverage Ratio (Continued):

		Consideration Rate Unapplied Total Value (*)		Total Value with Consideration Rate Applied (*)	
	Prior Period	**TL+FC**	**FC**	**TL+FC**	**FC**
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	**HIGH QUALITY LIQUID ASSETS**			**116.679.819**	**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	95.125.605	63.619.548	51.639.210	27.535.469
6	Customers Deposits	-	-	-	-
7	Operational Funds Collected	88.744.680	63.439.397	45.258.285	27.355.318
8	Non-Operational Funds Collected	6.380.925	180.151	6.380.925	180.151
9	Secured Funding			-	-
10	Other Cash Flows	28.813.403	13.279.647	28.813.403	13.279.647
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	14.009.349	13.279.647	14.009.349	13.279.647
12	Debts related to the structured financial products	14.804.054	-	14.804.054	-
13	Commitment related to the structured financial markets and other off-balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the Bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	46.741.498	18.080.988	2.867.701	1.259.859
16	**TOTAL CASH OUTFLOWS**			**87.073.759**	**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 Values	
21	**TOTAL HQLA**			**116.679.819**	**89.276.428**
22	**TOTAL NET CASH OUTFLOWS**			**26.003.133**	**11.293.866**
23	**LIQUIDITY COVERAGE RATIO (%)**			**448,71**	**790,49**

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

Liquidity Coverage Ratio (%)	**Prior Period – 31.12.2025**	
	TL+FC	**FC**
Lowest (%)	268,24	467,21
Date	November 6, 2025	December 30, 2025
Highest (%)	726,38	1,039
Date	December 31, 2025	December 20, 2025
Average	**441,28**	**767,57**

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

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

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

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

IV. Explanations on Consolidated Liquidity Risk (Continued):

Liquidity on Consolidated Coverage Ratio (Continued):

The Group's high-quality liquid assets consist of 4,19% cash, 71,30% accounts with central banks, and 24,51% high-quality liquid securities.
The Group's main funding sources are collected funds and loans received. As of the balance sheet date, 87% of funding sources consist of collected funds, 5% of issued securities, and 8% of capital-like debt instruments and loans received.

Presentation of assets and liabilities according to their remaining maturities:

	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Current Period								
Assets								
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye	41.475.069	48.538.828	-	-	-	-	-	90.013.897
Banks	22.084.909	-	-	-	-	-	-	22.084.909
Financial Assets at Fair Value Through Profit and Loss	-	-	16.629.762	2.150.060	7.359.719	-	-	26.139.541
Money Market Placements	-	-	-	-	-	-	-	-
Financial assets valued at fair value through other comprehensive income	-	2.866.062	2.170.227	8.656.091	3.218.540	1.342.014	14.782	18.267.716
Loans	-	50.132.911	16.369.090	64.364.395	96.999.717	28.435.208	4.188.425	260.489.746
Financial assets valued at amortised cost	-	-	-	-	11.892.714	6.502.787	-	18.395.501
Other Assets (*)	-	97.359	3.947	-	-	-	17.609.653	17.710.959
Total Assets	**63.559.978**	**101.635.160**	**35.173.026**	**75.170.546**	**119.470.690**	**36.280.009**	**21.812.860**	**453.102.269**
Liabilities								
Current account and funds collected from banks via participation accounts	5.071.189	18.272.652	17.096.150	4.017.087	-	-	-	44.457.078
Other current and profit-sharing accounts	88.983.802	126.090.038	51.181.462	19.090.391	1.580	-	-	285.347.273
Funds provided from other financial institutions and subordinated loans	-	868.042	2.356.066	3.950.641	3.020.587	3.583.076	10.873.827	24.652.239
Money market borrowings	-	1.004.015	-	-	-	-	-	1.004.015
Marketable securities issued	-	5.454.474	6.012.871	1.659.913	507.728	-	-	13.634.986
Other liabilities (**)	-	4.370.456	41.008	3.661	-	-	73.887.442	78.302.567
Total Liabilities	**94.054.991**	**156.059.677**	**76.687.557**	**28.721.693**	**3.529.895**	**3.583.076**	**84.761.269**	**447.398.158**
Liquidity Gap	**(30.495.013)**	**(54.424.517)**	**(41.514.531)**	**46.448.853**	**115.940.795**	**32.696.933**	**(62.948.409)**	**5.704.111**
Net Off-balance sheet Position	**-**	**(107.552)**	**(72.117)**	**(25.681)**	**-**	**-**	**-**	**(205.350)**
Financial Derivative Assets	-	5.042.587	1.158.998	222.169	-	-	-	6.423.754
Financial Derivative Liabilities	-	5.150.139	1.231.115	247.850	-	-	-	6.629.104
Non-cash Loans	**-**	**673.545**	**2.822.697**	**16.784.674**	**9.364.592**	**1.390.564**	**10.866.454**	**41.902.526**
Prior Period								
Total Assets	**61.664.520**	**96.327.387**	**31.855.604**	**66.603.432**	**119.345.779**	**27.581.492**	**19.768.087**	**423.146.301**
Total Liabilities	**122.960.658**	**125.741.775**	**63.418.898**	**34.966.456**	**1.574.563**	**-**	**69.239.006**	**417.901.356**
Liquidity Gap	**(61.296.138)**	**(29.414.388)**	**(31.563.294)**	**31.636.976**	**117.771.216**	**27.581.492**	**(49.470.919)**	**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**

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

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

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

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

IV. Explanations on Consolidated Liquidity Risk (Continued):

Liquidity on Consolidated Coverage Ratio (Continued):

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

Current Period 31.03.2026		a	b	c	ç	d
		Unweighted Amount According to Residual Maturity				
		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	Total Amount with Consideration Applied
Current stable funding						
1	Capital Instruments	**52.322.501**	**-**	**-**	**-**	**52.322.501**
2	Tier 1 Capital and Tier 2 Capital	52.322.501	-	-	-	52.322.501
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	**28.715.524**	**33.566.635**	**-**	**1.571**	**58.679.020**
5	Stable Deposits	23.467.387	29.005.774	-	86	49.849.585
6	Less Stable Deposits	5.248.137	4.560.861	-	1.485	8.829.435
7	Other Obligations	**-**	**214.923.601**	**4.102.842**	**3.505.031**	**113.018.253**
8	Operational deposits	-	-	-	-	-
9	Other Obligations	-	214.923.601	4.102.842	3.505.031	113.018.253
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	**42.492.186**	**-**	**-**	**-**	
12	Derivative liabilities					
13	All other equity not included in the above categories	42.492.186	-	-	-	-
14	**Available stable funding**					**224.019.774**
						Required stable funding
15	High Quality Liquid Assets					**2.120.083**
16	Deposits held at financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
17	Performing Loans	**-**	**108.828.830**	**90.197.806**	**60.698.424**	**139.536.744**
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	-	32.679.925	-	-	4.901.989
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	76.148.905	90.197.806	60.037.115	134.204.904
21	Loans with a risk weight of less than or equal to %35	-	-	-	60.037.115	51.031.548
22	Residential mortgages	-	-	-	661.309	429.851
23	Residential mortgages with a risk weight of less than or equal to %35	-	-	-	661.309	429.851
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	**3.518.313**	**-**	**-**	**59.757.600**	**63.275.913**
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty		-	-	-	-
29	Derivative Assets		-	-	-	-
30	Derivative Liabilities before the deduction of the variation margin		-	-	-	-
31	Other Assets not included above	3.518.313	-	-	59.757.600	63.275.913
32	Off-balance sheet commitments		**67.246.152**	**-**	**-**	**3.362.308**
33	**Total Required stable funding**					**208.295.048**
34	**Net Stable Funding Ratio (%)**					**107,55**

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

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

IV. Explanations on Consolidated Liquidity Risk (Continued):

Liquidity on Consolidated Coverage Ratio (Continued):

	Prior Period 31.12.2025	a	b	c	ç	d
		Unweighted Amount According to Residual Maturity				
		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	Total Amount with Consideration Applied
	Current stable funding					
1	Capital Instruments	**45.089.244**	**-**	**-**	**-**	**45.089.244**
2	Tier 1 Capital and Tier 2 Capital	45.089.244	-	-	-	45.089.244
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	**28.359.625**	**29.762.006**	**-**	**71**	**54.853.178**
5	Stable Deposits	24.267.811	26.605.038	-	71	48.329.274
6	Less Stable Deposits	4.091.814	3.156.968	-	-	6.523.904
7	Other Obligations	**-**	**207.618.197**	**2.379.425**	**1.554.657**	**106.553.468**
8	Operational deposits	-	-	-	-	-
9	Other Obligations	-	207.618.197	2.379.425	1.554.657	106.553.468
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	**34.622.006**	**-**	**-**	**-**	**-**
12	Derivative liabilities					
13	All other equity not included in the above categories	34.622.006	-	-	-	-
14	**Available stable funding**					**206.495.890**
	Required stable funding					
15	High Quality Liquid Assets					**2.051.903**
16	Deposits held at financial institutions for operational purposes	**-**	**-**	**-**	**-**	**-**
17	Performing Loans	**-**	**105.752.595**	**83.996.717**	**54.808.138**	**130.732.372**
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	30.095.082	-	-	4.514.262
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	75.657.513	83.996.717	53.834.625	125.585.327
21	Loans with a risk weight of less than or equal to %35	-	-	-	53.834.625	45.758.212
22	Residential mortgages	-	-	-	973.513	632.783
23	Residential mortgages with a risk weight of less than or equal to %35	-	-	-	973.513	632.783
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets	**3.356.448**	**-**	**-**	**44.747.143**	**48.103.591**
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty		-	-	-	-
29	Derivative Assets		8.513.876	-	-	8.513.876
30	Derivative Liabilities before the deduction of the variation margin		-	-	-	-
31	Other Assets not included above	3.356.448	-	-	44.747.143	48.103.591
32	Off-balance sheet commitments		**54.053.682**	**-**	**-**	**2.702.684**
33	**Total Required stable funding**					**183.590.550**
34	**Net Stable Funding Ratio (%)**				-	**112,48**

As of March 31, 2026, the Net Stable Funding Ratio stood at 107,55% (previous period: 112,48%). Considering the amounts to which the weighting factor has been applied, the Equity Components to which the highest weighting factor is applied under the legislation are account for 23,36% of the Current Stable Fund amount (previous period: 22%), and the Real Person and Retail Customer Participation Fund accounts for 26,19% of the Current Stable Fund amount (previous period: 27%). The item with the largest share in the Required Stabilization Fund is Current Receivables at 66,99% (previous period: 72%). Factors such as the development of major balance sheet items such as Loans and Participation Fund between periods, changes in the balance sheet maturity structure, and asset collateralization have an impact on the development of the ratio.

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

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

V. Explanations on Consolidated Leverage Ratio:

The Group's leverage ratio, calculated based on the average amounts for the last three months as of March 31, 2026, is 9,28% (December 31, 2025: 8,45%). The minimum leverage ratio must be maintained at a minimum of 3% in accordance with the "Regulation on the Measurement and Evaluation of Banks' Leverage Levels."

Disclosure of Leverage Ratio Template:

		Current Period 31 March 2026(*)	Prior Period 31 December 2025 (*)
	Balance sheet assets		
1	Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	415.961.899	390.417.501
2	(Assets deducted from Core capital)	(807.499)	(873.684)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	415.154.400	389.543.817
	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	130.679	347.781
6	Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	130.679	347.781
	Financing transactions secured by marketable security or commodity		
7	Risk amount of financing transactions secured by marketable security or commodity (excluding Balance sheet)	20.964.440	15.691.695
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)	20.964.440	15.691.695
	Off-balance sheet transactions		
10	Gross notional amount of off-balance sheet transactions	65.818.942	61.174.195
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	65.818.942	61.174.195
	Capital and total risk		
13	Core Capital	46.577.589	39.430.916
14	Total risk amount (sum of lines 3, 6, 9 and 12)	502.068.461	466.757.488
	Leverage ratio		
15	Leverage ratio (%)	9,28	8,45

(*) Amounts in the table show quarterly averages.

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

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

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

VIII. Explanations on Consolidated Risk Management:

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

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)	191.656.002	159.533.959	15.332.480
2	Of which standardised approach (SA)	191.656.002	159.533.959	15.332.480
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	162.775	150.814	13.022
5	Of which standardised approach for counterparty credit risk (SA-CCR)	162.775	150.814	13.022
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	18.591.418	13.355.033	1.487.313
17	Of which standardised approach (SA)	18.591.418	13.355.033	1.487.313
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	48.570.178	28.442.557	3.885.614
20	Of which Basic Indicator Approach	48.570.178	28.442.557	3.885.614
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)**	**258.980.373**	**201.482.363**	**20.718.430**

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

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

IX. Explanations on Consolidated Business Segments:

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

Current Period	Retail	Commercial and Corporate	Treasury	Undistributed	Total
Total Assets	**6.070.155**	**179.023.595**	**188.487.818**	**73.816.590**	**447.398.158**
Total Liabilities	**75.477.033**	**285.786.591**	**38.552.516**	**47.582.018**	**447.398.158**
Net profit share income/(expense) (*)	1.706.710	12.989.885	(3.908.080)	333.551	11.122.066
Net fees and commissions income/(expense)	155.717	2.443.139	(32.986)	123.595	2.689.465
Other operating income/(expense)	477.095	1.527.923	(2.868.021)	(1.877.823)	(2.740.826)
Provision expenses	(78.672)	(741.618)	(9.804)	(801)	(830.895)
Profit/(loss) before tax	2.260.850	16.219.329	(6.818.891)	(1.421.478)	10.239.810
Provision for tax	-	-	-	(3.106.923)	(3.106.923)
Net profit / (loss) for the period)	**2.260.850**	**16.219.329**	**(6.818.891)**	**(4.528.401)**	**7.132.887**

(*) 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	**4.519.500**	**214.883.920**	**183.301.981**	**15.195.955**	**417.901.356**
Total Liabilities	**54.926.694**	**300.540.098**	**41.929.323**	**20.505.241**	**417.901.356**
Net profit share income/(expense) (*)	504.230	4.824.449	(2.048.366)	(185.905)	3.094.408
Net fees and commissions income/(expense)	141.547	837.883	(240.366)	(4.698)	734.366
Other operating income/(expense)	355.799	2.431.928	1.104.562	684.805	4.577.094
Provision expenses	(81.989)	(796.925)	(5.643)	(211)	(884.768)
Profit/(loss) before tax	919.587	7.297.335	(1.189.813)	493.991	7.521.100
Provision for tax	-	-	-	(2.285.166)	(2.285.166)
Net profit / (loss) for the period	**919.587**	**7.297.335**	**(1.189.813)**	**(1.791.175)**	**5.235.934**

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

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

Section Five

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Notes Related to Consolidated Assets:

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash / Foreign currency	264.935	1.002.337	181.533	709.601
CBRT	10.418.457	73.529.320	9.845.644	76.676.754
Other (*)	107.587	4.691.261	155.444	4.656.886
Total	**10.790.979**	**79.222.918**	**10.182.621**	**82.043.241**

(*) As of March 31, 2026, the precious metal deposit account amounts to TL 3.457.344 (December 31, 2025: TL 2.965.681) in the precious metals deposit account and TL 1.341.505 (December 31, 2025: TL 1.846.647) in the cash in transit account. An expected loss allowance of TL 23.139 has been set aside for TCMB accounts. (December 31, 2025: TL 24.056)

b. Information Related to CBRT:

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit	4.614.877	30.794.072	4.425.647	31.854.446
Unrestricted time deposit	-	-	-	-
Restricted time deposit	-	-	-	-
Reserve requirements	5.803.580	42.735.248	5.419.997	44.822.308
Total	**10.418.457**	**73.529.320**	**9.845.644**	**76.676.754**

b.1. Explanations Regarding the Reserve Requirement Application:

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

As of March 31, 2026, the Group's applicable rates for Turkish currency reserve requirements range from 3% to 40% depending on the maturity structure for participation funds and other liabilities; applicable rates for foreign currency reserve requirements range from 5% to 32% depending on the maturity structure for participation funds and other liabilities. For precious metal deposit accounts, the reserve requirement ranges from 24% to 28% depending on the maturity structure. The additional reserve requirement ratio for foreign currency participation funds (excluding foreign bank participation funds and precious metal deposit accounts) is 2,5%.

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

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

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

2. a. Information on Banks:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Banks				
Domestic	33.729	399.831	5.998	448.364
Foreign	-	21.651.349	-	19.226.601
Total	**33.729**	**22.051.180**	**5.998**	**19.674.965**

(*) An allowance for expected losses of TL 20,791 has been set aside for banks. (December 31,2025: TL 22,963)

b. Information on foreign bank accounts:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

As of March 31, 2026, the amount subject to sale with a repurchase agreement among financial assets at fair value through profit or loss is None (December 31, 2025: None).

The amount of blocked items pledged as collateral is TL 3.469.870 (December 31, 2025: TL 3.465.202).

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

	Current Period	**Prior Period**
Debt securities	26.650.013	18.573.548
Quoted on a stock exchange	4.091	1.917.000
Unquoted on a stock exchange (*)	26.645.922	16.656.548
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted on a stock exchange (*)	-	-
Impairment provision (-)	510.472	275.342
Total	**26.139.541**	**18.298.206**

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

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

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

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

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

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

As of March 31, 2026, the amount subject to sale with a repurchase agreement among financial assets whose fair value changes are recognized in other comprehensive income is None (December 31, 2025: None). The amount of blocked collateral is TL 14.624.975 (December 31, 2025: TL 6.913.714).

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

	Current Period	Prior Period
Debt securities	18.263.845	17.862.293
Quoted on a stock exchange	15.459.987	15.122.930
Unquoted on a stock exchange (*)	2.803.858	2.739.363
Share certificates	14.782	14.682
Quoted on a stock exchange	-	-
Unquoted on a stock exchange	14.782	14.682
Impairment provision (-)	10.911	11.093
Total	**18.267.716**	**17.865.882**

(*) It includes debt securities that are listed on the stock exchange but are not traded on the stock exchange at the end of the relevant period.
(**) Securities worth TL 14.782 under the heading of financial assets at fair value through other comprehensive income are reflected in the financial statements at acquisition cost because they are not traded in an active market.

5. Information on Derivative Financial Assets:

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Swap Transactions	-	1.098	-	2.063
Forward Transactions	80.806	19.402	56.646	20.150
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**80.806**	**20.500**	**56.646**	**22.213**

6. Information on Loans:

a. Information on All Types of Loans and Advances Given to Shareholders and Employees of the Parent Bank:

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct Loans to Bank Partners	-	-	-	-
Loans to Legal Person Partners	-	-	-	-
Loans to Real Person Partners	-	-	-	-
Indirect Loans to Bank Partners	5.549	-	4.332	-
Loans to Bank Members	5.549	-	4.332	-
Total	**5.549**	-	**4.332**	-

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

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

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

6. Information on Loans (Continued):

b. Information on Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans:
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b.1) Detailed Table for Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans:

Current Period Cash Loans	Standart Loans	Loans Under Close Monitoring		
			Restructured Loans	
		Not subject to restructured loans	Loans with Revised Contract Terms	Refinance
Loans	**244.691.329**	**1.400.364**	**3.060.834**	**-**
Export loans	-	-	-	-
Import loans	11.744.647	11.156	-	-
Business loans	164.851.694	764.253	3.060.303	-
Consumer loans	2.336.660	2.561	531	-
Credit cards	18.380	160	-	-
Loans given to financial sector(*)	54.527.200	-	-	-
Other(*)	11.212.748	622.234	-	-
Other receivables	-	-	-	-
Total	244.691.329	1.400.364	3.060.834	-

(*) The portion of the relevant balance amounting to TL 15.933.790 consists of funds disbursed through profit and loss sharing investments as of March 31, 2026 (December 31, 2025: TL 9.930.450). Profit and loss sharing investments are classified as financial assets at fair value through profit or loss. As of March 31, 2026, a net increase in value of TL 6.072.528 related to profit and loss sharing investments has been recognized in the income statement. The total accumulated increase in value on profit and loss sharing investments is TL 6.349.311.

(**) Details of other loans are as follows

Commercial loans with installments	7.571.474
Loans given to abroad	81.869
Other investment loans	4.175.015
Other(*)	6.624
Total	**11.834.982**

(*) It consists of non-cash credit amounts that have been settled.

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

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

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

6. Information on Loans (Continued):

b. Information on Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans (Continued):

b.1) Detailed Table for Standard Loans and Loans Under Close Monitoring Including Restructured or Rescheduled Loans (Continued):

Prior Period Cash Loans		Loans Under Close Monitoring		
			Restructured Loans	
	Standart Loans	Not subject to restructured loans	Loans with Revised Contract Terms	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 disbursed under the profit and loss sharing arrangement as of December 31, 2025 (December 31, 2024: TL 200,000). The fair value change of TL 276,564 arising from profit and loss sharing arrangements during the accounting period from January 1, 2025, to December 31, 2025, has been recognized as profit-sharing income.

(**) Details of other credits are as follows::

Installment commercial loans	7.791.678
Foreign loans	93.592
Other investment loans	3.914.201
Other (*)	54.131
Total:	**11.853.602**

b.2) Information on Expected Credit Losses for Standard Loans and Loans Under Close Monitoring:

Current Period	**Standard Loans**	**Loans under close monitoring**
12 Month Expected Credit Losses	1.336.544	-
Significant Increase in Credit Risk	-	1.592.719
Prior Period	**Standard Loans**	**Loans under close monitoring**
12 Month Expected Credit Losses	1.341.863	-
Significant Increase in Credit Risk	-	1.466.143

(*) It includes expected loss allowances of tl 24.803 related to financial assets measured at amortized cost for standard-quality loans. (December 31, 2025: TL 23.746)

c. Maturity Analysis of Cash Loans:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on Loans (Continued):

d. Information on Consumer loans, Retail Credit Cards, Loans Given to Personnel and Personnel Credit Cards:

Current Period	Short-term	Medium and long-term	Total
Consumer loans-TL			
Housing loans	**2.701**	**2.335.172**	**2.337.873**
Vehicle loans	499	2.321.293	2.321.792
Consumer loans	1.571	3.083	4.654
Other	631	10.796	11.427
Consumer loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Retail credit cards-TL	-	-	-
With installment	**14.870**	-	**14.870**
Without installment	1.305	-	1.305
Retail credit cards-FC	13.565	-	13.565
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	-	-	-
Housing loans	-	**1.879**	**1.879**
Vehicle loans	-	1.855	1.855
Consumer loans	-	24	24
Other	**14.870**	-	**14.870**
Personnel loans-FC indexed	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel loans-FC	-	-	-
Housing loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel credit cards-TL	-	-	-
With installment	**3.670**	-	**3.670**
Without installment	572	-	572
Personnel credit cards-FC	3.098	-	3.098
With installment	-	-	-
Without-installment	-	-	-
Overdraft account-TL (real person)	-	-	-
Overdraft account-FC (real person)	-	-	-
	-	-	-
Total	**21.241**	**2.337.051**	**2.358.292**

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

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

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

6. Information on Loans (Continued):

d. Information on Consumer loans, Retail Credit Cards, Loans Given to Personnel and Personnel Credit Cards (Continued):

Prior Period	Short-term	Medium and long-term	Total
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**

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

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

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

6. Information on Loans (Continued):

e. Information on Commercial Loans With Installments and Corporate Credit Cards:

Current Period	***Short-term***	**Medium and long-term**	***Total***
Commercial installment loans-TL	**1.492.018**	**5.541.445**	**7.033.463**
Business loans	24.156	331.986	356.142
Vehicle loans	1.149.024	3.965.221	5.114.245
Consumer loans	318.838	1.244.238	1.563.076
Other	-	-	-
Commercial installment loans-FC indexed	**-**	**-**	**-**
Business loans	-	-	-
Vehicle loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Commercial installment Loans-FC	**22.052**	**515.959**	**538.011**
Business loans	-	2.242	2.242
Vehicle loans	22.052	381.525	403.577
Consumer loans	-	132.192	132.192
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	**1.514.070**	**6.057.404**	**7.571.474**

Prior 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**

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

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

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

6. Information on Loans (Continued):

f. Allocation of Loans by Customers:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

g. Breakdown of Domestic and Foreign Loans:

The distribution of loans excluding non-performing loans is as follows:

	Current Period	Prior Period
Domestic loans	244.977.512	226.833.783
Foreign loans	4.175.015	3.914.201
Total	**249.152.527**	**230.747.984**

h. Loans Granted to Subsidiaries and Associates:

	Current Period	Prior Period
Direct loans to subsidiaries and affiliates	-	-
Indirect loans to subsidiaries and affiliates	-	-
Total	**-**	**-**

i. Default Provisions for Loans (Third Stage) Provisions:

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	153.273	431.013
Doubtful Loans and Other Receivables	1.401.296	929.084
Uncollectible Loans and Receivables	1.176.259	1.029.823
Total	**2.730.828**	**2.389.920**

j. Information on Non-performing Loans and Receivables (Net):

j.1. Non-Performing Loans and Receivables Which are Restructured or Rescheduled:

None (December 31, 2025: None)

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

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

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

6. Information on Loans (Continued):

j. Information regarding frozen receivables (Net) (Continued):

j.2. Movements of Non-Performing Loans:

	III. Group	IV. Group	V. Group
Current Period	**Loans and receivables with limited collectibility**	**Loans and receivables with doubtful collectibility**	**Uncollectible loans and receivables**
Closing balance of prior period	916.250	1.738.339	1.284.166
Additions in the current period (+)	267.059	203.890	12.518
Transfers from other categories of non-performing loans (+)	-	774.277	199.145
Transfers to other categories of non-performing loans (-)	774.278	199.145	-
Collections in the current period (-)	83.080	88.518	89.161
Write offs (-)	-	-	-
Sales (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	325.951	2.428.843	1.406.668
Provision (-)	153.273	1.401.296	1.176.259
Net balance at the balance sheet	**172.678**	**1.027.547**	**230.409**

	III. Group	IV. Group	V. Group
Prior Period	**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 (-)	-	-	-
Sales (-)	-	-	-
Corporate and commercial loans	-	-	-
Retail loans	-	-	-
Credit cards	-	-	-
Other	-	-	-
Closing balance of the current period	916.250	1.738.339	1.284.166
Provision (-)	431.013	929.084	1.029.823
Net balance at the balance sheet	**485.237**	**809.255**	**254.343**

(*) Of the collections from uncollectible receivables, TL 119,142 consists of real estate acquired in lieu of receivables. These amounts were not collected in cash but were settled through the acquisition of assets (December 31, 2024: TL 176,062).

j.3. Non-Performing Loans and other Receivables in Foreign Currencies:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	**Loans with Doubtful Collection**	**Loss Loans**
Current Period			
End of Period Balance	70.341	101.567	188.111
Provision Amount (-)	33.654	56.608	138.588
Total	**36.687**	**44.959**	**49.523**

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

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

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

6. Information on Loans (Continued):

j. Information on frozen receivables (Net) (Continued):

j.3. Non-Performing Loans and other Receivables in Foreign Currencies (Continued):

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability	Loans with Doubtful Collection	Loss Loans
Prior Period			
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**

j.4. Display of gross and net amounts of frozen receivables by user group:

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
Current Period (Net)	**172.678**	**1.027.547**	**230.409**
Loans to individuals and corporates (gross)	325.951	2.428.843	1.406.668
Provision (-)	153.273	1.401.296	1.176.259
Loans to individuals and corporates (net)	**172.678**	**1.027.547**	**230.409**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-
Prior Period (Net)	**485.237**	**809.255**	**254.343**
Loans to Real Persons and Legal Entities (Gross)	916.250	1.738.339	1.284.166
Specific provision (-)	431.013	929.084	1.029.823
Loans to Real Persons and Legal Entities (Net)	**485.237**	**809.255**	**254.343**
Banks (gross)	-	-	-
Provision (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision (-)	-	-	-
Other Loans and Receivables (Net)	-	-	-

j.5. Information on profit share accruals, discounts, and valuation differences calculated by banks that allocate expected credit losses in accordance with TFRS 9 for non-performing loans and their corresponding provisions:

	III. Group	IV. Group	V. Group
	Loans with limited collectability	Loans with doubtful collectability	Uncollectible loans
Current Period (Net)	**19.989**	**189.910**	**25.638**
Profit share accruals and valuation differences	37.732	448.895	156.521
Provisions (-)	17.743	258.985	130.883
Prior 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

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

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

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

6. Information on Loans (Continued):

k. Contingency exchanges according to TFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance (*)	1.341.863	1.466.143	2.389.920	5.197.926
Period Additions	82.060	126.610	356.812	565.482
Period Disposals	(80.447)	(1.134)	(21.736)	(103.317)
Sold	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	30	(30)	-	-
Transfer to Stage 2	(6.947)	6.947	-	-
Transfer to Stage	(15)	(5.817)	5.832	-
End-of-Period Balance (**)	**1.336.544**	**1.592.719**	**2.730.828**	**5.660.091**

(*) It includes expected loss allowances of TL 23.746 related to financial assets measured at amortized cost.
(**) It includes expected loss allowances of TL 24.803 related to financial assets measured at amortized cost
.

Prior Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance (*)	490.435	23.400	649.032	1.162.867
Period Additions	1.122.225	1.447.628	1.785.721	4.355.574
Period Disposals	(255.325)	(2.152)	(63.038)	(320.515)
Sold	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	14	(14)	-	-
Transfer to Stage 2	(8.870)	(2.719)	11.589	-
Transfer to Stage	(6.616)	-	6.616	-
End-of-Period Balance (**)	**1.341.863**	**1.466.143**	**2.389.920**	**5.197.926**

(*) It includes expected loss allowances of TL 22.294 related to financial assets measured at amortized cost.
(**) It includes expected loss allowances of TL 23.746 related to financial assets measured at amortized cost..

l. Cash loan exchanges according to TFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period Ending Balance	234.073.928	3.554.520	3.938.755	241.567.203
Period Additions	37.609.654	6.171	150.797	37.766.622
Period Disposals (-)	(18.462.678)	(120.642)	(260.759)	(18.844.079)
Sold (-)	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	2.294	(2.294)	-	-
Transfer to Stage 2	(1.379.625)	1.379.625	-	-
Transfer to Stage 3	(5.791)	(326.878)	332.669	-
End-of-Period Balance	**251.837.782**	**4.490.502**	**4.161.462**	**260.489.746**

Prior 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**

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

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

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

6. Information on Loans (Continued):

m. Liquidation Policy for Uncollectible Loans and Other Receivables:

The Parent Bank will initiate enforcement proceedings to collect receivables arising from credit transactions. These proceedings will involve the conversion into cash of the assets of the debtor and parties related to the debt, as well as the material collateral securing the Parent Bank's receivables. In addition to this process, the Parent Bank will seek to collect and settle its receivables through administrative means.

n. Information on ''Write-Off'' Policies:

Pursuant to Article 8 of the Regulation on the Classification of Loans and the Procedures and Principles for Allocating Provisions Therefor; The portion of loans classified under "Group Five - Loss Loans" and for which a lifetime expected credit loss allowance or specific allowance has been set aside due to the borrower's default, for which there are no reasonable expectations of recovery, may be derecognized under TFRS 9 starting from the first reporting period following their classification in this group. The derecognition of loans is an accounting practice and does not result in the waiver of the right to collect.

The derecognition of loans with no remaining collection possibility under the above provision is an accounting practice and does not result in the waiver of the right to collect.

The Parent Bank's general policy regarding the write-off of receivables under collection is to write off receivables deemed uncollectible in the legal collection process from the assets in accordance with the decision taken by the Parent Bank's senior management. There are no write-offs related to loans deemed uncollectible in 2026. (December 31, 2025: 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 (*)	18.395.501	17.738.674
Total	**18.395.501**	**17.738.674**

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

b. Information on Investment Securities Measured at Amortized Cost:

	Current Period	**Prior Period**
Debt Securities	18.395.501	17.738.674
Quoted on a stock Exchange (*)	11.661.503	11.187.670
Unquoted (**)	6.733.998	6.551.004
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted	-	-
Impairment Provision (-)	-	-
Total	**18.395.501**	**17.738.674**

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

(**) An expected loss allowance of TL 24.803 has been set aside for financial assets measured at amortized cost. (December 31, 2025: TL 23.746)

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

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

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

7. Information on Financial Assets Measured at Amortized Cost (Contiuned):

c. Information on Movements of Financial Assets Measured at Amortized Cost:

	Current Period	Prior Period
Balance at beginning of period	17.738.674	15.089.119
Foreign currency differences on monetary assets (*)	82.373	1.507.585
Purchases during period	574.454	1.141.970
Disposals through sales and redemptions	-	-
Impairment provision (-)	-	-
Closing Balance	**18.395.501**	**17.738.674**

(*) This amount includes a foreign exchange difference of TL 4.511 arising from income discount. (December 31, 2025: TL 42.111)

8. Information regarding receivables from leasing transactions (net):

a. Presentation of Remaining Maturities of Funds Lent Under Finance Lease Method:

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	263.734	253.825	198.283	190.777
1 to 4 years	2.097.275	1.754.341	2.026.634	1.670.017
More than 4 years	7.998.200	5.167.591	7.886.714	5.019.670
Total	**10.359.209**	**7.175.757**	**10.111.631**	**6.880.464**

b. Information on Net Investments Through Finance Lease:

	Current Period	Prior Period
Finance lease receivables (gross)	10.359.209	10.111.631
Unearned finance lease receivable (-)	3.183.452	3.231.167
Receivable from finance leases (net)	**7.175.757**	**6.880.464**

c. General Explanation on Finance Lease Contracts:

Financial lease agreements are executed in accordance with the relevant provisions of the Financial Leasing, Factoring, and Financing Companies Law No. 6361. There are no restrictions arising from renewal and lease agreements that significantly affect the financial statements, nor are there any contingent lease payments.

Information regarding financial lease receivables:

Finance Lease		Leasing Receivables Under Close Monitoring		
			Restructured or rescheduled	
	Standard Loans	Leasing receivables not subject to restructured loans	Leasing Receivables with Revised Contract Terms	Refinance
Current Period				
Finance lease receivables (Net)	7.146.453	-	29.304	-
Prior Period				
Finance lease receivables (Net)	6.880.464	-	-	-

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

EXPLANATIONS AND NOTES ON THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

9. Information on Assets Held for Sale and Assets of Discontinued Operations:

Non-current assets held for sale consist of tangible non-current assets acquired as a result of receivables.

	Current Period	Prior Period
Opening balance	1.621.299	166.063
Additions(*)	574.133	1.492.832
Disposals	16.399	37.291
Transfers	-	-
Impairment Provision (-)	305	305
Closing balance(**)	**2.178.728**	**1.621.299**

(*) The portion of assets subject to redemption rights amounting to TL 344.533 consists of standard-quality loans. (31 December 2025: TL 980.867).
(**) TL 2.101.222 (December 31, 2025: TL 1.557.936) of the Parent Bank's assets held for sale are subject to redemption rights. None of the Parent Bank's assets held for sale have a right of first refusal (31 December 2025: None).

10. Information on Investments in Associates:

a) Information on Subsidiaries:

a.1) Information on Unconsolidated Subsidiaries:

The Parent Company has become a shareholder in Katılım Finans Kefalet A.Ş., established to create a guarantee system in line with the principles and fundamentals of Participation Banking, with a participation fee of TL 90.000. (December 31, 2025: TL 90.000). The company's total capital is TL 600.000, and the Bank's total participation amount is TL 90.000, which corresponds to a 15% share. The Bank has a member on the company's board of directors representing its shares.

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

If the cost exceeds the recoverable amount (the higher of the fair value less costs to sell and the value in use), the value of the relevant affiliate is adjusted to the recoverable amount.

Name	Address (City/Country)	Bank's share percentage - if different voting percentage (%)	Percentage of other shareholders (%)
Katılım Finans Kefalet A.Ş.	İstanbul/Türkiye	%15	%85

	Current Period	Prior Period
Balance at the beginning of the year	**90.000**	**67.500**
Movements during the year	**-**	**22.500**
Capital Increment	-	22.500
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**	**90.000**
Capital commitments	**-**	**-**
Share percentage at the end of the year (%)	**15**	**15**

a.2) Information on Consolidated Subsidiaries:

None (December 31, 2025: None).

b) Information on associates (Net):

b.1) Information on Non-Consolidated Associates:

None .

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

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

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

10. Information on joint venture investments (Continued):

b.2) Information on consolidated subsidiaries:

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

Emlak Katılım Varlık Kiralama A.Ş., a wholly-owned subsidiary of the Parent Bank, was established on January 20, 2020, in accordance with the approval of the Banking Regulation and Supervision Agency and the Capital Markets Board, and registered in the commercial registry. Exclusively for the purpose of issuing lease certificates within the framework of the Lease Certificates Communiqué (III-61.1) published in the Official Gazette dated June 7, 2013 and numbered 28760 by the CMB, it was established with a capital of TL 50 , fully paid by the Parent Bank, on December 16, 2019, and commenced its activities.

Emlak Katılım Tasarruf Finansman A.Ş., a wholly-owned subsidiary of the Parent Bank, was established as a subsidiary of the Bank in accordance with the permission obtained from the Banking Regulation and Supervision Agency and was registered in the commercial register on March 3, 2025. In accordance with the provisions of the Turkish Commercial Code No. 6012, the Financial Leasing, Factoring, Financing, and Savings Finance Companies Law No. 6361, and relevant legislation, and in accordance with interest-free financing principles. The company's capital is TL 500,000, and the entire capital was paid by the Parent Bank on February 27, 2025. The company obtained its operating license from the Banking Regulation and Supervision Agency on July 24, 2025. The Parent Bank's Board of Directors decided on August 29, 2025, to increase the company's capital to TL 1.500.000, and the payment for TL 1.000.000 was made on November 11, 2025.

Emlak Katılım Portföy Yönetimi A.Ş., a subsidiary of The Group, was registered in the commercial register on May 27, 2025. The company's main activity is the establishment and management of investment funds within the framework of the CMB and relevant legislation. The management of portfolios of investment partnerships, pension investment funds established under the Individual Pension Savings and Investment System Law No. 4632 dated March 28, 2001, and their equivalent foreign collective investment institutions established abroad is also included in the scope of its main activity. The company's registered capital ceiling is TL 375.000, of which TL 75.000 was paid by the Parent Bank on May 26, 2025.

	Name	Adress (City/Country)	Operating Subject	Bank's share percentage (%)	Direct and Indirect Share Percentages (%)
1	Emlak Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance of Lease Certificate	100	100
2	Emlak Katılım Varlık Kiralama A.Ş.	İstanbul/Türkiye	Issuance of Lease Certificate	100	100
3	Emlak Katılım Tasarruf Finansman A.Ş.	İstanbul/Türkiye	Savings Financing	100	100
4	Emlak Katılım Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Funds	100	100

The values listed in the table below are, respectively, Emlak Varlık Kiralama A.Ş., Emlak Katılım Varlık Kiralama A.Ş., Emlak Katılım Tasarruf Finansman A.Ş., and Emlak Katılım Portföy Yönetimi A.Ş. as of December 31, 2025, from their unaudited and non-inflation-adjusted financial statements.

	Total Assets	Shareholders' equity	Total fixed assets	Dividend or profit share income	Income from marketable securities	Current period income /loss	Prior period income /loss	Fair Value
1	12.195.984	144.683	-	1.178.262	16.182	24.894	119.729	-
2	14.194.849	265	-	1.681.386	-	28	187	-
3	19.061.384	4.532.203	46.544	1.661	542.729	1.369.713	1.642.443	-
4	58.039	32.435	35.668	-	4.159	(17.944)	(24.621)	-

b.2.1) Statement of changes in affiliated companies:

None (December 31, 2025: None)

b.2.2) Information regarding jointly controlled partnerships (business partnerships):

None (December 31, 2025: None).

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

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

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

11. Information on Tangible Assets:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

12. Information on Tangible Assets:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

13. Information on Investment Property:

None (December 31 2025: None).

14. Information Related to Deferred Tax Asset:

	Current Period	Prior Period
Discount on lease certificates	4.851.502	3.975.927
General allowances for potential risks	3.900.000	2.955.000
Allowances for expected losses	790.536	908.078
Fees and commissions collected in advance and unearned revenue	357.830	305.457
Allowances for severance pay, bonuses, and vacation pay	319.839	506.506
Other provisions for liabilities and expenses	319.653	361.195
Derivative financial instruments	102.125	65.182
Valuation differences on securities	78.523	-
Differences under IFRS 16	31.960	29.096
Deferred tax asset	**10.751.968**	**9.106.441**
Dividend discounts	6.696.577	3.432.727
The difference between the book value and the tax basis of fixed assets	167.753	155.762
Derivative financial instruments	76.746	71.127
Valuation differences in securities	-	11.415
Other	-	-
Deferred tax liability	**6.941.076**	**3.671.031**
Deferred tax asset (Net)	**3.810.892**	**5.435.410**

15. Breakdown of Items in Other Assets Except Commitments Presented in Off-Balance Sheet, Which Exceed 10% of the Balance Sheet Total and Breakdown of Items Which Constitute at Least 20% of Grand Total:

As of the balance sheet date, the Group's total other assets amounted to TL 5.332.595 (December 31, 2025: TL 2.500.795) and did not exceed 10% of total assets.

As of the balance sheet date, TL 1.831.207 of the Group's total other assets consists of Savings Finance Receivables. (December 31, 2025: None.

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

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

II. Explanations and Notes Related to Consolidated Liabilities:

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	**2.028.151**	-	-	-	-	-	-	-	**2.028.151**
II. Real Persons Participation Accounts Non-Trade TL(*)	-	**5.560.520**	**1.620.198**	**118.739**	**77.272**	**134.467**	**1.580**	-	**7.512.776**
III. Current Account other-TL	**9.273.754**	-	-	-	-	-	-	-	**9.273.754**
Public Sector	529.424	-	-	-	-	-	-	-	**529.424**
Commercial Institutions	8.193.998	-	-	-	-	-	-	-	**8.193.998**
Other Institutions	15	-	-	-	-	-	-	-	**15**
Commercial and Other Institutions	121.725	-	-	-	-	-	-	-	**121.725**
Banks and Participation Banks	428.592	-	-	-	-	-	-	-	**428.592**
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	428.592	-	-	-	-	-	-	-	428.592
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	-	**71.881.798**	**31.183.080**	**3.712.304**	**1.075.082**	**9.124.363**	-	-	**116.976.627**
Public Sector	-	2.672.869	4.164.031	127.964	-	326.109	-	-	7.290.973
Commercial Institutions	-	45.040.835	4.513.782	3.581.778	215.032	40.635	-	-	53.392.062
Other Institutions	-	5.669.066	5.684.045	-	860.050	8.757.619	-	-	20.970.780
Commercial and Other Institutions	-	226.376	175.145	2.562	-	-	-	-	404.083
Banks and Participation Banks	-	18.272.652	16.646.077	-	-	-	-	-	34.918.729
V. Real Persons Current Accounts Non- Trade FC	**14.560.825**	-	-	-	-	-	-	-	**14.560.825**
VI. Real Persons Participation Accounts Non-Trade FC	-	**4.564.952**	**6.523.052**	**3.700.528**	**21.264**	**16.802**	-	-	**14.826.598**
VII. Other Current Accounts FC	**56.931.957**	-	-	-	-	-	-	-	**56.931.957**
Residents in Türkiye-Corporate	30.499.444	-	-	-	-	-	-	-	**30.499.444**
Residents Abroad-Corporate	21.797.709	-	-	-	-	-	-	-	**21.797.709**
Banks and Participation Banks	4.634.804	-	-	-	-	-	-	-	**4.634.804**
Central Bank of Türkiye	258.241	-	-	-	-	-	-	-	**258.241**
Domestic Banks	4.220.920	-	-	-	-	-	-	-	**4.220.920**
Foreign Banks	155.643	-	-	-	-	-	-	-	**155.643**
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other-FC	-	**56.169.981**	**27.073.596**	**4.290.077**	-	-	-	-	**87.533.654**
Public sector	-	1.630.936	5.145.888	-	-	-	-	-	6.776.824
Commercial institutions	-	49.255.230	18.852.767	272.990	-	-	-	-	68.380.987
Other institutions	-	1.135.656	-	-	-	-	-	-	1.135.656
Commercial and Other Institutions	-	4.148.159	2.624.868	-	-	-	-	-	6.773.027
Banks and Participation Banks	-	-	450.073	4.017.087	-	-	-	-	4.467.160
IX. Precious Metals Deposits	**11.260.304**	**5.798.620**	**1.448.505**	**809.004**	**11.950**	**15.626**	-	-	**19.344.009**
X. Participation Accounts Special Fund Pools TL	-	**386.819**	**429.181**	-	-	-	-	-	**816.000**
Residents in Türkiye	-	386.819	429.181	-	-	-	-	-	816.000
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+…..+IX+X+XI)	**94.054.991**	**144.362.690**	**68.277.612**	**12.630.652**	**1.185.568**	**9.291.258**	**1.580**	-	**329.804.351**

(*) The participation account balance also includes the TL 989 balances opened under the "YUVAM Accounts" product published in the Official Gazette dated February 1, 2022, and numbered 31737.

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

1. Information on Funds Collected (Continued):

a. Information on Maturity Structure of Funds Collected (Continued):

Prior Period	Demand	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	**13.837.095**	-	-	-	-	-	-	-	**13.837.095**
Public Sector	861.002	-	-	-	-	-	-	-	**861.002**
Commercial Institutions	12.418.768	-	-	-	-	-	-	-	**12.418.768**
Other Institutions	14	-	-	-	-	-	-	-	**14**
Commercial and Other Institutions	88.769	-	-	-	-	-	-	-	**88.769**
Banks and Participation Banks	468.542	-	-	-	-	-	-	-	**468.542**
Central Bank of Türkiye	-	-	-	-	-	-	-	-	
Domestic Banks	-	-	-	-	-	-	-	-	
Foreign Banks	468.542	-	-	-	-	-	-	-	468.542
Participation Banks	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	
IV. Participation Accounts-TL	-	**55.126.509**	**24.061.333**	**14.878.330**	**3.343.076**	**4.837.506**			**102.246.754**
Public Sector	-	3.743.373	3.241.243	781.385	90.336	-	-	-	7.856.337
Commercial Institutions	-	23.497.890	3.569.200	2.290.885	3.250.386	7.982	-	-	32.616.343
Other Institutions	-	14.777.681	5.765.373	3.101.825	-	4.829.524	-	-	28.474.403
Commercial and Other Institutions	-	2.573.219	35.242	-	2.354	-	-	-	2.610.815
Banks and Participation Banks	-	10.534.346	11.450.275	8.704.235	-	-	-	-	30.688.856
V. Real Persons Current Accounts Non- Trade FC	**17.603.551**	-	-	-	-	-	-	-	**17.603.551**
VI. Real Persons Participation Accounts Non-Trade FC	-	**4.488.740**	**9.049.902**	**369.960**	**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)	**122.960.658**	**108.631.776**	**49.294.503**	**20.357.277**	**3.451.865**	**4.938.560**	**72**		**309.634.711**

(*) The participation account balance also includes the TL 79.423 balances opened under the "YUVAM Accounts" product published in the Official Gazette dated February 1, 2022, and numbered 31737.

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

1. Information on Funds Collected (Continued):

b. Saving Deposits and Other Deposits Accounts Insured by Saving Deposit Insurance Fund:

b.1. Exceeding the limit of Insurance Fund:

Information regarding private current and participation accounts of individuals covered by insurance that exceed the insurance limit and are not subject to commercial transactions:

	Under the 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	10.105.757	7.955.782	44.788.672	43.474.988
Turkish Lira accounts	3.812.984	2.950.033	6.538.063	5.171.773
Foreign currency accounts	6.292.773	5.005.749	38.250.609	38.303.215
Foreign branches' deposits subject to foreign authorities insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

Information regarding the current and participation accounts of legal entities covered by insurance and exceeding the insurance limit

	Under the quarantee of Insurance		Exceeding the quarantee of Insurance	
	Current Period	**Prior Period**	**Current Period**	**Prior Period**
Legal persons' current and participation accounts	5.747.382	4.998.811	210.667.583	199.652.046
Turkish Lira accounts	2.516.940	2.278.303	81.179.533	73.935.127
Foreign currency accounts	3.230.442	2.720.508	129.488.050	125.716.919
Foreign branches' deposits subject to foreign authorities insurance	-	-	-	-
Off-shore deposits under foreign authorities' insurance	-	-	-	-

In Participation Banks (excluding those opened in foreign branches), funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency on behalf of real persons are covered by the Savings Deposit Insurance Fund under the Banking Law No. 5411, provided that the total principal and profit shares of accounts belonging to a real person do not exceed TL 1.200.000.

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

1. Information on Funds Collected (Continued):

b. Saving Deposits and Other Deposits Accounts Insured by Saving Deposit Insurance Fund:

b.2. Funds Collected Which are Not Under the Guarantee of Insurance Fund:

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

	Current Period	Prior Period
Foreign Branches' Profit-Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit-Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	7.667	8.221
Profit Sharing Accounts and Other Accounts in Scope of the Property Holdings Derived from Crime Defined in article 282 of Turkish Criminal Law no:5237 dated 26.09.2004	-	-
Profit Sharing Accounts in Participation Banks Established in Türkiye in order to engage solely in Off-Shore Banking Activities	-	-

Participation funds of legal entities not covered by insurance:

	Current Period	Prior Period
Foreign Branches' Profit-Sharing Accounts and Other Accounts	-	-
Profit Sharing Accounts and Other Accounts of Controlling Shareholders and Profit-Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	-	-
Profit Sharing Accounts and Other Accounts of Chairman and Members of Board of Directors or Managers, General Manager and Assistant General Managers and Profit Sharing Accounts and Other Accounts of Their Mother, Father, Spouse, and Children in Care	683.205	312.802
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	-	-

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

2. Information on Funds Borrowed:

a.1 Information on Types of Funds Borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Syndication loans	-	-	-	-
Wakala	4.328.552	4.908.554	8.689.140	3.874.263
Loans obtained from lease certificates issued (Sukuk)	-	-	-	-
Other	-	4.541.306	-	2.849.608
Total	**4.328.552**	**9.449.860**	**8.689.140**	**6.723.871**

a.2 Information on Banks and Other Financial Institutions:

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from CBRT	3.500.000	-	-	-
Loans from domestic banks and institutions	828.552	1.819.911	8.610.140	1.730.220
Loans from foreign banks, institutions and funds	-	7.629.949	79.000	4.993.651
Total	**4.328.552**	**9.449.860**	**8.689.140**	**6.723.871**

a.3 Maturity Analysis of Funds Borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	4.261.959	2.429.594	8.604.114	1.486.694
Medium and Long-Term	66.593	7.020.266	85.026	5.237.177
Total	**4.328.552**	**9.449.860**	**8.689.140**	**6.723.871**

b. Additional Disclosures on Concentration Areas of Parent Bank's Liabilities:

The Parent Bank has no customer or industry group that provides funding and to which its liabilities are concentrated (December 31, 2025: None).

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

3. Information on Securities Issues:

The Group's sukuk issuance transactions, carried out through its subsidiary Emlak Katılım Varlık Kiralama A.Ş. for the purpose of raising funds from various investors, are as follows:

Date of issue	Amount of issue	Currency	Maturity	Share of Profit Rate % (*)
September 17, 2025 Wednesday	500.000	TL	September 15, 2027 Wednesday	Floating Rate
March 11, 2025 Tuesday	250.000	TL	March 16, 2027 Tuesday	Fixed Rate
January 14, 2026 Wednesday	150.000	TL	January 13, 2027 Wednesday	Fixed Rate
September 23, 2024 Monday	300.000	TL	September 21, 2026 Monday	Fixed Rate
February 26, 2026 Thursday	500.000	TL	August 27, 2026 Thursday	Fixed Rate
August 5, 2024 Monday	300.000	TL	August 3, 2026 Monday	Fixed Rate
April 7, 2026 Tuesday	350.000	TL	August 3, 2026 Monday	Fixed Rate
March 24, 2026 Tuesday	250.000	TL	July 27, 2026 Monday	Fixed Rate
June 27, 2025 Friday	51.000	TL	July 17, 2026 Friday	Floating Rate
April 8, 2026 Wednesday	1.100.000	TL	July 10, 2026 Friday	Fixed Rate
April 9, 2026 Thursday	335.000	TL	July 10, 2026 Friday	Fixed Rate
April 10, 2026 Friday	1.250.000	TL	July 9, 2026 Thursday	Fixed Rate
April 10, 2026 Friday	1.000.000	TL	July 9, 2026 Thursday	Fixed Rate
March 24, 2026 Tuesday	1.500.000	TL	June 24, 2026 Wednesday	Fixed Rate
March 6, 2026 Friday	880.000	TL	June 17, 2026 Wednesday	Fixed Rate
February 9, 2026 Monday	250.000	TL	June 11, 2026 Thursday	Fixed Rate
April 2, 2026 Thursday	198.000	TL	June 5, 2026 Friday	Fixed Rate
February 25, 2026 Wednesday	1.140.000	TL	June 4, 2026 Thursday	Fixed Rate
January 15, 2026 Thursday	250.000	TL	June 1, 2026 Monday	Fixed Rate
May 9, 2025 Friday	500.000	TL	May 15, 2026 Friday	Fixed Rate
May 16, 2024 Thursday	300.000	TL	May 14, 2026 Thursday	Fixed Rate
February 4, 2026 Wednesday	1.000.000	TL	May 14, 2026 Thursday	Fixed Rate
February 5, 2026 Thursday	325.000	TL	May 8, 2026 Friday	Fixed Rate
January 22, 2026 Thursday	60.000	TL	April 22, 2026 Wednesday	Fixed Rate
January 22, 2026 Thursday	85.000	TL	April 22, 2026 Wednesday	Fixed Rate
December 11, 2025 Thursday	500.000	TL	April 20, 2026 Monday	Fixed Rate
January 15, 2026 Thursday	2.000.000	TL	April 17, 2026 Friday	Fixed Rate
January 9, 2026 Friday	620.000	TL	April 10, 2026 Friday	Fixed Rate
January 7, 2026 Wednesday	1.260.000	TL	April 8, 2026 Wednesday	Fixed Rate
December 5, 2025 Friday	300.000	TL	April 7, 2026 Tuesday	Fixed Rate
January 21, 2026 Wednesday	219.125	TL	April 1, 2026 Wednesday	Fixed Rate

a. Spredsheet on Securities Issued:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Lease Certificate	13.634.986	-	18.426.291	-
Total	**13.634.986**	**-**	**18.426.291**	**-**

4. Information on Derivative Financial Liabilities:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Forward Transactions	125.807	5.171	107.685	6.934
Swap Transactions	-	100.022	-	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**125.807**	**105.193**	**107.685**	**6.934**

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

5. Information on obligations from leasing transactions (Net):

	Current Period		Prior Period	
	TL	FC	TL	FC
Less than 1 year	246.663	-	239.364	-
Between 1-5 years	922.340	-	854.270	-
Over 5 years	136.232	-	126.965	-
Total	**1.305.235**	-	**1.220.599**	**-**

6. Information on Hedging Derivative Financial Liabilities:

None (December 31, 2025: None).

7. Information on Provisions:

a. Information on Provisions for Employee Rights:

As of the Group's balance sheet date, there was a provision for severance pay of TL 99.528 (December 31, 2025: TL 183.053), a provision for vacation pay of TL 103.301 (December 31, 2025: TL 100.532), and a total of TL 1.066.864 (December 31, 2025: TL 1.500.000) in performance bonus provisions, for a total of TL 1.066.864 (December 31, 2025: TL 1.783.585) in employee benefit provisions.

The Group has reflected the severance pay liability in the financial statements using the actuarial valuation method specified in TAS 19. In this context, the following actuarial assumptions were used in calculating the total liabilities.

	Current Period	Prior Period
Discount rate (%)	26,60	26,60
Estimated increase rate of salary ceiling (%)	22,50	22,50
Reel discount rate (%)	3,35	3,35

Movement in the balance sheet of the severance pay liability:

	Current Period	Prior Period
Previous period closing balance	87.822	60.565
Provision allocated during the period	10.973	34.294
Paid during the period		(7.568)
Actuarial (gain)/loss	-	531
End-of-period balance	**98.795**	**87.822**

b. Retirement Benefits:

According to the technical balance sheet reports prepared in accordance with Law No. 5754 published in the Official Gazette dated May 8, 2008, No. 26870, and using the specified technical interest rate of 9,80%, it has been reported that there is no technical deficit for the Fund as of March 31, 2026, and December 31, 2025.

The Group's liability to the Social Security Institution (SGK) regarding the benefits to be transferred to the SGK as of the balance sheet date is the estimated payment amount that will be required to be made during the transfer to the SGK. The actuarial parameters and results used to measure this amount reflect the provisions of Law No. 5754 published in the Official Gazette dated May 8, 2008, and numbered 26870, regarding the retirement and health benefits to be transferred to the SGK (9,80% real discount rate, etc.).

The calculation of the liability amount for the benefits subject to transfer largely uses fixed and specific assumptions within the framework of the New Law. However, the final amount of the liability that the Group will incur upon transfer may vary depending on factors such as the discount rate, inflation, wage increases, the number of participants, and separation rates.

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

7. Information on Provisions (Contiuned):

c. Other Provisions:

	Current Period	Prior Period
Free provisions allocated for possible losses (*)	13.000.000	9.850.000
Provisions allocated from profit shares to be distributed toprofit sharing accounts	1.262.774	1.803.861
Non-cash loans first and second stage expected loss provisions	262.480	253.309
Provisions for cases on trial	19.732	21.483
Impairment provision	-	-
Total	**14.544.986**	**11.928.653**

(*) The bank management includes a free reserve of TL 13.000.000 allocated in the previous year, in addition to the requirements of the BRSA Accounting and Financial Reporting Regulations (December 31, 2025:TL 9.850.000).

Statement of changes in provisions for contingent liabilities;

	Current Period	Prior Period
Value at the Beginning of the Period	**9.850.000**	**7.500.000**
Additions during the Period	3.150.000	2.350.000
Cancellations during the Period (-)	-	-
Value at the End of the Period	**13.000.000**	**9.850.000**

Amounts allocated from profits to be distributed to participation accounts;

	Current Period	Prior Period
Value at the Beginning of the Period	**1.803.861**	**914.340**
Additions during the Period	349.355	1.422.336
Exchange rate differences	42.968	80.338
Cancellations during the Period (-)	933.410	613.153
Value at the End of the Period	**1.262.774**	**1.803.861**

d. Information on Provisions for Foreign Exchange Losses on Foreign Currency Indexed Loans and Financial Lease Receivables:

None (December 31, 2025: None).

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

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

II Explanations and Notes Related to Consolidated Liabilities (Continued):

8. Information on Taxes Payable:

a. Explanations on Current Tax Liability:

a.1. Explanations on the Provision for Money:

The Group's tax liability as of March 31, 2026, after deducting provisional taxes paid on corporate income tax, is TL 915.648 (December 31, 2025: TL 1.807.292).

a.2. Information on Taxes Payable:

	Current Period	Prior Period
Income Tax Payable	915.648	1.807.292
Income Tax Withheld from Wages	263.966	140.396
Banking and Insurance Transactions Tax	306.834	285.376
Capital Gains Tax	344.124	433.192
Value-Added Tax Payable	24.531	36.393
Real Estate Capital Gains Tax	4.436	3.912
Foreign Exchange Transactions Tax	61.798	46.812
Other	549.101	461.150
Total	**2.470.438**	**3.214.523**

a.3. Information on Premiums:

	Current Period	Prior Period
Social Security Contributions - Employer	-	-
Social Security Contributions - Employee	-	-
Bank Social Assistance Fund Contributions - Employee	76.146	46.203
Bank Social Assistance Fund Contributions - Employer	118.313	68.527
Pension Fund Contributions and Counterparts - Employee	-	-
Pension Fund Contributions and Counterparts - Employer	-	-
Unemployment Insurance - Employer	20.183	6.605
Unemployment Insurance - Employee	8.992	3.300
Other	-	-
Total	**223.634**	**124.635**

9. Liabilities for Assets Held for Sale and Discontinued Operations:

None (December 31, 2025: None).

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

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

II Explanations and Notes Related to Consolidated Liabilities (Continued):

10. Detailed Explanations on Number, Maturity, Profit Share Rate, Creditor and Option to Convert to Share Certificates; If Any, of Subordinated Loans:

Information on Subordinated Loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Borrowing Instruments to be Included in Additional Capital Calculation	-	10.873.827	-	10.675.109
Subordinated Loans	-	10.873.827	-	10.675.109
Subordinated Debt Instruments	-	-	-	-
Debt Instruments to be Included in the Contribution Capital Calculation	-	-	-	-
Subordinated Loans	-	-	-	-
Subordinated Debt Instruments	-	-	-	-
Total	**-**	**10.873.827**	**-**	**10.675.109**

(*) As of March 31, 2025, the Bank's creditor institution is TVF Market Stability and Balance Sub-Fund, with ISIN code TRT240424F22, starting on April 24, 2019, with an early repayment option of five years and a non-maturing value of 100,000,000 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, ISIN code TRT250232F15, starting on March 9, 2022, with an early repayment option of ten years and a maturity of 31.688.489 Euro (Full Euro) and a maturity date of December 30, 2024, with an earliest repayment option of five years and a total of three capital-like debt instruments denominated in 100.000.000 euros (full euros). The relevant debt instruments have zero dividend and no conversion option into shares.

11. Breakdown of Items in Other Liabilities Which Exceed 10% of the Balance Sheet Total and Breakdown of Items Which Constitute at Least 20% of Grand Total::

As of the balance sheet date, the Group's total other liabilities amounted to TL 17.336.555 (December 31, 2025: TL 11.142.009) and did not exceed 10% of total liabilities. Of the Group's total other liabilities, TL 13.823.532 consists of the "Loans from the Savings Fund Pool" item of Emlak Katılım Tasarruf Finansman A.Ş., which received an operating license from the Banking Regulation and Supervision Agency on July 24, 2025. (December 31, 2025: TL 7.124.462)

12. Information on Shareholders' Equity:

a. Presentation of Paid-in Capital::

	Current Period	Prior Period
Common stock	5.000.000	1.026.915
Preferred stock	-	-

b. Paid-in Capital Amount, Explanation as to Whether the Registered Share Capital System is Applicable at the Group and if so, Amount of the Registered Share Capital Ceiling:

The Group has adopted the authorized capital system in accordance with the provisions of the Capital Markets Law and has transitioned to the authorized capital system pursuant to the Capital Markets Board's approval No. 6/269 dated February 5, 2026. The Parent Bank's registered capital ceiling is TL 25.000.000, consisting of 2.500.000.000.000 shares, each with a par value of TL 0.01 (in full). As of March 31, 2026, the registered capital system is not in effect at the Parent Bank.

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

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

12. Information on Shareholders' Equity (Continued):

c. Information on the Share Capital Increases During the Period and Their Sources; Other Information on Increased Capital in the Current Period:

The resolution to increase the capital to TL 5.000.000 was approved at the Parent Company Bank's Annual General Meeting held on March 12, 2026; the capital increase and the resulting amendment to the relevant article of the Articles of Association were registered on March 17, 2026, and was published in the Commercial Register Gazette No. 11544 dated March 17, 2026. Of the TL 3.973.084 capital increase carried out by the Parent Bank using internal resources, TL 10.016 TL was covered from Capital Reserves and TL 3.963.069 from the Retained Earnings account. The accounting for this capital increase was completed on March 17, 2026, pursuant to the approval obtained from the Banking Regulation and Supervision Agency (BRSA).

d) Information on Share Capital Increases From Capital Reserves During the Current Period:

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

e) Capital Commitments in the Last Fiscal Year and by the end of the Following Interim Period, General Purpose of These Commitments and Projected Resources Required to Meet These Commitments:

The Group has no capital commitments until the end of the last fiscal year and the following interim period.

f) Estimated Effects on the Shareholders Equity of the Group, of Predictions to be Made by Taking Into Account Previous Period Indicators Regarding the Bank's Income, Profitability and Liquidity, and Uncertainties Regarding Such Indicators:

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

g) Information on Privileges Given to Stocks Representing the Capital:

There are no special privileges granted to shares representing equity.

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 (*)	(207.190)	41.412	(325.688)	67.564
Foreign exchange difference	-	-	-	-
Total	**(207.190)**	**41.412**	**(325.688)**	**67.564**

(*) The difference between the cost value and fair value of capital-like loans obtained in 2022 and 2024 is recognized as an item to be reclassified to profit or loss, amounting to TL 43.598 (as of December 31, 2025: TL 46.085).

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

II. Explanations and Notes Related to Consolidated Liabilities (Continued):

12. Information on Shareholders' Equity (Continued):

i) Information on Other Capital Reserves:

Due to the benefit of the real estate sales income exemption, the amount of TL 10.016 allocated as a special reserve under Article 5, Paragraph 1/e of the Corporate Tax Law No. 5520 is recorded as other capital reserve.

Pursuant to the Group's Ordinary General Assembly decision dated April 14, 2025, the amount of TL 435.037 to extraordinary reserves and to allocate the valuation difference of 23.088 TL pending in other capital reserves due to the maturity of the capital-like loan taken in 2019 as extraordinary reserve funds.

j) Accumulated other comprehensive income or expenses to be reclassified to profit or loss:

As of March 31, 2026, the Group's creditor institution is the TVF Market Stability and Balance Sub-Fund, with ISIN code TRT240424F22, starting on April 24, 2019, with an early repayment option of five years, and a non-maturing 100.000.000 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, dated March 9, 2022, with an early repayment option of ten years and a maturity of 31.688.489 Euro (Full Euro) in value, with the creditor institution being the TVF Market Stability and Balance Sub-Fund, with ISIN code TRT211229F12, dated December 30, 2024, with an earliest repayment option of five years and a total of three capital-like debt instruments in the amount of 100.000.000 Euro (Full Euro) in total, with a maturity date of December 30, 2024, and an early repayment option of five years. The aforementioned financial liability is reflected in the records at its fair value, and the difference between the cost value and the fair value is accounted for in the "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account in equity on the date of initial acquisition. The difference between the cost and fair value of the capital-like loans obtained in 2022 and 2024 is TL 65.835. This amount is tracked as an item to be reclassified to profit or loss and is recognized in income and expense accounts through amortization over the life of the loans.

Furthermore, in accordance with the decision taken by Group Management, the zero-yield demand public securities related to this transaction have been classified as 'financial assets carried at amortized cost' and included in the balance sheet at their discounted amount using public securities yield rates. The difference between the initial acquisition cost and the discounted amount has been recorded in equity under the account "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss."

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

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

III. Explanations and notes Related to Consolidated Off-Balance Sheet:

1. Explanations on Off-Balance Sheet Liabilities:

a. Type and Amount of Irrevocable Loan Commitments:

	Current Period	Prior Period
Commitments to Buy and Sell Financial Assets	13.062.445	5.851.333
Our Payment Commitments for Checks	821.395	630.085
Other Irrevocable Commitments	789.271	761.685
Commitments to Grant Loans with a Disbursement Guarantee	156.377	226.311
Credit Card Spending Limit Commitments	63.865	128.786
Tax and Fund Obligations Arising from Export Commitments	-	-
Commitments to Contribute Capital to Subsidiaries	-	-
Total	**14.893.353**	**7.598.200**

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
Letters of Guarantees	41.902.526	39.769.067
Letters of Credit	11.522.802	8.328.025
Bank Loans	324.859	226.900
Other Guarantees and Sureties	4.508	4.444
Total	**53.754.695**	**48.328.436**

b.2. Revocable, Irrevocable Guarantees and Other Similar Commitments and Contingencies:

	Current Period	Prior Perio
Irrevocable Letters of Guarantees	25.050.575	24.952.756
Letters of Guarantees Issued as Security for Cash Loans	8.475.704	6.635.741
Advance Payment Letters of Guarantees	4.750.942	3.689.763
Temporary Letters of Guarantees	2.722.524	3.431.966
Letters of Guarantees Issued to Customs Authorities	849.231	878.097
Other	53.550	180.744
Total	**41.902.526**	**39.769.067**

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

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

III. Explanations and notes Related to Consolidated Off-Balance Sheet (Continued):

2. Explanations on Off-Balance Sheet Liabilities (Continued):

c. Non-Cash Loans:

c.1. Total Amount of Non-Cash Loans:

	Current Period	Prior Period
Non-cash loans given against cash loans	8.475.704	6.635.741
With original maturity of 1 year or less	1.816.667	678.987
With original maturity of more than 1 year	6.659.037	5.956.754
Other non-cash loans	45.278.991	41.692.695
Total	**53.754.695**	**48.328.436**

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

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

2. Explanations on Derivative Transactions:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

3. Explanations on Contingent Assets and Liabilities:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

4. Explanations on Services Rendered on Behalf of Third Parties:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

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

IV. Explanations and Notes Related to Consolidated the Statement of Income or Loss:

1. Information on Profit Share Income:

a. Information on Profit Share Income Received From Loan:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Profit share received from loans				
Short Term Loans	5.537.010	535.371	4.455.093	473.168
Medium and Long Term Loans	13.012.676	996.114	2.076.550	503.771
Profit Share on Non–Performing Loans	82.744	1.775	34.029	293
Total	**18.632.430**	**1.533.260**	**6.565.672**	**977.232**

b. Information on Profit Share Income Received From Banks:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
CBRT	701.147	-	413.290	-
Domestic Banks	4.793	-	1.053	-
Foreign Banks	-	-	-	-
Head Offices and Branches Abroad	-	-	-	-
Total	**705.940**	**-**	**414.343**	**-**

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)	7.236	114.473	5.718	33.196
Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	826.233	88.162	750.384	89.965
Financial Assets Measured at Amortized Cost	604.814	40.909	591.774	29.668
Total	**1.438.283**	**243.544**	**1.347.876**	**152.829**

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	-	-	-	-
Total	-	-	-	-

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss (Continued):

2. Explanations on Profit Share Expenses (Continued):

a. Distribution of Profit Share Expense on Funds Collected Based on Maturity of Funds Collected:

Current Period	**Profit Sharing Accounts**							
Account Name	**Up to 1 month**	**Up to 3 month**	**Up to 6 month**	**Up to 9 month**	**Up to 1 year**	**More than 1 year**	**Accumulated participation accounts**	**Total**
TL								
Banks								
Real persons' non-trading profit sharing accounts	106.045	1.925.372	827.902	-	-	-	-	2.859.319
Public sector profit sharing accounts								
Commercial sector profit sharing accounts	105.646	414.413	156.753	-	19.086	17.581	8	713.487
Other institutions profit sharing accounts	117.006	351.005	89.939	-	37.806	13.580	-	609.336
Precious metals deposits	1.126.720	807.362	115.563	-	499.079	3.387	-	2.552.111
Banks	807.267	247.991	63.073	-	135.680	800.329	-	2.054.340
Total	**2.262.684**	**3.746.143**	**1.253.230**	**-**	**691.651**	**834.877**	**8**	**8.788.593**
FC								
Banks	-	-	21.712	-	-	-	-	21.712
Real persons' non-trading profit sharing accounts	2.105	12.606	23.121	-	54.756	13	-	92.601
Public sector profit sharing accounts	4.542	55.035	23.845	-	-	-	-	83.422
Commercial sector profit sharing accounts	41.446	329.181	43.106	-	58.044	-	-	471.777
Other institutions profit sharing accounts	3.676	1.555	-	-	-	-	-	5.231
Precious metals deposits	1.856	-	-	-	-	-	-	1.856
Total	**53.625**	**398.377**	**111.784**	**-**	**112.800**	**13**	**-**	**676.599**
Grand Total	**2.316.309**	**4.144.520**	**1.365.014**	**-**	**804.451**	**834.890**	**8**	**9.465.192**

Prior Period	**Profit Sharing Accounts**							
Account Name	**Up to 1 month**	**Up to 3 month**	**Up to 6 month**	**Up to 9 month**	**Up to 1 year**	**More than 1 year**	**Accumulated participation accounts**	**Total**
TL								
Banks								
Real persons' non-trading profit sharing accounts	40.545	396.235	10.295	-	-	-	-	447.075
Public sector profit sharing accounts	81.758	295.121	26.998	-	8.054	107.647	3	519.581
Commercial sector profit sharing accounts	443.354	951.272	256.971	-	56.482	325.407	-	2.033.486
Other institutions profit sharing accounts	444.007	445.269	222.948	-	61.279	56.736	-	1.230.239
Precious metals deposits	86.003	454.149	42.070	-	-	-	-	582.222
Total	**1.095.667**	**2.542.046**	**559.282**	**-**	**125.815**	**489.790**	**3**	**4.812.603**
FC								
Banks	-	168	-	-	-	-	-	168
Real persons' non-trading profit sharing accounts	9.187	7.559	27.017	-	86.011	21	-	129.795
Public sector profit sharing accounts	301	5.587	264					6.152
Commercial sector profit sharing accounts	40.604	102.085	26.159	-	23.983	697	-	193.528
Other institutions profit sharing accounts	3.495	33	-	-	-	-	-	3.528
Precious metals deposits	1.973	-	-	-	-	-	-	1.973
Total	**55.560**	**115.432**	**53.440**	**-**	**109.994**	**718**	**-**	**335.144**
Grand Total	**1.151.227**	**2.657.478**	**612.722**	**-**	**235.809**	**490.508**	**3**	**5.147.747**

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss:

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	134.240	100.327	16.488	39.993
CBRT	83.076	-	-	-
Domestic banks	42.651	19.626	5.675	9.667
Foreign banks	8.513	80.701	10.813	30.326
Head offices and branches abroad	-	-	-	-
Other institutions	-	46.112	-	33.358
Total	**134.240**	**146.439**	**16.488**	**73.351**

c. Profit Share Expense Paid to Associates and Subsidiaries:

None (December 31, 2025: None).

d. Profit Share Expenses Paid to Marketable Securities Issued:

	Current Period		Prior Period	
	TL	FC	TL	FC
Profit share expense paid to marketable securities issued	1.661.191	-	1.169.166	-
Total	**1.661.191**	**-**	**1.169.166**	**-**

3. The Other Items in Net Fees and Commission Income / Expenses, Which Constitute at Least 20% of the Total of Other Items, if the Total of Other Items in Income Statement Exceed 10% of the Total of Income Statement:

Other Fees and Commissions Received	Current Period	Prior Period
Fees and commissions from savings and financing activities	1.661.433	-
Service package revenues	499.652	393.513
Insurance and brokerage commissions	162.167	117.206
Import commissions	77.410	9.259
Wire transfer commissions	69.911	66.347
Early closure commission revenues	49.312	4.481
Fees and commissions received from correspondents	33.716	32.215
Appraisal fees	22.540	14.135
Credit limit allocation commission	11.025	568
Safe deposit box revenues	7.084	2.312
Fees and commissions received from member merchant POS terminals	5.953	3.880
Other commissions and service revenues received	50.415	35.776
Total	**2.650.618**	**679.692**

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss (Continued):

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
Precious metal expenses	35.401	22.965
Stock exchange registration fees	6.805	527
Fees and commissions for SWIFT, EFT, and wire transfers	5.067	1.477
Expenses and commissions paid to correspondents	4.744	357
Commissions and fees for credit cards	3.438	1.988
Commissions and fees paid to the clearinghouse	3.248	2.651
Fees and commissions on loans	378	-
Other commissions and fees	10.657	4.360
Toplam	**69.738**	**34.325**

4. Information on Dividend Income:

None (December 31, 2025: None).

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

	Current Period	Prior Period
Profit	**17.687.664**	**15.143.984**
Profit from Capital Market Transactions	546.716	1.016
Profit from Derivative Financial Transactions	561.929	1.671.549
Profit from Foreign Exchange Transactions	16.579.019	13.471.419
Loss (-)	**14.408.304**	**11.063.205**
Loss on capital market transactions	317	26
Loss on derivative financial instruments	1.061.715	1.283.385
Foreign exchange losses	13.346.272	9.779.794
Trading income/loss (net)	**3.279.360**	**4.080.779**

6. Explanations Related to Other Operating Income:

	Current Period	Prior Period
Reversal of participation account reserves	933.410	60
Reversal of reserves for expected losses from prior years	360.200	492.113
Proceeds from the sale of assets (*)	4.178	1.955.653
Income from reserves set aside in prior years	5.118	-
Reversal of communication expense reserves	122	63
Rental income	2	2
Other income (**)	310.483	99.634
Total	**1.613.513**	**2.547.525**

(*) The real estate under construction, which was recorded as an asset in 2024 and owned by the Bank, was returned in 2025; the Bank has acquired ownership of the property, which it currently uses as its headquarters. As a result of this transaction, the Bank generated gross revenue of TL 1.955.000.

(**) Other income for the current period consists of adjustments to prior-year expenses of TL 2.092 (March 31, 2025: TL 43.841), a stamp tax provision of TL 6.860 (March 31, 2025: TL 4.113), and TL 276.531 in other income (March 31, 2025: TL 51.680).

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss (Continued):

7. Expected Loss Provision Expenses and Other Provision Expenses:

	Current Period	Prior Period
Expected Credit Loss	**830.895**	**884.768**
12-month expected credit loss (stage 1)	212.203	503.475
Significant increase in credit risk (stage 2)	163.967	48.716
Non-performing loans (stage 3)	454.725	332.577
Marketable Securities Impairment Expense	**276.289**	**10.944**
Financial Assets at Fair Value through Profit or Loss	276.289	10.944
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	**3.508.495**	**161.343**
Provisions for Potential Risks	3.150.000	-
Amounts Set Aside from Profits to be Distributed to Participation Accounts	349.355	161.063
Savings Pool Special Provisions Expense	6.640	-
Litigation Provisions	3.366	280
Total	**4.616.545**	**1.057.055**

8. Information on Other Operating Expenses:

	Current Period	Prior Period
Reserve for Employee Termination Benefits (*)	10.973	7.973
Unused vacation provision (*)	19.399	20.227
Bank Social Aid Provision Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Fixed Assets	125.945	68.350
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	27.981	17.605
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	977.397	470.795
Lease expenses related to TFRS 16 exemptions	15.321	12.131
Operating Maintenance expenses	32.009	23.483
Advertisement expenses	390.670	230.467
Other expenses (1)	539.397	204.714
Loss on sale of assets	-	-
Other (2)	376.325	375.804
Total	**1.538.020**	**960.754**

(*) In the income statement, the severance pay and accrued leave compensation amounts shown under personnel expenses, which are not included in other operating expenses, are also included in this table.

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss (Continued):

8. Information on Other Operating Expenses (Continued):

(1) Details of "Other Expenses" balance under Other Operating Expenses are as follows:

	Current Period	Prior Period
Communication expenses	168.468	38.166
Donations and contributions	116.427	15.856
Security service expenses	68.379	40.775
Cleaning expenses	62.592	46.361
Other	50.474	18.850
Representation and hospitality expenses	20.289	10.736
Heating, lighting, and water expenses	16.748	11.691
Vehicle expenses	12.790	8.717
Insurance expenses for movable property	11.646	6.310
Legal and court expenses	5.653	1.809
Contributions to common expenses	3.119	2.703
Total	**539.397**	**204.714**

(2) Other balance details are as below table:

	Current Period	Prior Period
Taxes, duties, fees, and funds	212.291	277.152
Audit and consulting fees	98.045	29.666
Savings deposit insurance fund	26.963	19.932
Participation Banks Association expense share	3.616	6.986
Other	35.410	41.810
Total	**376.325**	**375.546**

9. Explanation on pre-tax profit/loss from continuing operations and discontinued operations:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

10. Explanations on Tax Provision for Continued and Discontinued Operations:

As of March 31, 2026, the Group has deferred tax income of 2.755.498 TL (March 31, 2025: TL 4.021.56) and deferred tax expense of TL 4.442.043 (March 31, 2025: TL 3.417.895). As of March 31, 2026, the Group's current tax liability is TL 1.420.378 (March 31, 2024: TL 2.888.839).

As the Group has no discontinued operations, there is no related tax liability (March 31, 2025: None).

11. Explanation regarding net profit/loss for the period from continuing operations and discontinued operations:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

12. Explanations on Net Income/ Loss:

a. The Nature and Amount of Certain Income and Expense Items From Ordinary Operations; If the Disclosure for Nature, Amount and Repetition Rate of Such Items is Required for a Complete Understanding of the Group's Performance for the Period:

None (March 31, 2025: None).

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

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

IV. Explanations and Notes Related to the Statement of Income or Loss (Continued):

12. Explanations on Net Income/ Loss (Continued):

b. The Effect of the Change in Accounting Estimates to the Net Income/Loss; Including the Effects on the Future Period:

None (March 31, 2025: None).

c. Profit / Loss Attributable to Minority Shares:

None (March 31, 2025: None).

V. Explanations and Notes Related to the Statement of Changes in Shareholders' Equity:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

VI. Notes and disclosures related to the consolidated cash flow statement:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

VII. Explanations Related to the Risk Group of the Parent 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 Parent Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans and other receivables						
Balance at the beginning of period	-	-	4.332	-	-	-
Balance at the end of period	-	-	5.549	-	-	-
Profit Share and Commission Income	**-**	**-**	**53**	**-**	**-**	**-**

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

b. Prior Period

Risk Group of the Parent Bank (*)	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Parent Bank		Other real or legal persons included in the risk group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans and other receivables						
Balance at the beginning of period	-	-	3.885	-	-	-
Balance at the end of period	-	-	4.332	-	-	-
Profit Share and Commission Income	**-**	**-**	**383**	**-**	**-**	**-**

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

VII. Explanations Related to the Risk Group of the Parent Bank (Continued):

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 (Continued):

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	-	-	-	-	-	-
Balance at the end of period	-	-	-	-	-	-
Profit share expense	-	-	-	-	-	-

d. Information on Forward and Option Agreements and Other Similar Agreements With the Risk Group of the Parent Bank:

The Parent Company does not have any forward foreign exchange purchase/sale agreements with the risk group to which the Bank belongs.

e. Information Regarding the Benefits Provided to the Parent Bank's Senior Management:

The total amount of compensation and benefits provided to the senior executives of the Parent Bank for the fiscal year ending March 31, 2026, was 73.827 TL (March 31, 2025: 38,074 TL).

VIII. Explanations on Parent Bank Related to Domestic, Foreign and Offshore Branches or Investments and Foreign Representative Offices:

In accordance with the Article 25 of the Communique on the Financial Statements to be Publicly Disclosed by Banks and the Related Explanations and Footnotes, it has not been prepared for the interim period.

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

IX. Explanations Related to Subsequent Events:

The Parent Bank will act as the originating institution/fund user, and Emlak Katılım Varlık Kiralama A.Ş. will issue, within Türkiye, up to a total of TL 50.000.000, in tranches, denominated in Turkish Lira, with maturities ranging from 1 to 60 months, based on the lease certificate structure set forth in the Lease Certificates Regulation (III-61. 1)), for sale to allocated and/or qualified investors, has been approved by the Capital Markets Board (CMB) pursuant to the CMB's decision dated February 18, 2026, No. 9/339. Within the scope of the aforementioned issuance limit, Emlak Katılım Varlık Kiralama A.Ş. has received approval from the CMB on February 18, 2026, for an issuance of 50,000,000 TL to be sold to allocated and/or qualified investors;

- TL 500.000 with a maturity of 91 days, issued to qualified investors in Türkiye, on May 15, 2026
- TL 1.500000 with a maturity of 98 days, issued to qualified investors in Türkiye, on May 14, 2026
- TL 300.000 with a maturity of 98 days, issued to qualified investors in Türkiye, on May 8, 2026
- TL 2.000.000 with a maturity of 91 days, issued to qualified investors in Türkiye, on April 17, 2026

The Parent Bank will act as the originating institution/fund user, and Emlak Katılım Varlık Kiralama A.Ş. will issue, within Türkiye, in tranches, up to a total of 40,000,000 TL, denominated in Turkish Lira, with maturities ranging from 1 to 60 months, and based on the structure of lease certificates under the Lease Certificate Regulation (III-61. 1), for sale to allocated and/or qualified investors, has been approved by the Capital Markets Board (CMB) pursuant to the CMB's decision dated July 17, 2025, No. 40/1238. Within the scope of the aforementioned issuance limit, Emlak Katılım Varlık Kiralama A.Ş. has received approval from the CMB on July 17, 2025, for a series issuance of TL 40.000.000 to be sold to allocated and/or qualified investors;

- TL 300.000 with a maturity of 122 days, issued to qualified investors in Türkiye, on April 20, 2026
- TL 300.000 with a maturity of 122 days, issued to qualified investors in Türkiye, on April 20, 2026
- TL 1.000.000 with a maturity of 90 days, issued to qualified investors in Türkiye, on April 10, 2026
- TL 1.250.000 with a maturity of 90 days, issued to qualified investors in Türkiye, on April 10, 2026
- TL 335.000 with a maturity of 92 days, issued to qualified investors in Türkiye, on April 9, 2026
- TL 1.100.000 with a maturity of 93 days, issued to qualified investors in Türkiye, on April 8, 2026
- TL 350.000 with a maturity of 118 days, issued to qualified investors in Türkiye, on April 7, 2026
- TL 198.000 with a maturity of 64 days, issued to qualified investors in Türkiye, on April 2, 2026

The Parent Bank submitted an application to the Capital Markets Board on April 7, 2026, requesting approval of the prospectus regarding the public offering of its shares. The Bank's draft prospectus is available on its website.

Regarding the transfer of shares of Papara Securities Inc., The Group submitted an application for permission to the Capital Markets Board ("CMB") under the first paragraph of Article 34 of the Communiqué No. III-39.1 on the Establishment and Operation Principles of Investment Institutions ("Communiqué"). In its Bulletin No. 2026/25 dated April 16, 2026, the CMB decided to approve our request for permission regarding the change in the ownership structure of Papara Securities Inc.

Emlak Portföy Yönetimi A.Ş., one of the Group's subsidiaries, adopted a resolution at its General Meeting held on April 30, 2026, to increase its paid-in capital by TL 125.000 to TL 200.000; the amount of the capital increase was paid in cash by the Parent Bank on May 11, 2026.

One of the Group companies, Emlak Katılım Varlık Kiralama A.Ş., resolved at its General Meeting held on May 8, 2026, to increase its paid-in capital by TL 200 to TL 250, and the amount of the capital increase was paid in cash by the Parent Bank on May 13, 2026.

One of the Group companies, Emlak Varlık Kiralama A.Ş., resolved at its General Meeting held on May 8, 2026, to increase its paid-in capital by TL 200 to TL 250, and the amount of the capital increase was paid in cash by the Parent Bank on May 13, 2026.

Section Six

Explanations Regarding the Independent Audit Report

I. Explanations on the independent auditor's report:

The Group's consolidated financial statements and notes for the period ending March 31, 2026, as disclosed to the public, have been audited by titled PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the independent audit report dated May 22, 2026, is presented before the financial statements.

II. Explanations and footnotes prepared by the independent auditor:

None.

SECTION SEVEN

INTERIM ACTIVITY REPORT

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations

a) Message from the Chairman of the Board:

Despite uncertainties stemming from tariffs, 2025 was a year in which the global growth outlook remained resilient. In the first quarter of 2026, however, the global economy faced uncertainties arising not only from developments related to tariffs but also from tensions between the United States, Israel, and Iran. These developments have deepened uncertainties regarding the economic outlook by putting pressure on energy supplies and global trade channels.

In this context, international organizations indicate that global growth will continue with limited momentum in the medium term. While the International Monetary Fund (IMF) forecasts a gradual recovery in the global economy, it emphasizes that growth rates will continue to remain below historical averages. Rising geopolitical risks and volatility in energy prices continue to exert pressure on investment appetite and trade volumes.

In the first quarter of 2026, steps taken by monetary policy authorities, particularly central banks in developed countries, have had a significant impact on global markets. Despite progress made in the fight against inflation, a cautious stance in monetary policy persists. In this context, it is assessed that policies aimed at establishing economic stability remain a priority, and the normalization process is proceeding gradually.

The Turkish economy, meanwhile, continued its stabilization process in the first quarter of 2026 under the influence of implemented economic policies. While the effects of measures taken to combat inflation were felt, domestic demand maintained a more balanced outlook. As contributions from production and exports continued, positive impacts of policies aimed at strengthening macroeconomic stability were observed.

Despite ongoing global uncertainties, Türkiye's economic resilience and adaptability stand out. The international rating agency Moody's maintained Türkiye's credit rating at "Ba3." Another international rating agency, Fitch Ratings, confirmed Türkiye's credit rating at "BB-." The assessments by international agencies indicate that, within the framework of implemented policies, improvements in reserve quality, a reduction in foreign currency liabilities, a significant improvement in external buffers, a permanent decline in external financing needs, and an improvement in the inflation outlook support the medium-term outlook for the Turkish economy.

The fight against inflation remained the top priority of economic policies in the first quarter of 2026. While maintaining a resolute stance toward achieving lasting price stability, the effects of the implemented policies have become evident.

Emlak Katılım, which makes significant contributions to the participatory finance sector, carried its successful growth performance from 2025 into 2026, increasing its total assets by 75% compared to the same period last year to reach TL 431 billion as of the first quarter.

In line with its sustainability vision, Emlak Katılım continues to develop financing models that adhere to "environmental, social, and governance" criteria. Through the initiatives implemented in this context, it is reinforcing its pioneering role in the participatory finance sector.

With its strong financial structure, sustainable growth approach, and innovative service philosophy, Emlak Katılım continues to enhance its effectiveness in the participatory finance sector while contributing to the national economy. In the coming period, it will continue its operations with an approach that supports financial stability, contributes to sustainable development, and instills confidence in its customers.

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

Interim Activity Report (Continued)

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations (Continued)

b) Message from the CEO:

In the first quarter of 2026, the global economy continued to move cautiously, influenced by geopolitical developments, shifts in trade policies, and a moderate tightening of financial conditions. The maintenance of a cautious stance in monetary policy, particularly by central banks in developed countries, has constrained global liquidity conditions while keeping downward risks to the growth outlook on the agenda. In this context, international organizations continue to adopt a cautious approach in their expectations for the global economy.

Despite this challenging global environment, the Turkish economy has maintained its stable outlook by preserving its rebalancing process. The coordinated implementation of monetary policy and fiscal discipline demonstrates continued determination in the fight against inflation, while a gradual improvement trend in macroeconomic indicators has been notable. In the OECD's assessments for 2026, while global growth is projected to continue with limited momentum, expectations regarding the Turkish economy are evaluated as pointing to a relatively resilient outlook. The gradual slowdown in the rate of increase in consumer prices and the improvement in expectations have been among the key factors supporting the effectiveness of the implemented economic policies.

As Emlak Katılım, within this macroeconomic framework, we maintained our steady growth in the first quarter of 2026 through strategies aligned with participation finance principles, supporting the real economy, and focused on strong financial performance and efficiency. As of the first quarter of 2026, our net profit increased by 10% compared to the same period last year, reaching TL 5.8 billion, while our return on equity stood at 66%. Our total assets increased by 75% compared to the same period of the previous year, reaching TL 431 billion, while our total deposits rose by 89% to TL 331 billion. The growth we achieved in our total assets and deposit base in the first quarter of 2026 stands as a key indicator supporting our financial strength and market position.

In line with our customer-focused and accessible financing strategy, we continue to strengthen our service network across Türkiye. During this period, the number of our branches nationwide reached 123, while our workforce exceeded 1,900. With our expanding service network and human resources, we continue to provide faster, more effective, and inclusive solutions to meet our customers' needs.

In line with our mission to contribute to the development of the participatory finance ecosystem, we continued to support entrepreneurs and companies operating in various sectors by facilitating sukuk issuances in accordance with interest-free finance principles. In the first quarter of 2026, the volume of lease certificates we issued domestically reached TL 10.5 billion, marking an approximate 127% increase compared to the same period of the previous year.

We also maintained our strong performance in corporate sukuk issuances we facilitated. In the first quarter of 2026, we facilitated corporate sukuk issuances totaling TL 6.3 billion, and with a outstanding balance of TL 11.1 billion in corporate sukuk, we achieved a 17% market share, positioning us among the leading institutions in the sector. As the first financial institution to hold a participation-based portfolio custody license, the number of participation-based funds under our custody as of March 2026 increased by 26% compared to the same period of the previous year, rising to 39. We currently provide collective custody services to 9 portfolio management companies operating in the capital markets, while also offering individual custody services to 5 portfolio management companies.

At Emlak Katılım, we continue to support our customers with our new products and financing packages. Building on our expertise in service-oriented banking, we have introduced our DOA Participation Account—a product that can be opened via our bank's APIs through the "DOA (Deposit-Based Packaging) Recycling Program." With this product, we aim to support an ecosystem that contributes to environmental sustainability through participation finance principles, while offering our customers a digital and accessible savings alternative.

Interim Activity Report (Continued)

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations (Continued)

b) Message from the CEO (Continued):

During this period, we also launched our "Mobile Stock Exchange" service, which allows our customers to buy and sell shares through our Emlak Katılım Mobile app and invest in the stock market by tracking real-time data. In this way, while expanding the range of investment products offered through our digital channels, we aim to contribute to our brokerage commission revenues in line with the growth in transaction volume and the number of users.

During this period, we introduced "Timeshare Financing" as an individual needs financing product specifically for individual customers purchasing new timeshares. With this product, we offered an alternative financing model to timeshare companies' customers, while also taking a step that supports new customer acquisition and product diversification for our bank.

In conjunction with our savings-based financing service that converts into collateral, we offer companies additional financing opportunities by allowing residential properties acquired through the Real Estate Participation Savings Financing system to be used as collateral. Through this financing, which can be provided up to half of the appraised value, we help our customers effectively utilize their existing assets and strengthen their cash flow.

With the "Supplier Payment and Control System" we launched for companies that regularly purchase goods or services as part of their commercial activities, we have enabled firms to make payments to their suppliers securely and under controlled conditions via Emlak Katılım's internet banking platform. Supported by a multi-approval mechanism, this system contributes to reducing the margin of error in payment processes, managing operational risks more effectively, and increasing process transparency.

The development of our capabilities in digital banking channels, remote customer onboarding processes, open banking, and service-model banking, along with the effective management of our corporate website, have been among our top priorities during this period. In line with our goal of providing user-friendly, secure, and seamless services, we have taken significant steps to strengthen our technological infrastructure, streamline our processes, and improve multi-channel customer engagement. In the first quarter of the year, we successfully implemented numerous projects and initiatives that enhanced the customer experience and reinforced our value-driven service approach.

During this period, the number of customers acquired remotely increased by 70% compared to the same period of the previous year, while the number of registered digital customers grew by 47%. We began accepting customers in a live environment for our service-model banking operations—whose first phase was completed in 2025—in the first quarter of 2026. Under our Paraf brand partnership, in line with agreements made with member merchants, we also made interest-free installment campaigns available to our customers.

The strong financial and operational performance we have achieved as of the first quarter of 2026 is a concrete reflection of our customer-centric service philosophy, our innovative products and services, our digitalization vision, and our commitment to the principles of participatory finance. As Emlak Katılım, we will continue to support the real economy, contribute to our country's sustainable growth, and steadfastly support the development of the participatory finance ecosystem in the coming period.

Onur GÖK
General Manager

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

Interim Activity Report (Continued)

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations (Continued)

c) Capital and shareholder structure:

Name and Surname/Trade Name	Share Amounts	Share Rates	Paid Shares	Unpaid Shares
Ministry of Treasury and Finance	5.000.000	%99.99999	5.000.000	-
Other	-	%0.00001	-	-

d) The amendments in the articles of association during period of January 1, 2026 –March 31, 2026:

None.

e) Branch and personnel information:

The Bank's total number of branches is 127, and the total number of personnel is 1.961 at 31 March 2026.

f) Board of Directors and Upper Management:

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

g) Managers of units within the scope of internal systems:

Name and Surname	Professional Experience	Seniority in the Field of Responsibility	Education	Area of Responsibility
Abdulkadir CEBECİ	20 years 9 months	19 years 10 months	Master	Head of Inspectation Comittee
Halil İbrahim ÖZER	19 years 10 months	12 years 10 months	Master	Head of Internal Control and Compliance
Erhan ŞANLI	19 years 3 months	5 years 3 months	Master	Head of Risk Management

Interim Activity Report (Continued)

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations (Continued)

h) Committee and Committee Members formed after the distribution of duties among the Board Members:

AUDIT COMITEE

Mehmet Nuri YAZICI (Head)
Volkan Mutlu COŞKUN

CREDIT COMITEE

Prof. Dr. Murat BALCI (Head)
Onur GÖK (Permanent Member)
Mahmut GÜRCAN (Permanent Member)
Prof. Dr. Mehmet Emin BİRPINAR (Substitute Member)
Hasan SUVER (Substitute Member)

CORPORATE GOVERNANCE COMMITTEE

Mahmut GÜRCAN (Head)
Prof. Dr. Murat BALCI
Volkan Mutlu COŞKUN

REMUNERATION COMMITTEE

Hasan SUVER (Head)
Mehmet Nuri YAZICI
Volkan Mutlu COŞKUN

EXECUTIVE COMMITTEE

Prof. Dr. Mehmet Emin BİRPINAR (Head)
Onur GÖK
Hasan SUVER

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

Interim Activity Report (Continued)

I. The Interim Activity Report, Included the Evaluations of the Chairman of the Board of Directors and CEO of the Parent Bank Regarding the Interim Operations (Continued)

i) Türkiye Emlak Katılım Bankası A.Ş. selected financial indicators as of March 31, 2026:

Assets	Current Period	Prior Period
Cash and Cash Equivalents	112.054.786	111.859.806
Loans and Financial Leasing Receivables	260.489.746	241.567.203
Total Securites	62.802.758	53.902.762
Other Assets	12.050.868	10.571.585
Total of Selected Assets	**447.398.158**	**417.901.356**

Liabilities	Current Period	Prior Period
Funds Collected	329.804.351	309.634.711
Funds Borrowed	13.778.412	15.413.011
Other Liabilities	62.876.358	59.143.983
Shareholders' Equity	40.939.037	33.709.651
Total of Selected Liabilities	**447.398.158**	**417.901.356**

Income and Expense Items	Current Period	Prior Period
Profit Share Income	22.853.233	9.573.754
Profit Share Expense	(11.731.167)	6.479.346
Net Profit Share Income/Expenses	11.122.066	3.094.408
Net Fees and Commisions Income/Expenses	2.689.465	734.366
Personnel Expenses	(2.340.401)	946.369
Trading Income/Loss	3.279.360	4.080.779
Other Operating Income	1.613.513	2.547.525
Loans and Other Receivables from Provision for Losses	(4.616.545)	1.057.055
Other Operating Expenses	(1.507.648)	932.554
Profit Before Tax and Provisions	10.239.810	7.521.100
Tax Provisions	(3.106.923)	(2.285.166)
Net Profit/Losses	7.132.887	5.235.934

Ratios (%)	Current Period	Prior Period
Total Loans/Total Assets (*)	58,22	57,80
Total Loans/Total Deposits (*)	78,98	78,02
Capital Adequacy Ratio	19,92	23,38

(*) Total loans amount consists of lease receivables.