TÜRKİYE EMLAK KATILIM BANKASI ANONİM ŞİRKETİ

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

(CONVENIENCE TRANSLATION OF INDEPENDENT AUDITOR'S LIMITED REVIEW 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 unconsolidated balance sheet of Türkiye Emlak Katılım Bankası Anonim Şirketi ("the Bank") at 31 March 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the three-month period then ended. The Bank 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 unconsolidated 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. 6.c and Part IV. 7 of Explanations and Notes to the Unconsolidated Financial Statements; the accompanying unconsolidated 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 Bank management, which is not within the requirements of BRSA Accounting and Financial Reporting Legislation. Had this provision not been accounted for, other provisions and deferred tax asset would have decreased by TL 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 unconsolidated 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 unconsolidated financial information do not present fairly in all material respects the unconsolidated financial position of Türkiye Emlak Katılım Bankası Anonim Şirketi at 31 March 2026 and its unconsolidated financial performance and its unconsolidated 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 unconsolidated 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 unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Talar Gül, SMMM
Independent Auditor

İstanbul, 14 May 2026

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

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

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

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

The unconsolidated financial statements and related disclosures and footnotes for the three 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	General 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
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Section One
General Information

Section Two
The Unconsolidated Financial Statements

Section Three
Accounting Policies

Section Four
Information on Financial Structure and Risk Management

Section Five
Explanations and Notes on the Unconsolidated Financial Statements

Section Six
Auditor's Limited Review Report

Section Seven
Interim Activity Report

TÜRKİYE EMLAK KATILIM BANKASI A.Ş.
NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF MARCH 31, 2026
(Amounts expressed in Thousands of Turkish Lira (TL) unless otherwise stated.)

SECTION ONE

General Information

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

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

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

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

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

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

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

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

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

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

The Bank's head office is located in Istanbul and there are 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. Shareholding Structure, Shareholders Having Direct Or Indirect, Joint Or Individual Control Over The Management Of The Bank And Disclosures On Related Changes In The Current Year, If Any

The Bank's capital 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 0,01 TL (Full). All shares are registered and are divided into Groups A and B. The bank's capital consists of TL 4.999.999.591.25 (in full) worth of shares belonging to Group A (499.999.959.125 shares) and TL 408,75 (in full) worth of shares belonging to Group B (40.875 shares), all of which are registered shares.

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

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

Adı ve Soyadı	Görevi ve Sorumluluk Alanları	Öğrenim Durumu
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 bank's paid-in capital of TL 5.000.000 consists of 500.000.000.000 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	5.000.000	%99,99	5.000.000	-

General Information (Continued)

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

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

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

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

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

VI. Differences Between The Communiqué On Preparation Of Consolidated Financial Statements Of Banks And Turkish Accounting Standards And Short Explanation About The Institutions Subject To Line-By-Line Method Or Proportional Consolidation And Institutions Which Are Deducted From Equity Or Not Included In These Three Methods

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

VII. The Existing Or Potential, Actual Or Legal Obstacles On Immediate Transfer Of Equity Or Reimbursement Of Liabilities Between The Bank And Its Subsidiaries

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

SECTION TWO

The Unconsolidated Financial Statements

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

(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)		
	ASSETS	**Note (Fifth Section-I)**	**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**FINANCIAL ASSETS (NET)**		**24.167.600**	**116.931.569**	**141.099.169**	**22.790.820**	**115.993.541**	**138.784.361**
1.1	**Cash And Cash Equivalents**		**10.793.314**	**101.231.800**	**112.025.114**	**10.186.032**	**101.672.815**	**111.858.847**
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)	4.057	22.051.180	22.055.237	5.039	19.674.965	19.680.004
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)**	**1.361.173**	**9.343.860**	**10.705.033**	**1.574.200**	**7.406.573**	**8.980.773**
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		1.357.250	281.734	1.638.984	1.571.717	283.896	1.855.613
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							
	Derivative Financial Assets Measured at FVOCI		80.806	20.500	101.306	56.646	22.213	78.859
1.4.2	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (NET)**		-	-	-	-	-	-
II.	**Loans**							
	Lease Receivables		**173.137.490**	**100.087.666**	**273.225.156**	**167.477.466**	**86.630.485**	**254.107.951**
2.1	**Other Financial Assets Measured at Amortized Cost**	**(6)**	**163.070.514**	**90.243.475**	**253.313.989**	**157.594.202**	**77.092.537**	**234.686.739**
2.2	Government Debt Securities	**(8)**	**2.274.682**	**4.901.075**	**7.175.757**	**2.199.504**	**4.680.960**	**6.880.464**
2.3	Other Financial Assets	**(7)**	**12.526.611**	**5.868.890**	**18.395.501**	**11.992.686**	**5.745.988**	**17.738.674**
2.3.1	**Expected Loss Provisions(-)**		12.526.611	5.868.890	18.395.501	11.992.686	5.745.988	17.738.674
2.3.2	**ASSETS HELD FOR SALE AND**		-	-	-	-	-	-
2.4	**ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(6)**	**4.734.317**	**925.774**	**5.660.091**	**4.308.926**	**889.000**	**5.197.926**
III.	Asset Held for Sale							
	Assets of Discontinued Operations	**(9)**	**2.178.728**	**-**	**2.178.728**	**1.621.299**	-	**1.621.299**
3.1	**PARTNERSHIP INVESTMENTS**		2.178.728	-	2.178.728	1.621.299	-	1.621.299
3.2	**Associates (Net)**		-	-	-	-	-	-
IV.	Associates Consolidated Under Equity Accounting		**1.665.100**	**-**	**1.665.100**	**1.665.100**	-	**1.665.100**
4.1	Unconsolidated Associates		**90.000**	**-**	**90.000**	**90.000**	-	**90.000**
4.1.1	**Subsidiaries (Net)**		-	-	-	-	-	-
4.1.2	Unconsolidated Financial Investments in Subsidiaries		90.000	-	90.000	90.000	-	90.000
4.2	Unconsolidated Non-Financial Investments in Subsidiaries	**(10)**	**1.575.100**	**-**	**1.575.100**	**1.575.100**	-	**1.575.100**
4.2.1	**Joint Ventures (Net)**		1.575.100	-	1.575.100	1.575.100	-	1.575.100
4.2.2	Joint-Ventures Consolidated Under Equity Accounting		-	-	-	-	-	-
4.3	Unconsolidated Joint-Ventures		-	-	-	-	-	-
4.3.1	**TANGIBLE ASSETS (NET)**		-	-	-	-	-	-
4.3.2	**INTANGIBLE ASSETS (NET)**		-	-	-	-	-	-
V.	Goodwill	**(11)**	**5.790.094**	**-**	**5.790.094**	**5.569.303**	-	**5.569.303**
VI.	Other	**(12)**	**325.134**	**-**	**325.134**	**367.202**	-	**367.202**
6.1	**INVESTMENT PROPERTY (NET)**		-	-	-	-	-	-
6.2	**CURRENT TAX ASSET**		325.134	-	325.134	367.202	-	367.202
VII.	**DEFERRED TAX ASSETS**	**(13)**	-	-	-	-	-	-
VIII.	**OTHER ASSETS**		-	-	-	-	-	-
IX.	**FINANCIAL ASSETS (NET)**	**(14)**	**3.793.044**	**-**	**3.793.044**	**5.424.935**	-	**5.424.935**
X.	**Cash And Cash Equivalents**	**(15)**	**2.592.005**	**243.846**	**2.835.851**	**2.182.919**	**296.432**	**2.479.351**
	TOTAL ASSETS		**213.649.195**	**217.263.081**	**430.912.276**	**207.099.044**	**202.920.458**	**410.019.502**

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

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

		Note (Fifth Section-II)	THOUSAND TL CURRENT PERIOD (31/03/2026)			THOUSAND TL PRIOR PERIOD (31/12/2025)		
	LIABILITIES		**TL**	**FC**	**Total**	**TL**	**FC**	**Total**
I.	**FUNDS COLLECTED**	**(1)**	**137.320.268**	**193.197.042**	**330.517.310**	**125.226.106**	**185.426.180**	**310.652.286**
II.	**FUNDS BORROWED**	**(2)**	**18.522.702**	**9.449.860**	**27.972.562**	**27.873.801**	**6.723.871**	**34.597.672**
III.	**MONEY MARKET FUNDS**		**-**	**1.004.015**	**1.004.015**	**-**	**395.438**	**395.438**
IV.	**SECURITIES ISSUED (Net)**		**-**	**-**	**-**	**-**	**-**	**-**
V.	**FİNANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VI.	**DERIVATIVE FINANCIAL LIABILITIES**	**(3)**	**125.807**	**105.193**	**231.000**	**107.685**	**6.934**	**114.619**
6.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		125.807	105.193	231.000	107.685	6.934	114.619
6.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VII.	**LEASE PAYABLES (NET)**	**(4)**	**1.289.335**	**-**	**1.289.335**	**1.204.255**	**-**	**1.204.255**
VIII.	**PROVISIONS**	**(6)**	**14.348.946**	**1.262.171**	**15.611.117**	**11.913.258**	**1.703.749**	**13.617.007**
8.1	General Provisions		-	-	-	-	-	-
8.2	Reserve for Employee Benefits		1.066.131	-	1.066.131	1.688.354	-	1.688.354
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**	**(7)**	**2.154.993**	**-**	**2.154.993**	**2.882.933**	**-**	**2.882.933**
X.	**DEFERRED TAX LIABILITY**	**(8)**	**-**	**-**	**-**	**-**	**-**	**-**
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)**	**3.333.654**	**119.697**	**3.453.351**	**3.488.255**	**433.245**	**3.921.500**
XIV.	**SHAREHOLDERS' EQUITY**	**(12)**	**37.763.354**	**41.412**	**37.804.766**	**31.891.119**	**67.564**	**31.958.683**
14.1	Paid-in capital		5.000.000	-	5.000.000	1.026.915	-	1.026.915
14.2	Capital Reserves		410	-	410	10.016	-	10.016
14.2.1	Share Premium		-	-	-	-	-	-
14.2.2	Share Cancellation Profits		-	-	-	-	-	-
14.2.3	Other Capital Reserve		410	-	410	10.016	-	10.016
14.3	Other Accumulated Comprehensive Income or Loss That Will Not Be Reclassified Through Profit or Loss		(7.222)	-	(7.222)	(7.222)	-	(7.222)
14.4	Other Accumulated Comprehensive Income or Loss That Will Be Accumulated Comprehensive Income or Loss That		(163.592)	41.412	(122.180)	(279.603)	67.564	(212.039)
14.5	Profit Reserves		27.177.534	-	27.177.534	17.287.795	-	17.287.795
14.5.1	Legal Reserves		1.812.450	-	1.812.450	1.119.789	-	1.119.789
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)		5.756.224	-	5.756.224	13.853.218	-	13.853.218
14.6.1	Prior Periods' Income or (Loss)		-	-	-	-	-	-
14.6.2	Current Period Income or (Loss)		5.756.224	-	5.756.224	13.853.218	-	13.853.218
	TOTAL LIABILITIES		**214.859.059**	**216.053.217**	**430.912.276**	**204.587.412**	**205.432.090**	**410.019.502**

(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)		**36.658.331**	**45.342.575**	**82.000.906**	**34.493.626**	**29.974.671**	**64.468.297**
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)	**4.098.752**	**11.094.601**	**15.193.353**	**1.970.190**	**5.928.010**	**7.898.200**
2.1. Irrevocable Commitments		4.098.752	11.094.601	15.193.353	1.970.190	5.928.010	7.898.200
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		300.000	-	300.000	300.000	-	300.000
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 Commitments for Credit Card Expenditure Limits		-	-	-	-	-	-
2.1.8. Commitments for Reserve Deposit Requirements		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)		**2.311.655.118**	**246.195.831**	**2.557.850.949**	**2.108.522.363**	**186.006.695**	**2.294.529.058**

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

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

	STATEMENT OF PROFIT AND LOSS	Note (Fifth Section-IV)	THOUSAND TL CURRENT PERIOD (01/01/2026-31/03/2026)	THOUSAND TL PRIOR PERIOD (01/01/2025-31/03/2025)
I.	**PROFIT SHARE INCOME**	**(1)**	**22.875.314**	**9.697.938**
f1.1	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		1.703.908	1.624.889
1.5.1	Financial Assets at Fair Value Through Profit and Loss		143.790	163.098
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)**	**11.767.994**	**6.613.553**
2.1	Expense on Profit Sharing Accounts		9.477.940	5.157.637
2.2	Profit Share Expense on Funds Borrowed		1.967.247	1.383.322
2.3	Profit Share Expense on Money Market Borrowings		219.695	24.772
2.4	Expense on Securities Issued		-	-
2.5	Lease Profit Share Expense		49.831	27.834
2.6	Other Profit Share Expenses		53.281	19.988
III.	**NET PROFIT SHARE INCOME (I - II)**		**11.107.320**	**3.084.385**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSE**		**1.021.822**	**727.192**
4.1	Fees and Commissions Received		1.091.882	761.734
4.1.1	Non-Cash Loans		108.908	89.216
4.1.2	Other		982.974	672.518
4.2	Fees and Commissions Paid (-)		70.060	34.542
4.2.1	Non-Cash Loans		322	217
4.2.2	Other	(3)	69.738	34.325
V.	**DIVIDEND INCOME**	(4)	-	-
VI.	**NET TRADING INCOME**	**(5)**	**2.736.651**	**4.080.912**
6.1	Capital Market Transaction Gains / (Losses)		3.673	1.123
6.2	Gains/ (Losses) from Derivative Financial Instruments		(499.786)	388.164
6.3	Foreign Exchange Gains / (Losses)		3.232.764	3.691.625
VII.	**OTHER OPERATING INCOME**	**(6)**	**1.721.128**	**2.525.375**
VIII.	**TOTAL OPERATING PROFIT (III+IV+V+VI+VII)**		**16.586.921**	**10.417.864**
IX.	**PROVISION FOR EXPECTED LOSS (-)**	**(7)**	**830.895**	**884.768**
X.	**OTHER PROVISION EXPENSES (-)**	**(7)**	**3.779.876**	**172.287**
XI.	**PERSONNEL EXPENSES (-)**		**2.195.260**	**946.369**
XII.	**OTHER OPERATING EXPENSES (-)**	**(8)**	**1.515.638**	**926.122**
XIII.	**NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)**		**8.265.252**	**7.488.318**
XIV.	**INCOME RESULTED FROM MERGERS**		-	-
	PROFIT/LOSS FROM PARTNERSHIPS USING THE EQUITY METHOD			
XV.	**GAIN/LOSS ON NET MONETARY POSITION**		-	-
XVI.	**PROFIT/LOSS BEFORE TAXES (XVII±XVIII)**		-	-
XVII.	**TAX PROVISION FOR CONTINUING OPERATIONS (±)**		**8.265.252**	**7.488.318**
XVIII.	**OTHER OPERATING INCOME**	**(10)**	**2.509.028**	**2.278.221**
18.1	Current Tax Provision		915.648	2.879.490
18.2	Deferred Tax Expense (+)		4.341.613	3.417.895
18.3	Deferred Tax Income (-)		2.748.233	4.019.164
XIX.	**NET OPERATING PROFIT/LOSS AFTER TAXES (XIII+…+XVI)**	**(9)**	**5.756.224**	**5.210.097**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-
20.1	Income from Assets Held for Sale		-	-
20.2	Income from Sale of Associates, Subsidiaries and Joint-Ventures		-	-
20.3	Income from Other DisContinued Operations		-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		-	-
21.1	Expenses on Assets Held for Sale		-	-
21.2	Expenses on Sale of Associates, Subsidiaries and Joint-Ventures		-	-
21.3	Expenses from Other DisContinued Operations		-	-
XXII.	**PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX-XXI)**		-	-
XXIII.	**PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)**		-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense (+)		-	-
23.3	Deferred Tax Income (-)		-	-
XXIV.	**NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)**		-	-
XXV.	**NET PROFIT/LOSS (XIX+XXIV)**		**5.756.224**	**5.210.097**
	Earnings Per Share		0,01151	0,05074

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

(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**	**5.756.224**	**5.210.097**
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 Gains/losses from Cash Flow Hedges	131.922	9.366
2.2.3	Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.4	Other Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.5	Deferred Taxes on Other Comprehensive Income to be Recycled to Profit or Loss	(3.553)	(5.472)
2.2.6	**CURRENT PERIOD PROFIT/LOSS**	(38.510)	(2.810)
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**5.846.083**	**5.217.053**

(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 (01/01/2026-31/03/2026)	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 Interests	Total Shareholders' Equity
I.	**Balances at Beginning Period**	**1.026.915**	**-**	**-**	**10.016**	**-**	**(7.222)**	**-**	**-**	**(258.124)**	**46.085**	**17.287.795**	**-**	**13.853.218**	**31.958.683**	**31.958.683**
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**	**-**	**(7.222)**	**-**	**-**	**(258.124)**	**46.085**	**17.287.795**	**-**	**13.853.218**	**31.958.683**	**31.958.683**
IV.	**Total Comprehensive Income**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**92.346**	**(2.487)**	**-**	**-**	**5.756.224**	**5.846.083**	**5.846.083**
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**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
XI.	**Profit Distribution**	**-**	**-**	**-**	**410**	**-**	**-**	**-**	**-**	**-**	**-**	**13.852.808**	**-**	**(13.853.218)**	**-**	**-**
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	410	-	-	-	-	-	-	13.852.808	-	(13.853.218)	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV…+X+XI)	**5.000.000**	**-**	**-**	**410**	**-**	**(7.222)**	**-**	**-**	**(165.778)**	**43.598**	**27.177.534**	**-**	**5.756.224**	**37.804.766**	**37.804.766**

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

(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 Interests	Total Shareholders' Equity
I.	**Balances at Beginning Period**	**1.026.915**	**-**	**-**	**10.016**	**-**	**(12.722)**	**-**	**-**	**(207.943)**	**80.802**	**8.563.975**	**23.088**	**8.700.731**	**18.184.862**	**18.184.862**
II.	**Correction made as per TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**	**1.026.915**	**-**	**-**	**10.016**	**-**	**(12.722)**	**-**	**-**	**(207.943)**	**80.802**	**8.563.975**	**23.088**	**8.700.731**	**18.184.862**	**18.184.862**
IV.	**Total Comprehensive Income**	**-**	**-**	**-**	**-**	**-**	**5.872**	**-**	**-**	**6.556**	**(5.472)**	**-**	**-**	**5.210.097**	**5.217.053**	**5.217.053**
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**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8.700.731**	**(8.700.731)**	**-**	**-**
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3	Others	-	-	-	-	-	-	-	-	-	-	-	8.700.731	(8.700.731)	-	-
	Balances at end of the period (III+IV…+X+XI)	**1.026.915**	**-**	**-**	**10.016**	**-**	**(6.850)**	**-**	**-**	**(201.387)**	**75.330**	**8.563.975**	**8.723.819**	**5.210.097**	**23.401.915**	**23.401.915**

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

(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**	**4.743.531**	**10.927.652**
1.1.1	Profit Share Income Received	16.617.499	9.285.138
1.1.2	Profit Share Expense Paid	(11.578.619)	(7.486.783)
1.1.3	Dividend Received	-	-
1.1.4	Fees and Commissions Received	1.091.882	761.734
1.1.5	Other Income	1.711.874	535.724
1.1.6	Collections from Previously Written off Loans	260.759	161.128
1.1.7	Payments to Personnel and Service Suppliers	(2.800.853)	(1.318.169)
1.1.8	Taxes Paid	(1.807.292)	(10.338)
1.1.9	Others	1.248.281	8.999.218
1.2	**Changes in Assets and Liabilities from Banking Operations**	**570.136**	**(15.405.519)**
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss	(1.765.296)	(2.008.475)
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	(424.566)	197.744
1.2.5	Net Increase (Decrease) in Bank Deposits	7.292.851	698.024
1.2.6	Net Increase (Decrease) in Other Deposits	7.151.606	(8.694.336)
1.2.7	Net Increase (Decrease) in Financial Liabilities Measured at Financial Assets at Fair Valu 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	289.989	1.986.665
I.	**Net Cash Flows from Banking Operations**	**5.313.667**	**(4.477.867)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Flow From İnvesting Activities**	**98.643**	**(1.082.901)**
2.1	Cash Paid For Acquisition of Investments, Associates and Subsidiaries	-	(522.500)
2.2	Cash Obtained From Disposal of Investments, Associates and Subsidiaries	-	-
2.3	Purchases of Property and Equipment	(101.544)	(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**	**(4.875.561)**	**(1.888.384)**
3.1	Cash Obtained from Funds Borrowed and Securities Issued	10.634.832	5.476.109
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	(52.393)	(12.173)
3.6	Other	-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**1.329.996**	**4.399.925**
V.	**Net Increase/(Decrease) In Cash And Cash Equivalents**	**1.866.745**	**(3.049.227)**
VI.	**Cash and Cash Equivalents at the Beginnig of the period**	**61.663.561**	**39.337.605**
VII.	**Cash and Cash Equivalents at the End of the period**	**63.530.306**	**36.288.378**

SECTION THREE

Accounting Policies

I. Explanations On Basis Of Presentation

a. The preparation of the financial statements and related notes and explanations in accordance with the "Turkish Accounting Standards and Regulation on the Principles and Procedures Regarding Banks" Accounting Application and Safeguarding of Documents:

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

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

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

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

Additional paragraph for convenience translation to English:

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

b) Accounting policies and valuation principles applied in the preparation of unconsolidated financial statements:

According to TAS 29 Financial Reporting in High-Inflation Economies, entities whose functional currency is the currency of a high-inflation economy report their financial statements according to the purchasing power of money at the end of the reporting period. TAS 29 identifies characteristics that may indicate that an economy is a high-inflation economy. Furthermore, according to TAS 29, all entities reporting in the currency of a high-inflation economy are required to apply this Standard from the same date. The Public Oversight Board (KGK), in its announcement on November 23, 2023, stated that entities applying TFRS must present their financial statements for the annual reporting period ending on or after December 31, 2023, adjusted for inflation in accordance with the relevant accounting principles in TAS 29. It also clarified that regulatory and supervisory bodies authorized in their respective fields may determine different transition dates for the application of the provisions of TAS 29. The Banking Regulation and Supervision Agency (BDDK) announced with its decision dated December 12, 2023, numbered 10744, that the financial statements of banks and financial leasing, factoring, financing, savings financing, and asset management companies as of December 31, 2023, would not be subject to inflation adjustment under TAS 29; with its decision dated January 11, 2024, numbered 10825, it was announced that inflation accounting would be implemented from January 1, 2025; and with its decision dated December 5, 2024, numbered 11021, it was decided that inflation accounting would not be implemented in 2025. However, with its decision dated December 18, 2025, numbered 11340, the BDDK announced that the decision dated January 11, 2024, numbered 10825, was repealed; and 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 has not been applied and no inflation adjustment has been made in the financial statements as of March 31, 2026.

Accounting Policies (Continued):

I. Explanations on Basis Of Presentation (Continued)

c) Comparative information and classifications:

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

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

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

Exchange rate difference income and expenses arising from foreign currency transactions are accounted for in the period in which the transaction is made, based on the "Turkish Accounting Standard on the Effects of Exchange Rate Changes" ("TAS 21"). Foreign currency assets and liabilities are converted into Turkish Lira by being valued at the end-of-period exchange rates, and the resulting exchange rate differences are reflected in the records as foreign exchange transaction profit or loss.

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

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

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

III. Explanations On Forward, Option Contracts And Derivative Instruments

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

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

Accounting Policies (Continued)

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

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

IV. Explanations On Profit Share Income And Expenses

Profit share income:

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

Profit share expense:

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

V. Explanations On Fees, Commission Income And Expenses

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

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

VI. Explanations On Financial Assets And Liabilities

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

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

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

Accounting Policies (Continued)

VI. Explanations On Financial Assets And Liabilities (Continued)

Financial assets at fair value through profit or loss:

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

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

Financial assets valued at fair value through other comprehensive income:

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

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

Financial assets and liabilities measured at amortized cost:

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

Accounting Policies (Continued)

VI. Explanations On Financial Assets And Liabilities (Continued)

Differences between transaction price and fair value at initial accounting.:

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

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

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

Loans:

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

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

VII. Explanations on Expected Loss Provisions

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

The expected credit loss estimate is unbiased and contains information that can be supported by estimates of current conditions and future economic conditions. The Bank classifies a financial asset as Stage 1 if there has been no significant increase in credit risk since the financial asset was first recognized in the financial statements. For such financial assets, the Bank measures the loss allowance for the financial instrument at each reporting date as an amount equal to the 12-month expected credit losses. The purpose of impairment is to recognize lifetime expected losses in the financial statements for all financial instruments for which there have been significant increases in credit risk since they were first recognized in the financial statements, taking into account all reasonable and forward-looking information, individually or collectively, that is available.

Accounting Policies (Continued)

VII. Explanations on Expected Loss Provisions (Continued)

Calculating expected credit losses:

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

Parameters used in calculating expected loss reserves:

Probability of Default (PD):

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

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

Loss in Case of Default (LGD):

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

Exposure at Default (EAD):

For cash loans, this refers to the outstanding balance as of the reporting date. For non-cash loans and commitments, it is the value calculated by applying the loan conversion rate. The loan conversion rate corresponds to the adjustment used to account for potential increases in risk between the current date and the default date.

The estimate of expected credit losses is objective, probability-weighted, and supported by verifiable information regarding 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 time they are first recognized in the financial statements.

12-Month Expected Loss Provision (Phase 1):

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

Accounting Policies (Continued)

VII. Explanations on Expected Loss Provisions (Continued)

Significant increase in credit risk (Phase 2):

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

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

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

Default (Stage 3/Special Provision):

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

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

Future Expectations:

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

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

Behavioral Maturity Methodology:

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

Accounting Policies (Continued)

VII. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented on the balance sheet at their net amounts when the Bank has a legal right and the ability to enforce netting, and intends to collect or pay the related financial asset and liability at their net amounts, or has the right to settle the related financial asset and liability simultaneously. The Bank has no financial assets or liabilities that are offset in this manner.

IX. Explanations on Sale and Repurchase Agreements and Securities Lending Transactions

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

X. Explanations on Fixed Assets Held for Sale and Discontinued Operations, and Liabilities Related to These Assets

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

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

The Bank has no discontinued operations.

XI. Explanations on Goodwill and Other Intangible Fixed Assets

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

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

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

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

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

Accounting Policies (Continued)

XII. Explanations on Tangible Fixed Assets

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

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

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

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

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

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

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

XIII. Explanation on Leasing Transactions

The Bank applies the TFRS 16 leases standard.

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

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

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

The Bank when valuing its leasing obligations, discounted its leasing payments using an alternative borrowing rate. The weighted-average rate applied is 34,60% for leasing agreements denominated in Turkish liras.

Accounting Policies (Continued)

XIII. Explanation on Leasing Transactions(Continued)

Existence of right to use:

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

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

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

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

The lease obligations:

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

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

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

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

Transactions as a lessor

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

Transactions as a lessor;

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

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

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

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

Accounting Policies (Continued)

XIV. Explanations on Provisions and Contingent Liabilities

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

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

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

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

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

XV. Explanations on Liabilities Regarding Employee Rights

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

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

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

Accounting Policies (Continued)

XV. Explanations on Liabilities Regarding Employee Rights (Continued)

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

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

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

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

Immediately after the publication of the Constitutional Court's reasoned decision on the annulment, the Grand National Assembly of Türkiye ("TBMM") began working on new legal regulations providing for the transfer of bank fund participants to the SGK, and on April 17, 2008, the relevant articles of Law No. 5754 on Social Security (the "New Law") was adopted by the TBMM General Assembly and entered into force upon its publication in the Official Gazette dated May 8, 2008 and numbered 26870.

The New Law stipulates that the participants of the Bank funds and those receiving monthly payments or income, as well as their beneficiaries, shall be transferred to the SGK and included within the scope of this Law within three years from the date of publication of the relevant article, without any further action required. It also stipulates that the three-year transfer period may be extended by a maximum of two years by a decision of the Council of Ministers. The Law stipulates that, with regard to the persons transferred as of the transfer date, the present value of the obligation shall be calculated taking into account the income and expenses of the funds within the scope of the aforementioned Law, and the technical interest rate to be used in the actuarial calculation of the present value shall be based on 9.80%. It also states that other social rights and payments of fund participants and those receiving monthly and/or income benefits and their beneficiaries, which are not covered despite being included in the foundation deed to which these persons are subject after the transfer to the SGK, will continue to be covered by the funds and the organizations employing the fund participants.

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

Accounting Policies (Continued)

XV. Explanations on Liabilities Regarding Employee Rights (Continued)

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

On the other hand, Law No. 6283 on Amendments to the Social Insurance and General Health Insurance Law, published in the Official Gazette dated March 8, 2012, No. 28227 , the phrase “two years” in the second sentence of the first paragraph of the 20th transitional article of Law No. 5510 was amended to read “four years.” By virtue of Council of Ministers Decision No. 2014/6042, published in the Official Gazette dated April 30, 2014, No. 28987, it was decided to extend by one year the deadline for the transfer of the participants of the aforementioned funds, those receiving monthly pensions or income, and their beneficiaries to the Social Security Institution.

Finally, pursuant to Article 51 of Law No. 6645, published in the Official Gazette dated April 23, 2015, regarding the transfer of Bank and Insurance Funds to the Social Security Institution (SGK), and Paragraph 1 of the Transitional Article 20 of Law No. 5510; “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 associations formed by them, as well as those receiving monthly pensions or income, and their beneficiaries, under the scope of the 20th Transitional Article of Law No. 506. As of the transfer date, the members of these funds shall be considered insured under subparagraph (a) of the first paragraph of Article 4 of this Law.” Thus, with this amendment, the authority to determine the date of transfer of the funds to the Social Security Institution 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 made to the first paragraph of Article 20 of the Transitional Provisions of Law No. 5510, pursuant to Law No. 6645 on Occupational Health and Safety and Amendments to Certain Laws and Decrees with the Force of Law, published in the Official Gazette dated April 23, 2015, No. 29335; the Council of Ministers was authorized to determine the transition date, and in the Official Gazette No. 30473 dated July 9, 2018, the President was authorized to determine the transition date..

According to the technical balance sheet reports prepared in accordance with the New Law and using the specified technical rate of 9.80%, it has been reported that there was no technical deficit for the fund in question as of December 31, 2025, and December 31, 2024. Since the Bank has no legal right to obtain the present value of economic benefits arising from repayments made from the fund or reductions in future contributions, it has not recognized any asset on its balance sheet..

In accordance with the new law, the Bank commissioned an actuarial valuation for the aforementioned fund from an actuary registered with the Actuarial Registry as of December 31, 2025. The actuarial assumptions used in the relevant actuarial report are disclosed in Note II.6. In the financial statements for the period in question, a provision equal to the actual and technical deficit amounts specified in the aforementioned actuarial report has been recognized. In calculating the fund’s liabilities, regulatory changes in effect as of the reporting date have been taken into account. In this context, the regulations regarding the increase in the income ceiling for premium calculations 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 enter into force as of January 1, 2026. Since these regulations had been enacted as of the reporting date, they were included in the actuarial liability calculations. As a result of the net impact of the relevant legislative changes, there has been an increase in the amount of the fund’s technical surplus.

Accounting Policies (Continued)

XVI. Explanations on Taxation

Current tax:

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

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

Profits arising from the sale of real estate and shares held for at least two years are exempt from tax, provided that 50% of the profits from real estate and 75% of the profits from shares are added to the capital as stipulated in the Corporate Tax Law or kept in a special fund account in the liabilities for a period of 5 years. However, with Law No. 7456 published on July 15, 2023, this exemption has been removed for real estate acquired after the date of publication of the decision; for real estate acquired before this date, 25% of the real estate sales profit obtained after the effective date of the decision will be exempt from corporate tax.

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

Corporate tax returns must be submitted to the relevant tax office by the end of the fourth month following the month in which the accounting period closes. However, the authorities authorized to conduct tax audits may examine accounting records for the five years preceding the current period, and if any errors are detected, the amount of tax payable may change, and sectoral audits may be conducted. Under the provisions of Article 298/A of the Tax Procedure Law (VUK), the necessary conditions for inflation adjustment in the calculation of corporate tax have been met as of the end of the 2021 calendar year.

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

Accounting Policies (Continued)

XVI. Explanations on Taxation (Continued)

Current tax (Continued):

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

Under the provisions of Article 298(C) and Transitional Article 32 of the Tax Procedure Code (VUK), as well as within the scope defined by General Circular No. 537 of the VUK, taxpayers have been granted the option to perform revaluation. However, pursuant to Article 298(A) of the Tax Procedure Code and Transitional Article 33, revaluation cannot be performed under paragraph (C) of the same article during periods when there is an obligation to make an inflation adjustment. Consequently, the opportunity for revaluation, which became available due to the absence of an inflation adjustment for the year ending December 31, 2025, was utilized. However, the opportunity for revaluation, which became available due to the absence of an inflation adjustment for the current period of 2026, was not utilized during the current period.

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

Türkiye began adopting the OECD's Global Minimum Corporate Tax (Column 2) regulations 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 compatible with the said regulations. According to the law, two separate declarations must be made: a Local Minimum Corporate Tax declaration and a Global Minimum Corporate Tax declaration. The local and global minimum corporate tax rates are set at 15% in the aforementioned law. It is stipulated that the local minimum supplementary corporate tax must be declared and paid between the first and last days of the twelfth month following the month in which the accounting period ends. The 2024 Local Minimum Supplementary Corporate Tax has been declared and does not give rise to any additional liability.

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

In addition, Article 36 of Law No. 7524 added Article 32/C, titled “Domestic Minimum Corporate Tax,” to the Corporate Tax Law. According to this regulation regarding the application of 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 prior to the application of deductions and
exemptions. This regulation entered into force on the date of its publication and applies to corporate profits for the 2025 tax year. Regarding this matter, Corporate Income Tax General Circular No. 23 was published in the Official Gazette dated September 28, 2024, No. 32676..

Accounting Policies (Continued)

XVI. Explanations on Taxation (Continued)

Current tax (Continued):

Deferred tax:

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

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

Deferred tax is calculated using tax rates that are in effect or are virtually certain to come into effect in the period in which the assets arise or the liabilities are settled, and is recognized as an expense or income in the statement of income. However, if the deferred tax relates to assets that are directly recognized in equity in the same or a different period, it is accounted for directly in equity. In preparing its financial statements as of December 31, 2026, the Bank used a 30% tax rate for temporary differences expected to reverse or settle..

Transfer pricing:

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

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

XVII. Additional Explanations on Borrowings

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

XVIII. Explanations on Issued Share Certificates

None.

XIX. Explanations on Acceptances and Availed Drafts

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

Accounting Policies (Continued)

XX. Explanations on Government Grants

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

XXI. Explanations on Segment Reporting

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

Segment reporting is disclosed in Section Four, Note IX.

XXII. Explanations on Subsidiaries, Affiliates and Jointly Controlled Partnerships

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

XXIII. Explanations on Other Issues

Explanations on Participation Funds and Fund Pools

The Bank establishes general and special fund pools for funds accepted in accordance with the principles of participatory banking and manages these pools based on the principles of profit and loss sharing, partnership, and agency. Fund pools are tracked separately from the Bank's equity capital, and pool resources cannot be used in a manner that would result in a unilateral benefit to the Bank. Transactions conducted within the scope of the pools are carried out in accordance with the principles of participatory banking; transactions involving excessive uncertainty or speculative elements, or those containing pre-determined returns, are not included in the pools. Pool profit is calculated by deducting only those expenses directly attributable to the generation of such income from the revenues generated through the use of pool funds. General management, personnel, building, information technology, marketing, and administrative and operational expenses arising from the Bank's activities are not allocated to the pools.

Expected loss provisions for assets within the pool are classified as general and specific provisions in accordance with relevant regulations and accounting standards. Specific provisions may be included in the profit calculation of the relevant pool provided they reflect the actual realization of risk; general provisions, on the other hand, may be allocated to pools provided they reflect the general risk profile of the pool portfolio and comply with the methods defined in the Unit Value Calculation Table. Provisioning practices may not be used to artificially manipulate profit-sharing ratios. Provisions related to non-performing assets within the pool are reflected in the pools only upon the actual write-off of such assets. If provisions previously reflected in the pools are recovered, the relevant amounts are added to the pool's income for the period in question. Pool profit is shared between the Bank's equity and pool participants based on the equity's participation ratio in the pool. The remaining amount after deducting the fund management fee (mudârib share) is distributed in accordance with the announced weighting principles. The Bank may set aside profit-balancing reserves solely based on the pool's realized profit and in a manner that does not result in adverse consequences for the participants, with the aim of reducing excessive fluctuations in profit-sharing ratios.

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

SECTION FOUR

Information on Financial Structure and Risk Management

I. Explanations on Capital Adequacy Standard Ratio

The amount of equity and the standard capital adequacy ratio were calculated in accordance with the "Regulation on Banks' Equity" and the "Regulation on the Measurement and Assessment of Banks' Capital Adequacy." As of March 31, 2026, the Bank's current-period equity amount is TL 48.374.627 , and the capital adequacy ratio is 18,89%. As of December 31, 2025, the equity amount is TL 40.162.211, and the capital adequacy ratio is 19,79%. The Bank's capital adequacy ratio exceeds the minimum ratio specified by applicable regulations..

a) Information about total capital items:

	Current Period March 31 2026	Prior Period December 31 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	27.177.534	17.287.795
Gains recognized in equity as per TAS	410	10.016
Profit	5.756.224	13.853.218
Current Period Profit	5.756.224	13.853.218
Prior Period Profit	-	-
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	**37.934.168**	**32.177.944**
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 (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	312.553	355.527
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	73.067	2.294.666
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier 1 Capital	**807.466**	**3.169.921**
Total Common Equity Tier 1 Capital	**37.126.702**	**29.008.023**

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

Information on Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

a) Information on equity items (Continued):

	Current Period March 31 2026	Prior Period December 31 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)	**47.655.909**	**39.391.523**
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)	**48.380.764**	**40.168.355**
Deductions from Capital	**-**	**-**
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 Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

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

Information on Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

a) Information on equity items (Continued):

	Current Period March 31 2026	Prior Period December 31 2025
SHAREHOLDER'S EQUITY		
Total Capital (The sum of Tier I Capital and Tier II Capital and After The Deductions from Total Capital)	48.374.627	40.162.211
Total Risk Weighted Amounts	256.114.092	202.988.415
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	14,50	14,29
Tier 1 Capital Adequacy Ratio (%)	18,61	19,41
Capital Adequacy Ratio (%)	18,89	19,79
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(%)	10,00	9,79
Amounts Below the Excess Limit in the Applicable Discount Principles		
Amount arising from net long positions in equity assets of non-consolidated banks and financial institutions in which a stake of 10% or less is held	-	-
Amount arising from net long positions in core capital assets of non-consolidated banks and financial institutions in which a stake of more than 10% is held	-	-
Amount arising from mortgage service rights	-	-
Amount arising from deferred tax assets based on temporary differences	3.719.977	3.130.269
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 BDDK Decision No. 10747 dated December 12, 2023; As specified in the Board Decision dated December 19, 2024, No. 11038, and in accordance with the Regulation on the Measurement and Assessment of Banks' Capital Adequacy published in the Official Gazette dated October 23, 2015, No. 29511, regarding the calculation of the credit risk exposure amount; the application allowing the use of the Central Bank of the Republic of Türkiye (Central Bank) foreign exchange buying rate as of June 26, 2023, 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 28, 2024, effective as of January 1, 2025.

Furthermore, pursuant to BDDK Decision No. 8999 dated April 16, 2020; Banks are now permitted to apply a 0% risk weight to the credit risk exposure amount when calculating credit risk under the Standard Approach, as provided for in the Regulation on the Measurement and Assessment of Banks' Capital Adequacy, for receivables denominated in foreign currency owed by the Central Administration of the Republic of Türkiye.

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

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

Information on Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

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

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
Unique Identifier (CUSIP, ISIN etc.)	TRT240424F22
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
Special Consideration in the Calculation of Equity	
As Of 1 January 2015 Consideration To Be Subject To A 10% Reduction Application Status	No
Eligible At Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Government Domestic Debt Securities with Subordinated Loan (Additional Capital)
Amount Recognized In Regulatory Capital (As Of Most Recent Reporting Date)	5.099.747
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 of 100.000 EUR will be repaid no earlier than five years from the loan disbursement date
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	-
Convertible or Non-convertible	
If it has a depreciation feature, the triggering event(s) that will cause the depreciation	If the core capital adequacy ratio falls below 5.125%
If it has a depreciation feature, the feature of being completely or partially depreciated	At least to ensure that the core capital ratio exceeds 5,125 %
If it has a depreciation feature, whether it is permanent or temporary	Permanent or Temporary
If its value can be temporarily depreciated, the mechanism of appreciation	There is a value appreciation mechanism.
Its rank in terms of receivables in case of liquidation (The instrument immediately above this debt instrument)	After participation fund holders and other creditors
Whether it does not meet the conditions in Articles 7 and 8 of the Regulation on Banks' Own Funds	In compliance with article number 7
Which of the conditions in Articles 7 and 8 of the Regulation on Banks' Own Funds are not met	In compliance with article number 7

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

Information on Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

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

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
Unique Identifier (CUSIP, ISIN etc.)	TRT250232F15
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
Special Consideration in the Calculation of Equity	
As Of 1 January 2015 Consideration To Be Subject To A 10% Reduction Application Status	No
Eligible At Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Government Domestic Debt Securities with Subordinated Loan (Additional Capital)
Amount Recognized In Regulatory Capital (As Of Most Recent Reporting Date)	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 of 500.000 TL equivalent in EUR will be repaid no earlier than five years from the loan disbursement date
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 Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

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

Issuer	Türkiye Wealth Fund Market Stability and Balance Fund
Unique Identifier (CUSIP, ISIN etc.)	TRT211229F12
Governing Law(s) of the Instrument	Regulation on Banks"Equity Communique on Principles Regarding Borrowing Instruments to be Included in Bank"Equity Calculation
Special Consideration in the Calculation of Equity	
As Of 1 January 2015 Consideration To Be Subject To A 10% Reduction Application Status	No
Eligible At Unconsolidated/Consolidated	Unconsolidated/Consolidated
Instrument Type	Government Domestic Debt Securities with Subordinated Loan (Additional Capital)
Amount Recognized In Regulatory Capital (As Of Most Recent Reporting Date)	4.521.310
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, in whole or in part, will be repaid no earlier than 5 years from 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 Financial Structure and Risk Management (Continued)

I. Explanations on Equity Items (Continued)

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

The main difference between the “Equity” amount shown in the equity statement and the “Equity” amount in the non-consolidated balance sheet stems from Stage 1 and Stage 2 expected loss provisions and debt instruments deemed appropriate by the Authority. The portion of the first and second stage expected loss provisions up to 1,25% of the credit risk exposure is considered as Contribution Capital in the “Equity” calculation. On the other hand, operating lease development costs tracked under the “Tangible Fixed Assets” line item on the balance sheet, intangible fixed assets, and related deferred tax liabilities, along with certain other accounts specified by the Board, are considered “Deductions from Capital” in the calculation of the “Equity” amount.

II. Explanations on Credit Risk

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

III. Explanations on Currency Risk

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

a) As the Bank is exposed to currency risk within the scope of market risk, it strives to keep this risk at a minimum by ensuring that no open or excess positions arise. The Bank calculates the Value at Risk for its foreign exchange positions on a daily basis. The net foreign currency position-to-equity ratio is monitored periodically. When calculating the capital requirement for foreign exchange risk, the Bank considers all its foreign currency assets, liabilities, and forward foreign exchange transactions; the amount used for market risk in regulatory reports is calculated monthly using the standard method.

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

c) In credit disbursements, care is taken to ensure that TL-denominated funds are disbursed in TL and foreign currency-denominated funds are disbursed in the relevant currency, thereby avoiding currency mismatches. Due to potential uncertainties and fluctuations in the markets, the limit on foreign exchange positions established for strategic purposes is restricted and monitored.

d) The Bank’s current foreign exchange buying rates, as publicly announced on the financial statement date and the five business days preceding it, are as follows:

	USD	**EUR**
March 31, 2026 - Balance Sheet Valuation Rate	44,4337	50,9975
As of March 30, 2026	44,4233	51,0506
As of March 27, 2026	44,3302	51,0741
As of March 26, 2026	44,3203	51,1905
As of March 25, 2026	44,3101	51,3841
As of March 24, 2026	44,3034	51,3415

e) The simple arithmetic average of the Bank’s current foreign exchange buying rate over the thirty days preceding the financial statement date is TL 44,1244 (December 2025: TL 42,6357) and TL 50,9500 for 1 Euro (December 2025: TL 49,9179).

The currencies for which the Bank is exposed to exchange rate risk are primarily the U.S. Dollar and the Euro.

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

Information on Financial Structure and Risk Management (Continued)

III. Explanations on Currency Risk (Continued):

Information on the Bank's Currency Risk:

	EURO	USD	Other FC	Total
Current Period				
Assets				
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye(*)	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 receivable(**)	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
Derivative financial instruments assets	335.798	1.463.612	3.730.577	5.529.987
Derivative financial instruments liabilities	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 Off-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 provision of TL 21.507 allocated for Cash Assets and the Central Bank and TL 20.791 allocated for Banks has not been included in the exchange rate risk calculation.
(**) The expected loss provision of TL 925.774 allocated for Loans and Financial Lease Receivables has not been included in the exchange rate risk calculation..

Explanations regarding stock position risk arising from banking accounts:

None (31 December 2025: None).

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk

Liquidity risk is managed by the Assets and Liabilities Committee (ALCO) to ensure that necessary measures are taken in a timely and appropriate manner against potential liquidity shortages that may arise from market conditions and the Bank's balance sheet structure, in accordance with the liquidity risk policy approved by the Board of Directors and the Bank's risk appetite.

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

APKO evaluates the liquidity risk to which the Bank is exposed, taking into account the Bank's strategies and competitive conditions, and makes decisions regarding the management of the Bank's balance sheet to be implemented by relevant units, monitors their implementation, ensures compliance with legal limits, and manages liquidity by tracking relevant early warning signals regarding potential liquidity shortages.

In accordance with APKO decisions on liquidity management, an investment strategy is being developed based on an assessment of the liquidity structure. The liquidity risk management strategy is determined by taking into account both normal economic conditions and stress scenarios.

The Risk Management Department periodically reports on liquidity risk to the relevant units, committees, and senior management using liquidity risk measurement methods that comply with standards. It manages liquidity risk in a manner consistent with the Bank's portfolio, strategic plan, and policies, as well as legal limits; it also informs and coordinates with relevant parties in a timely manner. It establishes appropriate liquidity risk measurement methods in line with market conditions and the Bank's structure, and reviews the assumptions and parameters used in liquidity risk analyses. Key liquidity indicators derived from liquidity risk analyses are regularly reported to senior management. Liquidity risk management under stress conditions is conducted within the framework of the "Emergency Funding Plan."

The bank's senior management will determine its liquidity risk management strategies;

- Monitors its liabilities denominated in local and foreign currencies.
- Identifies concentration risks related to the investment.
- Actively monitors fund sources.
- Takes portfolio diversification into account.
- Tracks cash flows related to assets and liabilities by maturity.

Market conditions are continuously monitored to analyze any access issues related to the bank's funding needs and to assess the impact of sudden changes in funding sources. Liquidity adequacy is measured by conducting stress tests on factors affecting liquidity. Through liquidity risk stress testing, the Bank analyzes the alignment between potential disruptions in cash flow and its cash generation capacity within defined scenarios. The scenarios required for stress testing are developed by taking into account the evolving balance sheet structure. The results obtained are considered in determining liquidity risk policies and in the development of an emergency action plan.

Compliance with the strategies implemented to mitigate the Bank's potential exposure to liquidity risk (monitoring concentration, diversifying funding sources, maintaining high-quality liquid assets, etc.) is effectively monitored by the Bank's senior management, while adhering to legal and prudential limits. For risks that cannot be mitigated, the Bank evaluates whether to accept the current risk level, reduce the activity causing the risk, or discontinue it.

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

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk (Continued)

Liquidity Coverage Ratio:

		Rate of "Percentage to be taken into account " not Implemented Total value(*)		Rate of "Percentage to be taken into account " Implemented Total value(*)	
	Current Period	**TL+FC**	**FC**	**TL+FC**	**FC**
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	**High Quality Liquid Assets**			112.802.412	87.984.069
	CASH OUTFLOWS				
2	Individual funds collected and retail funds collected	44.424.130	36.396.690	4.381.804	3.639.669
3	Stable funds collected	1.212.190	-	60.610	-
4	Low-stable funds collected	43.211.940	36.396.690	4.321.194	3.639.669
5	Unsecured liabilities other than individual funds collected and retail funds collected	79.915.729	64.178.293	38.876.479	29.939.666
6	Operational funds collected	-	-	-	-
7	Non-operational funds collected	77.693.158	63.901.451	36.653.908	29.662.824
8	Other unsecured liabilities	2.222.571	276.842	2.222.571	276.842
9	Secured liabilities			-	-
10	Other cash outflows	18.474.127	11.197.454	18.474.127	11.197.454
11	Derivative liabilities and collateral replenishment liabilities	13.023.008	11.197.454	13.023.008	11.197.454
12	Liabilities from structured financial instruments	5.451.119	-	5.451.119	-
13	Payment commitments for liabilities to financial markets and other off-balance sheet liabilities	-	-	-	-
14	Other off-balance sheet liabilities that can be cancelled without any conditions and other contractual liabilities	-	-	-	-
15	Other non-revocable or conditionally revocable off-balance sheet liabilities	50.308.511	19.965.382	3.061.588	1.366.088
16	**TOTAL CASH OUTFLOWS**			64.793.998	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**			112.802.412	87.984.069
22	**TOTAL NET CASH OUTFLOWS**			16.198.500	11.535.719
23	**LIQUIDITY COVERAGE RATIO (%)**			696,38	762,71

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

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

Liquidity Coverage Ratio (%)	**Current Period – 31.03.2026**	
	TP+YP	**YP**
Lowest (%)	469,38	499,64
Date	March 3, 2026	March 3, 2026
Highest (%)	828,37	892,36
Date	Janurary 12, 2025	Janurary 12, 2026
Average	702,11	748,20

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

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk (Continued)

		Rate of "Percentage to be taken into account " not Implemented Total value(*)		Rate of "Percentage to be taken into account " Implemented Total value(*)	
	Prior Period	**TL+FC**	**FC**	**TL+FC**	**FC**
	HIGH QUALITY LIQUID ASSETS (HQLA)				
1	HIGH QUALITY LIQUID ASSETS			**111.577.552**	**89.276.428**
	CASH OUTFLOWS				
2	Individual funds collected and retail funds collected	38.106.680	31.004.882	3.753.445	3.100.488
3	Stable funds collected	1.144.445	-	57.222	-
4	Low-stable funds collected	36.962.235	31.004.882	3.696.223	3.100.488
5	Unsecured liabilities other than individual funds collected and retail funds collected	91.229.419	63.619.548	47.729.305	27.535.469
6	Operational funds collected	-	-	-	-
7	Non-operational funds collected	88.767.545	63.439.397	45.267.431	27.355.318
8	Other unsecured liabilities	2.461.874	180.151	2.461.874	180.151
9	Secured liabilities			-	-
10	Other cash outflows	17.999.936	13.279.647	17.999.936	13.279.647
11	Derivative liabilities and collateral replenishment liabilities	14.009.349	13.279.647	14.009.349	13.279.647
12	Liabilities from structured financial instruments	3.990.587	-	3.990.587	-
13	Payment commitments for liabilities to financial markets and other off-balance sheet liabilities	-	-	-	-
14	Other off-balance sheet liabilities that can be cancelled without any conditions and other contractual liabilities	-	-	-	-
15	Other non-revocable or conditionally revocable off-balance sheet liabilities	46.741.498	18.080.988	2.867.701	1.259.859
16	**TOTAL CASHOUTFLOWS**			**72.350.387**	**45.175.463**
	CASH INFLOWS				
17	Secured Lending Transactions	-	-	-	-
18	Unsecured Lending Transactions	58.109.158	32.666.228	46.764.822	29.137.405
19	Other Contractual Cash Inflows	14.305.804	7.847.014	14.305.804	7.847.014
20	**TOTAL CASH INFLOWS**	**72.414.962**	**40.513.242**	**61.070.626**	**36.984.419**
				Upper limit applied amounts	
21	**TOTAL HQLA**			**111.577.552**	**89.276.428**
22	**TOTAL NET CASH OUTFLOWS**			**18.087.597**	**11.293.866**
23	**LIQUIDITY COVERAGE RATIO (%)**			**616,87**	**790,49**

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

Liquidity Coverage Ratio (%)	**Prior Period – 31.12.2025**	
	TL+FC	**FC**
Lowest(%)	416,44	467,21
Date	October 22, 2025	December 30, 2025
Highest(%)	801,07	1.039,09
Date	December 21, 2025	December 20, 2025
Average	**606,03**	**780,60**

The liquidity coverage ratio is calculated by dividing the Bank's high-quality liquid assets by its net cash outflows within a 30-day maturity window. Key balance sheet items that determine this ratio include reserve requirements held with the Central Bank of Türkiye (TCMB), receivables from banks, and funds collected. These items have a higher monetary share within liquid assets and net cash outflows, a higher consideration rate, and variability over time, thus having a greater impact on the liquidity coverage ratio compared to other items.

High-quality liquid assets consist of cash, accounts with central banks, and high-quality liquid securities. Reserve requirements are considered in the calculation of high-quality liquid assets only to the extent permitted by the relevant central bank policies for banks to use during times of liquidity crunch.

The Bank's high-quality liquid assets consist of 2,49% cash, 68,03% accounts with central banks, and 29,48% high-quality liquid securities.

The Bank's main sources of funding are collected funds and loans received. As of the balance sheet date, 89,24% of funding sources consisted of collected funds, 2,94% of subordinated debt instruments, and 7,82% of loans received.

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

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk (Continued)

Presentation of assets and liabilities according to their remaining maturities:

Current Period	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Unallocated	Total
Assets								
Cash Equivalents (Cash. Cash Deposit. Cash in Transit. Checks Purchased) and Central Bank of Türkiye	41.475.069	48.538.828	-	-	-	-	-	90.013.897
Banks	22.055.237	-	-	-	-	-	-	22.055.237
FAIR Value Difference Recognized in Profit or Loss	-	12.061	987.349	2.345.904	7.359.719	-	-	10.705.033
Receivables from Money Markets	-	-	-	-	-	-	-	-
Fair Value Difference Recognized in Other Comprehensive Income for Financial Assets	-	2.866.062	2.170.227	8.656.091	3.218.540	1.342.014	14.782	18.267.716
Loans Granted	-	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 Amortized Cost	-	-	-	-	11.892.714	6.502.787	-	18.395.501
Other Assets (*)	-	97.359	3.947	-	-	-	16.587.951	16.689.257
Total Assets	**63.530.306**	**101.647.221**	**19.530.613**	**75.366.390**	**119.470.690**	**36.280.009**	**20.791.158**	**436.616.387**
Liabilities								
Funds Collected from Banks Through Special Current Accounts and Participation Accounts	5.071.189	18.272.653	17.096.150	4.017.087	-	-	-	44.457.079
Other Special Current Accounts and Participation Accounts	89.346.760	126.440.038	51.181.462	19.090.391	1.580	-	-	286.060.231
Other Financial Institutions. Funds and Capital-Like Loans Provided	-	6.334.577	8.720.196	5.806.398	3.528.315	3.583.076	10.873.827	38.846.389
Loans to Money Markets	-	1.004.015	-	-	-	-	-	1.004.015
Securities Issued	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	14.731.317	41.008	3.661	-	-	45.768.576	60.544.562
Total Liabilities	**94.417.949**	**166.782.600**	**77.038.816**	**28.917.537**	**3.529.895**	**3.583.076**	**56.642.403**	**430.912.276**
Liquidity Gap	**(30.887.643)**	**(65.135.379)**	**(57.508.203)**	**46.448.853**	**115.940.795**	**32.696.933**	**(35.851.245)**	**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	61.663.561	96.789.702	22.071.223	66.608.065	119.345.773	27.581.492	21.204.631	415.264.447
Total Liabilities	123.978.233	133.454.461	63.710.326	34.971.089	1.574.559	-	52.330.834	410.019.502
Liquidity Gap	**(62.314.672)**	**(36.664.759)**	**(41.639.103)**	**31.636.976**	**117.771.214**	**27.581.492**	**(31.126.203)**	**5.244.945**
Net Off-Balance Sheet Position	**-**	**1.431**	**(116.722)**	**(62.574)**	**-**	**-**	**-**	**(177.865)**
Financial Derivative Assets	-	1.310.278	1.552.860	1.168.760	-	-	-	4.031.898
Financial Derivative Liabilities	-	1.308.847	1.669.582	1.231.334	-	-	-	4.209.763
Non-Cash Loans	**-**	**1.049.960**	**3.002.572**	**15.583.337**	**7.377.817**	**1.404.953**	**11.350.428**	**39.769.067**

(*) The undistributed other assets column consists of assets held for sale, equity investments, tangible and intangible fixed assets, current and deferred tax assets, derivative financial assets, and other assets.

(**) The undistributed other liabilities column consists of equity, derivative financial liabilities, and provision balances.

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

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk (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 expected to be permanent; required stable funding refers to the portion of banks' on-balance-sheet assets and off-balance-sheet liabilities expected to be refinanced. The current stable funding amount is calculated by summing the amounts obtained after applying the relevant weighting factors specified by law to the amounts of banks' liabilities and equity components valued in accordance with IFRS. The required stable funding amount is calculated by subtracting the special provisions set aside in accordance with the and 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 Therefor, and then applying the relevant weighting factors specified under the legislation to the resulting amounts. The consolidated and non-consolidated NIFO, calculated monthly as of the equity calculation periods, must not be less than 100% of the three-month simple arithmetic average as of the March, June, September, and December periods.

	Current Period 31.03.2026	**a**	**b**	**c**	**ç**	**d**
		Unweighted Amount According to Residual Maturity				**Total Amount with Consideration Applied**
		Non Maturity	**Residual maturity of less than 6 months**	**Residual maturity of sixmonths and long but less than one year**	**Residual maturity of one year or more**	
	Current Stable Funding					
1	Equity Elements	**49.188.230**	**-**	**-**	**-**	**49.188.230**
2	Core capital and contributed capital	49.188.230	-	-	-	49.188.230
3	Other equity elements	-	-	-	-	-
4	Individual and retail customer deposits/participation funds	**28.715.524**	**33.566.635**	**-**	**1.571**	**58.679.020**
5	Stable deposits/participation funds	23.467.387	29.005.774	-	86	49.849.585
6	Low-stable deposits/participation funds	5.248.137	4.560.861	-	1.485	8.829.435
7	Liabilities to other persons	**-**	**214.923.601**	**4.102.842**	**3.505.031**	**113.018.253**
8	Operational deposits/participation funds	-	-	-	-	-
9	Other liabilities	-	214.923.601	4.102.842	3.505.031	113.018.253
10	Liabilities equivalent to linked assets					
11	Other liabilities	**28.646.451**	**-**	**-**	**-**	**-**
12	Derivative liabilities				-	
13	Other equity elements and liabilities not listed above	28.646.451	-	-	-	-
14	**Available Stable Funding**					**220.885.503**
	Required Stable Funding					
15	**High Quality Liquid Assets**					**2.175.165**
16	**Deposits Held At Financial İnstitutions For Operational Purposes**	-	-	-	-	-
17	**Performing Loans**	**-**	**108.799.158**	**90.197.806**	**60.698.424**	**139.521.908**
18	Encumbered Loans To Financial İnstitutions, Where The Loan İs Secured Against Level 1 Assets	-	-	-	-	-
19	Unencumbered Loans To Financial İnstitutions 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 İnstitutions	-	76.119.233	90.197.806	60.037.115	134.190.068
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 İn Default And Do Not Qualify As HQLA And Exchange-Traded Equities	-	-	-	-	-
25	**Assets Equivalent To Interconnected Liabilities**					
26	**Other Assets**	**3.518.313**	**-**	**-**	**42.750.564**	**46.268.877**
27	Physical Traded Commodities, İncluding 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 İncluded Above	3.518.313	-	-	42.750.564	46.268.877
32	**Off-Balance Sheet Commitments**		**67.246.152**	**-**	**-**	**3.362.308**
33	**Total Required Stable Funding**					**191.328.258**
34	**Net Stable Funding Ratio (%)**					**115.45**

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

Information on Financial Structure and Risk Management (Continued)

IV. Explanations on Liquidity Risk (Continued)

As of March 31, 2026, the Net Stable Funding Ratio stood at 111,76% (previous period: 115,39%). When considering amounts subject to the applicable weighting factors, the equity components to which the highest weighting factor under the regulations is applied are account for 27% of the Current Stable Funding amount (previous period: 21%), while the Individual and Retail Customer Participation Fund accounts for 51% of the Current Stable Funding amount (previous period: 27%). The largest component within the Required Stability Fund is the “Other Assets” category, accounting for 73% (previous period: 75%). Factors influencing the development of these ratios include changes in major balance sheet items such as Loans and the Participation Fund, shifts in the balance sheet’s maturity structure, and the level of asset collateralization..

	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**	**Non Maturity**	**Residual maturity of less than 6 months**	**Total Amount with Consideration Applied Non Maturity**
	Current Stable Funding					
1	Equity Elements	**43.338.276**	**-**	**-**	**-**	**43.338.276**
2	Core capital and contributed capital	43.338.276	-	-	-	43.338.276
3	Other equity elements	-	-	-	-	-
4	Individual and retail customer deposits/participation funds	**28.359.625**	**29.762.006**	**-**	**71**	**54.853.178**
5	Stable deposits/participation funds	24.267.811	26.605.038	-	71	48.329.274
6	Low-stable deposits/participation funds	4.091.814	3.156.968	-		6.523.904
7	Liabilities to other persons	**-**	**207.618.199**	**2.379.425**	**1.554.657**	**106.553.469**
8	Operational deposits/participation funds	-	-	-	-	
9	Other liabilities	-	207.618.199	2.379.425	1.554.657	106.553.469
10	Liabilities equivalent to linked assets					
11	Other liabilities	**27.608.406**	**-**	**-**	**-**	**-**
12	Derivative liabilities				-	
13	Other equity elements and liabilities not listed above	27.608.406	-	-	-	-
14	**Available Stable Funding**					**204.744.923**
	Required Stable Funding					
15	**High Quality Liquid Assets**					**2.126.020**
16	**Deposits Held At Financial İnstitutions For Operational Purposes**	**-**	**-**	**-**	**-**	**-**
17	**Performing Loans**	**-**	**105.751.636**	**83.996.717**	**54.808.138**	**130.731.893**
18	Encumbered Loans To Financial İnstitutions, Where The Loan İs Secured Against Level 1 Assets	-	-	-	-	-
19	Unencumbered Loans To Financial İnstitutions 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 İnstitutions	-	75.656.554	83.996.717	53.834.625	125.584.848
21	Loans With A Risk Weight Of Less Than Or Equal To %35	-	-	-	53.834.625	45.758.212
22	Residential Mortgages	-	-	-	973.513	632.783
23	Residential Mortgages With A Risk Weight Of Less Than Or Equal To %35	-	-	-	973.513	632.783
24	Securities That Are Not İn Default And Do Not Qualify As HQLA And Exchange-Traded Equities	-	-	-	-	-
25	**Assets Equivalent To Interconnected Liabilities**					
26	**Other Assets**	**3.356.449**	**-**	**-**	**36.125.078**	**39.481.527**
27	Physical Traded Commodities, İncluding 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 İncluded Above	3.356.449	-	-	36.125.078	39.481.527
32	**Off-Balance Sheet Commitments**		**54.053.682**	**-**	**-**	**2.702.684**
33	**Total Required Stable Funding**					**175.042.124**
34	**Net Stable Funding Ratio (%)**					**116,97**

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

Information on Financial Structure and Risk Management (Continued)

V. Explanations on Leverage Ratio

The Bank's leverage ratio, calculated based on the average figures for the last three months as of March 31, 2026, is 8,93%. (December 31, 2025: 8,19%). The minimum leverage ratio must be maintained at a minimum of 3% in accordance with the "Regulation on the Measurement and Assessment of Banks' Leverage Levels."

Disclosure Template for Leverage Ratio:

		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)	401.811.451	385.779.454
2	(Assets deducted from Core capital)	(801.526)	(865.869)
3	Total risk amount of balance sheet assets (sum of lines 1 and 2)	401.009.925	384.913.585
	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	66.118.942	61.474.195
11	(Correction amount due to multiplication with credit conversion rates)	-	-
12	Total risk of off-balance sheet transactions (sum of lines 10 and 11)	66.118.942	61.474.195
	Capital and total risk		
13	Core Capital	43.584.883	37.861.058
14	Total risk amount (sum of lines 3, 6, 9 and 12)	488.223.986	462.427.256
	Leverage ratio		
15	Leverage ratio (%)	8.93	8,19

(*) Amounts in the table show quarterly averages.

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

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

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

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

VIII. Explanations on Risk Management

The footnotes and related disclosures prepared in accordance with the "Communication on Public Disclosures 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 Bank's capital adequacy calculation, the tables required under the Internal Ratings-Based Approach ("IRB") have not been provided.

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

Information on Financial Structure and Risk Management (Continued)

VIII. Explanations on Risk Management (Continued)

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)	190.657.919	161.088.068	15.252.634
2	Of Which Standardised Approach (SA)	190.657.919	161.088.068	15.252.634
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	18.621.879	13.355.924	1.489.750
17	Of Which Standardised Approach (SA)	18.621.879	13.355.924	1.489.750
18	Of Which Internal Model Approaches (IMM)	-	-	-
19	Operational Risk	46.671.519	28.393.609	3.733.722
20	Of Which Basic Indicator Approach	46.671.519	28.393.609	3.733.722
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)**	**256.114.092**	**202.988.415**	**20.489.128**

IX. Explanations On Business Segments

In line with its mission, the bank operates in the areas of retail, commercial, and corporate banking using a profit-sharing method.

Current Period	**Retail**	**Commercial and Corporate**	**Treasury**	**Undistributed**	**Total**
Total Assets	6.070.155	162.537.713	188.487.818	73.816.590	430.912.276
Total Liabilities	75.477.033	272.434.980	38.552.516	44.447.747	430.912.276
Net profit share income/(expense) (*)	1.706.710	12.975.139	(3.908.080)	333.551	11.107.320
Net fees and commissions income/(expense)	155.717	775.496	(32.986)	123.595	1.021.822
Other operating income/(expense)	477.095	1.235.754	(2.868.021)	(1.877.823)	(3.032.995)
Provision expenses	(78.672)	(741.618)	(9.804)	(801)	(830.895)
Profit/(loss) before tax	2.260.850	14.244.771	(6.818.891)	(1.421.478)	8.265.252
Provision for tax	-	-	-	(2.509.028)	(2.509.028)
Net profit / (loss) for the period	**2.260.850**	**14.244.771**	**(6.818.891)**	**(3.930.506)**	**5.756.224**

(*) 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	207.002.066	183.301.981	15.195.955	410.019.502
Total Liabilities	54.926.694	294.409.212	41.929.323	18.754.273	410.019.502
Net profit share income/(expense) (*)	504.230	4.814.426	(2.048.366)	(185.905)	3.084.385
Net fees and commissions income/(expense)	141.547	830.709	(240.366)	(4.698)	727.192
Other operating income/(expense)	355.799	2.416.343	1.104.562	684.805	4.561.509
Provision expenses	(81.989)	(796.925)	(5.643)	(211)	(884.768)
Profit/(loss) before tax	919.587	7.264.553	(1.189.813)	493.991	7.488.318
Provision for tax	-	-	-	(2.278.221)	(2.278.221)
Net profit / (loss) for the period	919.587	7.264.553	(1.189.813)	(1.784.230)	5.210.097

(*) 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 Unconsolidated Financial Statements

I. Explanations and Notes Related to Assets Accounts of the Balance Sheet

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash / Foreign Currency	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 account includes precious metal deposits amounting to TL 3.457.344 (December 31, 2025: TL 2.965.681) and funds in transit amounting to TL 1.341.505 (December 31, 2025: TL 1.846.647). A provision for expected losses of TL 23.139 has been set aside for the Central Bank of Türkiye's accounts. (December 31, 2025: TL 24.056)

b) b) Information related to CBRT:

	Cari Dönem		Önceki Dönem	
	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:

Bank In accordance with the Central Bank of the Republic of Türkiye's (TCMB) "Communication No. 2013/15 on Reserve Requirements," the bank maintains reserve requirements with the TCMB for its Turkish lira and foreign currency liabilities. Reserves may be held at the CBRT in Turkish Lira, U.S. Dollars, and/or Euros, as well as in standard gold, in accordance with the "Communication on Mandatory Reserves."

As of March 31, 2026, the Bank's applicable rates for Turkish Lira mandatory reserves range from 3% to 40% depending on the maturity structure of participation funds and other liabilities; for foreign currency mandatory reserves, the applicable rates range from 5% to 32% depending on the maturity structure of participation funds and other liabilities. For precious metal deposit accounts, the bank maintains a reserve requirement of 24% to 28%, depending on the maturity structure. The additional reserve requirement rate for participation funds denominated in foreign currency (excluding participation funds of foreign banks and precious metal deposit accounts) is 2,5%..

2. a) Information on Banks:

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic	4.057	399.831	5.039	448.364
Foreign	-	21.651.349	-	19.226.601
Total (*)	**4.057**	**22.051.180**	**5.039**	**19.674.965**

(*) An expected loss provision of TL 20.791 has been set aside for banks. (December 31, 2025: TL 22.963)

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

b) Information on foreign bank accounts:

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

3. a) Explanation financial assets at fair value through profit/loss subject to repurchase agreements and given as collateral/blocked:

As of March 31, 2026, the amount of financial assets subject to sale under a repurchase agreement among those whose fair value changes are recognized in profit or loss is TL 1.101.219 . (December 31, 2025: TL 454.093). The amount of assets pledged as collateral is 3.469.870 TL (December 31, 2025: TL 3.465.202).

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

	Current Period	Prior Period
Debt securities	11.219.920	9.259.482
Quoted on a stock exchange	16.989	2.010.766
Unquoted on a stock exchange (*)	11.202.931	7.248.716
Share certificates	-	-
Quoted on a stock exchange	-	-
Unquoted on a stock exchange	-	-
Impairment provision (-)	514.887	278.709
Total	**10.705.033**	**8.980.773**

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

4. Explanation financial assets at fair value through other comprehensive income:

a) Explantion 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, there are no amounts subject to sale agreements with a repurchase commitment among the financial assets for which fair value changes are recognized in other comprehensive income. (December 31, 2025: None). The amount of funds blocked as collateral is TL 14.624.975
(December 31, 2025: TL 6.913.714).

b) b) Financial assets valued at fair value through other comprehensive incomer:

	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**

(*) Includes debt securities that are listed on the stock exchange but are not traded at the end of the relevant period.
(**) Securities with a value of TL 14.782, which are included under the financial assets item "financial assets whose fair value difference is reflected in other comprehensive income," are reflected in the financial statements at their acquisition cost because they are not traded on an active market.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

5. Information on derivative financial assets:

a) Positive differences related to the derivative financial assets:

	Current Period		Prior Period	
	TL	FC	TL	FC
Swap Transactions	-	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) a) Information on all types of loans and advances given to shareholders and employees of the Bank:

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans to Bank Partners	559.164	-	758.370	-
Loans to Legal Person Partners	559.164	-	758.370	-
Loans to Real Person Partners	-	-	-	-
Indirect Loans to Bank Partners	5.549	-	4.332	-
Loans to Bank Members	5.549	-	4.332	-
Toplam	**564.713**	**-**	**762.702**	**-**

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

b.1) Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans:

		Loans Under Close Monitoring		
			Restructured Loans	
Cash Loans Current Period	**Standard Loans**	**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**	**-**

(*) Of the relevant balance, TL 15.933.790 consists of funds utilized through profit-sharing investments as of March 31, 2026 (December 31, 2025: TL 9.930.450). Profit-sharing investments are considered financial assets whose fair value difference is reflected in the profit and loss statement. A net increase of TL 6.072.528 related to profit-sharing investments as of March 31, 2026, has been reflected in the profit and loss statement. The total accumulated increase in value on profit-sharing investments is TL 6.349.311.

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

Installment Commercial Loans	7.571.474
Loans Extended Abroad	81.869
Other Investment Loans	4.175.015
Other(*)	6.624
Total	**11.834.982**

(*) It consist of compensated non-cash loan amounts.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

b.1) Detailed table for standard loans and loans under close monitoring including restructured or rescheduled loans (Continued):

Cash Loans Prior Period	Standard Loans	Loans Under Close Monitoring Loans Not subject to restructured loans	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**	**-**

(*) Of the relevant balance, TL 9.930.450 consists of funds utilized through profit-sharing investments as of December 31, 2025 (December 31, 2024: TL 200.000). The fair value difference of TL 276.564 arising from profit-sharing investments during the accounting period of January 1, 2025 – December 31, 2025 has been accounted for as dividend income.

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

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

(*) Consists of compensated loans.

b.2) Explanations on expected loss provisions for standard and closely monitored loans:

Current Period	Standard Loans (*)	Loans Under Close Monitoring
Expected loss of provision for 12 Months	1.336.544	-
Substantial increase in credit risk	-	1.592.719

Prior Period	Standard Loans (*)	Loans Under Close Monitoring
Expected loss of provision for 12 Months	1.341.863	-
Substantial increase in credit risk	-	1.466.143

(*) The amount relating to standard qualified loans includes expected loss provisions of TL 24.803 on financial assets measured at amortized cost. (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 Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

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

Current Period	**Short-term**	**Medium and long-term**	**Total**
Consumer loans-TL	**2.701**	**2.335.172**	**2.337.873**
Housing loans	499	2.321.293	2.321.792
Vehicle loans	1.571	3.083	4.654
Consumer loans	631	10.796	11.427
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	**14.870**	**-**	**14.870**
With installment	1.305	-	1.305
Without installment	13.565	-	13.565
Retail credit cards-FC	-	-	-
With installment	-	-	-
Without installment	-	-	-
Personnel loans-TL	**-**	**1.879**	**1.879**
Housing loans	-	1.855	1.855
Vehicle loans	-	24	24
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	**3.670**	**-**	**3.670**
With installment	572	-	572
Without installment	3.098	-	3.098
Personnel credit cards-FC	**-**	**-**	**-**
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 Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

d) Information on consumer loans, retail credit cards, loans given to personnel and personnel credit cards (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 Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

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

Current Period	Short-term	Medium and long-term	Total
Commercial installment loans-TL	**1.492.018**	**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 Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

f) Allocation of loans by customers:

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	559.164	-
Indirect loans given to subsidiaries and affiliates	-	-
Total	**559.164**	**-**

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 (31 December 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

j.2) Movements of non-performing loans:

Current Period	III. Group Loans And Receivables With Limited Collectibility	IV. Group Loans And Receivables With Doubtful Collectibility	V. Group Uncollectible Loans And Receivables
Previous Period Ending Balance	916.250	1.738.339	1.284.166
Transfer During Period (+)	267.059	203.890	12.518
Entry from Other Non-Performing Loans Accounts (+)	-	774.277	199.145
Outflow to Other Non-Performing Loans Accounts (-)	774.278	199.145	-
Collection During Period (-)	83.080	88.518	89.161
Write-Off (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Personal Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Ending Period Balance	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**

Prior Period	III. Group Loans And Receivables With Limited Collectibility	IV. Group Loans And Receivables With Doubtful Collectibility	V. Group Uncollectible Loans And Receivables
Previous Period Ending Balance	283.693	480.848	302.309
Transfer During Period (+)	2.967.369	258.175	145.668
Entry from Other Non-Performing Loans Accounts (+)	-	2.107.535	974.687
Outflow to Other Non-Performing Loans Accounts (-)	2.107.535	974.687	-
Collection During Period (-)(*)	227.277	133.532	138.498
Write-Off (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Personal Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Ending Period Balance	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 made from non-performing loans, TL 119.142 consisted of real estate acquired in exchange for the receivables. These amounts were not cash collections but were collected through asset acquisition (December 31, 2025: TL 176.062).

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

	III. Group Loans with Limited Collectability	IV. Group Doubtful Loans	V. Group 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**

	III. Group Loans with Limited Collectability	IV. Group Doubtful Loans	V. Group 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**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

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

	III. Group	IV. Group	V. Group
	Loans With Limited Collectability	Loans With Doubtful Collectability	Uncollectible Loans
Current Period (Net)	**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 (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 And Receivables (Gross)	-	-	-
Provision (-)	-	-	-
Other Loans And Receivables (Net)	-	-	-

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

	III. Group	IV. Group	V. Group
	Limited Collection Loans	Doubtful Loans	Loss Loans
Current Period (Net)	**19.989**	**189.910**	**25.638**
Dividend Accruals and Revaluations and Valuation Differences	37.732	448.895	156.521
Provision Amount (-)	17.743	258.985	130.883
Prior Period (Net)	**65.633**	**132.508**	**34.411**
Dividend Accruals and Revaluations and Valuation Differences	123.931	284.636	173.739
Provision Amount (-)	58.298	152.128	139.328

k) Changes in provisions according to TFRS 9:

Current Period	Stage 1	Stage 2	Stage 3	Total
Previous Period End Balance (*)	1.341.863	1.466.143	2.389.920	5.197.926
Intra-Period Additions	82.060	126.610	356.812	565.483
Intra-Period Withdrawals	(80.447)	(1.134)	(21.736)	(103.317)
Sold	-	-	-	-
Removed from Assets	-	-	-	-
Transfer to Stage 1	30	(30)	-	-
Transfer to Stage 2	(6.947)	1.130	5.817	-
Transfer to Stage 3	(15)	-	15	-
Ending Balance (**)	**1.336.544**	**1.592.719**	**2.730.828**	**5.660.091**

(*) Includes expected loss provisions of TL 23.746 relating to financial assets measured at amortized cost.
(**) Includes expected loss provisions of TL 24.803 relating to financial assets measured at amortized cost..

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

k) Changes in provisions according to TFRS 9 (Continued):

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

(*) Includes expected loss provisions of TL 22.294 relating to financial assets measured at amortized cost.
(**) Includes expected loss provisions of TL 23.746 relating to financial assets measured at amortized cost..

l) Cash credit changes 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
Intra-Period Additions	37.609.654	6.171	150.797	37.766.622
Intra-Period Withdrawals	(18.462.678)	(120.642)	(260.759)	(18.844.079f)
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	-
Ending 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
Intra-Period Additions	146.132.133	801.050	953.397	147.886.580
Intra-Period Withdrawals	(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	-
Ending Balance	**234.073.928**	**3.554.520**	**3.938.755**	**241.567.203**

m) Outline of liquidation policy for non-performing loans and other receivables:

In enforcement proceedings initiated by the Bank to collect receivables arising from credit transactions, the process will involve the liquidation of the assets of the debtor and other parties involved in the debt, as well as the conversion of collateral securing the Bank's receivables into cash; in addition to this process, the Bank will seek to collect and settle its receivables through administrative channels.

n) Information on ''Write-Off'' policies:

Pursuant to Article 8 of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to Be Set Aside Therefor; The portion of loans classified under "Group 5—Loss-Classified Loans" for which there are no reasonable expectations of recovery—due to the borrower's default—and for which a lifetime expected credit loss allowance or a specific allowance has been set aside, may be written off from the books under IFRS 9 starting from the first reporting period following their classification in this group. The derecognition of loans is an accounting treatment and does not result in a waiver of the right to collect the receivable.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

III. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

6. Information on loans (Continued):

The write-off of loans deemed uncollectible under the provisions above is an accounting practice and does not result in a waiver of the right to collect.

The Bank's general policy regarding the write-off of receivables under collection is to remove from the balance sheet those receivables for which it is determined that collection is not feasible during the legal collection process, in accordance with a decision made by the Bank's senior management. There are no write-offs for 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 provision of TL 24.803 has been made for financial assets measured at amortized cost. (December 31, 2025: TL 23.746)

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 also includes debt securities that are listed on the stock exchange but are not traded on the stock exchange at the end of the relevant period.
(**) An expected loss provision of TL 24.803 has been made for financial assets measured at amortized cost. (December 31, 2025: TL 23.746)

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

	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 revenue rediscount of TL 4.511 (December 31, 2025: TL 42.111)..

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

8. Information lease receivables (Net):

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

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	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 entered into in accordance with the relevant provisions of Law No. 6361 on Financial Leasing, Factoring, and Financing Companies. There are no restrictions arising from lease renewals or lease agreements, nor any contingent lease payments, that would significantly affect the financial statements.

Information regarding financial lease receivables:

		Leasing Receivables Under Close Monitoring		
			Restructured or rescheduled	
Financial leasing	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	-	-	-

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

Non-current assets held for sale consist of tangible assets acquired through 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 (-)	305	305
Closing balance (**)	**2.178.728**	**1.621.299**

(*) Of the assets subject to pre-emption rights, TL 344.533 was made from cash loans (December 31, 2025: TL 980.867).
(**) The Bank has pre-emption rights onTL 2.101.222 (December 31, 2025: TL 1.557.936) of its assets held for sale. The Bank does not have pre-emption rights on its assets held for sale (December 31, 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

10. Information on Associates:

a) Associates (Net):

a.1) Information on unconsolidated associates:

The Bank has become a shareholder in Katılım Finans Kefalet A.Ş., which was established to create a guarantee system in accordance with the principles and guidelines of Islamic banking, with a subscription amount of TL 90.000 . (December 31, 2025: TL 90.000). The company's total capital is TL 600.000 , and the Bank's total investment amount is TL 90.000 , representing a 15% stake. A member of the Board of Directors represents the Bank's shares in the company.

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 are 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 related subsidiary is adjusted to the recoverable amount..

Title	Address (City/Country)	If the Parent Bank's Share Ratio is Different Voting Rate (%)	Share Ratio of Other Partners (%)
Katılım Finans Kefalet A.Ş.	İstanbul/Türkiye	%15	%85

	Current Period	Prior Period
Balance at the beginning of the year	**90.000**	**67.500**
Movements during the year	**-**	**22.500**
Capital Increase	-	22.500
Purchases / New Company Establishment	-	-
Shares Acquired Free of Charge	-	-
Profit Received from Current Year's Shares	-	-
Sales	-	-
Revaluation Increase	-	-
Provisions for Impairment	-	-
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 associates:

None (December 31, 2025: None).

b) Information on subsidiaries (Net):

b.1) Information on unconsolidated subsidiaries:

None.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

b.2) Information on unconsolidated subsidiaries:

Emlak Varlık Kiralama A.Ş., a wholly-owned subsidiary of the Bank, was established on August 5, 2019, and registered in the Commercial Registry in accordance with the permits obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board. Pursuant to the Lease Certificates Regulation (III-61) published in the Official Gazette dated June 7, 2013, and numbered 28760, 1), Emlak Varlık Kiralama A.Ş. was established on August 5, 2019, with a capital of 50 TL fully paid by the Bank, and commenced operations with the sole purpose of issuing lease certificates..

Emlak Katılım Varlık Kiralama A.Ş., a wholly-owned subsidiary of the Bank, was established on January 20, 2020, and registered in the Commercial Registry in accordance with the permits obtained from the Banking Regulation and Supervision Agency and the Capital Markets Board. Pursuant to the Lease Certificates Regulation (III-61) published in the Official Gazette dated June 7, 2013, and numbered 28760, 1), Emlak Katılım Varlık Kiralama A.Ş. was established on December 16, 2019, with a capital of 50 TL fully paid by the Bank, and commenced operations with the sole purpose of issuing lease certificates.

Emlak Katılım Tasarruf Finansman A.Ş., a wholly-owned subsidiary of the Bank, was established as a subsidiary of the Bank pursuant to a license obtained from the Banking Regulation and Supervision Agency and was registered in the Commercial Registry on March 3, 2025. In accordance with the Turkish Commercial Code No. 6012, the Law on Financial Leasing, Factoring, Financing, and Savings Finance Companies, and relevant legislation, and in accordance with the principles of interest-free financing. The company's capital is 500,000 TL, 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. The Bank adopted a Board of Directors resolution on August 29, 2025, to increase the company's capital to TL 1.500.000 , and the payment for TL 1.000.000 of this amount was made on November 11, 2025.

Emlak Katılım Portföy Yönetimi A.Ş., a subsidiary of the Bank, was registered in the Commercial Registry on May 27, 2025. The company's primary business activity is the establishment and management of investment funds in accordance with the provisions of the Capital Markets Board (SPK) and relevant legislation. Additionally, the management of the 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 equivalents—foreign collective investment institutions established abroad—is also included within the scope of its primary business activities. 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.

Title	Address (City/Country)	Operating Subject	Bank's share percantege (%)	Direct and Indirect Share Percanteges (%)
Emlak Varlık Kiralama A.Ş.	İstanbul/Türkiye	Lease Certificate	100	100
Emlak Katılım Varlık Kiralama A.Ş.	İstanbul/Türkiye	Lease Certificate	100	100
Emlak Katılım Tasarruf Finansman A.Ş.	İstanbul/Türkiye	Saving Financing	100	100
Emlak Portföy Yönetimi A.Ş.	İstanbul/Türkiye	Investment Funds	100	100

The figures shown in the table below are taken from the unaudited financial statements of Emlak Varlık Kiralama A.Ş., Emlak Katılım Varlık Kiralama A.Ş., and Emlak Katılım Tasarruf Finansman A.Ş. as of March 31, 2026, which have not been prepared in accordance with inflation accounting principles.

	Total Assets	Shareholder's equity	Total fixed assets	Profit share income	Income from marketable securities	Current period income/loss	Prior period income/loss	Fair Value
1	12.178.135	186.329	-	1.216.397	16.182	42.155	21.348	-
2	14.191.849	265	-	1.681.386	-	28	42	-
3	19.687.158	4.532.203	41.507	1.661.429	-	1.369.713	9.632	-
4	59.612	56.424	21.774	-	9.467	(18.576)	-	-

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

b.2) Information on unconsolidated subsidiaries:

b.2.1) Movement information on subsidiaries:

	Current Period	Prior Period
Amount at the beginning of the period	1.575.000	100
Movements inside the term	-	1.575.000
Purchases / New Company Establishment	-	1.575.000
Shares Acquired Free of Charge	-	-
Profit Received from Current Year's Shares	-	-
Sales	-	-
Revaluation Increase	-	-
Provisions for Impairment	-	-
Amount at the end of the period	1.575.000	1.575.100
Capital commitments	300.000	300.000
Share Of The Capital At The End Of The Period (%)	**100**	**100**

b.2.2) Information on investments in joint-ventures:

None (31 December 2025: None).

11. Information on tangible assets:

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

12. Information on intangible property:

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

13. Information on investment property:

None (31 December 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

I. Explanations and Notes Related to Assets Accounts of The Balance Sheet (Continued)

14. Information related to deferred tax asset:

	Current Period	Prior Period
Lease certificates rediscount income	4.851.502	3.975.927
Free provisions allocated for possible losses	3.900.000	2.955.000
Expected Loss Provisions	790.536	908.078
Securities valuation differences	78.523	-
Prepaid wages and commissions and unearned income	357.830	305.457
Severance pay, bonuses and vacation pay provisions	319.839	506.506
Derivative financial instruments	102.125	65.182
TFRS 16 allowance	31.960	29.096
Other debt and expense provisions	301.805	350.720
Deferred Tax Asset	**10.734.120**	**9.095.966**
Securities valuation differences	-	11.415
Derivative instruments	76.746	71.127
Profit share rediscount	6.696.577	3.432.727
Difference between book value and tax value of tangible fixed assets	167.753	155.762
Other	-	-
Deferred Tax Liability	**6.941.076**	**3.671.031**
Deferred Tax Asset (Net)	**3.793.044**	**5.424.935**

15. Breakdown of items in other assets except commitments presented in off-balance sheet, which exceed 10% of the balance sheet total and breakdown of items which constitute at least 20% of grand total:

As of the balance sheet date, the Bank’s total other assets amounted to TL 2.835.851 (December 31, 2025: TL 2.479.351) and did not exceed 10% of total liabilities.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities

1. Information on funds collected:

a) Information on maturity structure of funds collected:

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	**2.028.147**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2.028.147**
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	**9.636.716**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**9.636.716**
Public Sector	529.424	-	-	-	-	-	-	-	529.424
Commercial Institutions	8.556.960	-	-	-	-	-	-	-	8.556.960
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	**-**	**72.231.799**	**31.183.080**	**3.712.304**	**1.075.082**	**9.124.363**	**-**	**-**	**117.326.628**
Public Sector	-	2.672.869	4.164.031	127.964	-	326.109	-	-	7.290.973
Commercial Institutions	-	45.390.835	4.513.782	3.581.778	215.032	40.635	-	-	53.742.062
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	-	18.272.653	16.646.077	-	-	-	-	-	34.918.730
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)	**94.417.949**	**144.712.691**	**68.277.612**	**12.630.652**	**1.185.568**	**9.291.258**	**1.580**	**-**	**330.517.310**

(*) The participation account balance also includes the TL 989 balances opened within the scope of 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 Unconsolidated Financial Statements (Continued)

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

1. Information on 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	**14.854.670**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**14.854.670**
Public Sector	861.002	-	-	-	-	-	-	-	861.002
Commercial Institutions	13.436.343	-	-	-	-	-	-	-	13.436.343
Other Institutions	14	-	-	-	-	-	-	-	14
Commercial and Other Institutions	88.769	-	-	-	-	-	-	-	88.769
Banks and Participation Banks	468.542	-	-	-	-	-	-	-	468.542
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	468.542	-	-	-	-	-	-	-	468.542
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
IV. Participation Accounts-TL	**-**	**55.126.508**	**24.061.333**	**14.878.329**	**3.343.076**	**4.837.508**	**-**	**-**	**102.246.754**
Public Sector	-	3.743.373	3.241.243	781.385	90.336	-	-	-	7.856.337
Commercial Institutions	-	23.497.891	3.569.200	2.290.884	3.250.386	7.982	-	-	32.616.343
Other Institutions	-	14.777.679	5.765.373	3.101.825	-	4.829.526	-	-	28.474.403
Commercial and Other Institutions	-	2.573.219	35.242	-	2.354	-	-	-	2.610.815
Banks and Participation Banks	-	10.534.346	11.450.275	8.704.235	-	-	-	-	30.688.856
V. Real Persons Current Accounts Non- Trade FC	**17.603.551**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**17.603.551**
VI. Real Persons Participation Accounts Non-Trade FC	**-**	**4.488.741**	**9.049.902**	**369.959**	**33.251**	**13.388**	**-**	**-**	**13.955.241**
VII. Other Current Accounts FC	**82.161.306**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**82.161.306**
Residents in Türkiye-Corporate	54.862.924	-	-	-	-	-	-	-	54.862.924
Residents Abroad-Corporate	21.826.395	-	-	-	-	-	-	-	21.826.395
Banks and Participation Banks	5.471.987	-	-	-	-	-	-	-	5.471.987
Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic Banks	5.252.667	-	-	-	-	-	-	-	5.252.667
Foreign Banks	219.320	-	-	-	-	-	-	-	219.320
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
VIII. Participation Accounts other-FC	**-**	**38.516.865**	**13.661.749**	**4.961.856**	**-**	**-**	**-**	**-**	**57.140.470**
Public sector	-	2.035.242	4.505.407	1.458.720	-	-	-	-	7.999.369
Commercial institutions	-	31.254.097	7.844.125	3.072.250	-	-	-	-	42.170.472
Other institutions	-	82.194	3.941	-	-	-	-	-	86.135
Commercial and Other Institutions	-	5.145.332	1.308.276	-	-	-	-	-	6.453.608
Banks and Participation Banks	-	-		430.886	-	-	-	-	430.886
IX. Precious Metals Deposits	**8.006.209**	**5.053.093**	**1.390.103**	**98.336**	**4.530**	**13.342**		**-**	**14.565.613**
X. Participation Accounts Special Fund Pools TL	**-**	**366.735**	**564.905**	**-**	**-**	**-**	**-**	**-**	**931.640**
Residents in Türkiye	-	366.735	564.905	-		-	-	-	931.640
Residents Abroad	-	-	-	-	-	-	-	-	-
XI. Participation Accounts Special Fund Pools – FC	-	-	-	-	-	-	-	-	-
Residents in Türkiye	-	-	-	-	-	-	-	-	-
Residents Abroad	-	-	-	-	-	-	-	-	-
Total (I+II+…..+IX+X+XI)	**123.978.233**	**108.631.776**	**49.294.503**	**20.357.275**	**3.451.865**	**4.938.562**	**72**	**-**	**310.652.286**

The participation account balance also includes the TL 79.423 balances opened within the scope of 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 Unconsolidated Financial Statements (Continued)

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

1. Information on funds collected (Continued):

b) Information on the participation fund covered by the insurance:

b.1) Exceeding the limit of insurance fund:

Information regarding the personal checking and participation accounts of individuals covered by insurance that exceed the insurance limit and are not related to commercial transactions:

	Under The Guarantee Of Insurance		Exceeding The Guarantee Of Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Private Current and Participation Accounts of Natural Persons Not Subject to Commercial Transactions	10.105.757	7.955.782	44.788.672	43.474.988
Accounts in Turkish Lira	3.812.984	2.950.033	6.538.063	5.171.773
Accounts in Foreign Currency	6.292.773	5.005.749	38.250.609	38.303.215
Accounts Subject to Foreign Authority Insurance in Branches Abroad	-	-	-	-
Accounts Subject to Foreign Authority Insurance in Offshore Bank Branches	-	-	-	-

Information regarding the current and participation accounts of legal entities covered by insurance that exceed the insurance limit:

	Under The Guarantee Of Insurance		Exceeding The Guarantee Of Insurance	
	Current Period	Prior Period	Current Period	Prior Period
Current and Participation Accounts of Legal Entities	5.747.382	4.998.811	210.667.583	199.652.046
Accounts in Turkish Lira	2.516.940	2.278.303	81.179.533	73.935.127
Accounts in Foreign Currency	3.230.442	2.720.508	129.488.050	125.716.919
Accounts Subject to Foreign Authority Insurance in Branches Abroad	-	-	-	-
Accounts Subject to Foreign Authority Insurance in Offshore Bank Branches	-	-	-	-

In participation banks (excluding those opened at overseas branches), funds collected in special current accounts and participation accounts opened in Turkish Lira or foreign currency in the names of individuals are covered by the Deposit Insurance Fund under the Banking Law No. 5411, provided that the total principal and profit shares of accounts belonging to a single individual do not exceed TL 1.200.000.

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
Participation Funds and Other Accounts Located in Foreign Branches	-	-
Participation Funds and Other Accounts Belonging to Controlling Shareholders and Their Parents, Spouses, and Children Under Guardianship	-	-
Participation Funds and Other Accounts Belonging to the Chairpersons and Members of the Board of Directors or Managers, the General Manager and his/her Assistants, and Their Parents, Spouses, and Children Under Guardianship	7.667	8.221
Participation Funds and Other Accounts Falling Within the Scope of Assets Derived from the Crimes in Article 282 of the Turkish Penal Code No. 5237 dated 26.09.2004	-	-
Participation Funds Located in Participation Banks Established in Türkiye Exclusively to Conduct Offshore Banking Activities	-	-

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations And Notes Related To Liabilities (Continued)

1. Informations on Collected Fund (Continued):

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

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

	Current Period	Prior Period
Participation Funds and Other Accounts Located in Foreign Branches	-	-
Participation Funds and Other Accounts Belonging to Controlling Shareholders or Qualified Shareholders, and Legal Entities Under Their Control	-	-
Participation Funds and Other Accounts Belonging to Legal Entities and Partnerships Controlled Alone or Jointly by the Chairman and Members of the Board of Directors or Managers, the General Manager and His/Her Assistants	683.205	312.802
Participation Funds and Other Accounts Falling Within the Scope of Assets Derived from the Crimes in Article 282 of the Turkish Penal Code No. 5237 dated 26.09.2004	-	-
Participation Funds Located in Participation Banks Established in Türkiye Exclusively to Conduct Offshore Banking Activities	-	-

2. 2. Information on loans:

a.1) Information on loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Syndication loans	-	-	-	-
Wakale loans	4.328.552	4.908.554	8.689.140	3.874.263
Loans obtained from Issued Lease certificates (Sukuk)	14.194.150	-	19.184.661	-
Other	-	4.541.306	-	2.849.608
Total	**18.522.702**	**9.449.860**	**27.873.801**	**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	15.022.702	1.819.911	27.794.801	1.730.220
Loans from foreign banks, institutions and funds	-	7.629.949	79.000	4.993.651
Total	**18.522.702**	**9.449.860**	**27.873.801**	**6.723.871**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

2. Information on received loans (Continued):

a.3) Maturity analysis of funds borrowed:

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	15.551.084	2.429.594	24.101.114	1.486.694
Medium and Long-Term	2.971.618	7.020.266	3.772.687	5.237.177
Total	**18.522.702**	**9.449.860**	**27.873.801**	**6.723.871**

b) Additional disclosures on concentration areas of Bank's liabilities:

The Bank does not have concentration on customer or sector group providing funds (31 December 2025: None).

3. Information on derivative financial liabilities held for trading:

	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**

4. Lease payables (Net):

	Current Period		Prior Period	
	TL	FC	TL	FC
Less than 1 year	244.471	-	223.020	-
Between 1-5 years	908.632	-	854.270	-
Over 5 years	136.232	-	126.965	-
Total	**1.289.335**	**-**	**1.204.255**	**-**

5. Information on hedging derivative financial liabilities:

None (31 December 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

6. Information on provisions:

a) Information on provisions for employee rights:

As of the Bank's balance sheet date, there was a provision for severance pay of TL 98.795 (December 31, 2025: TL 87.822), a provision for vacation pay of TL 103.301 (December 31, 2025: TL 100.532), and a total of TL 1.066.131 (December 31, 2025: TL 1.500.000) for performance bonuses, for a total of TL 1.066.131 (December 31, 2025: TL 1.688.354) in employee benefit provisions.

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

	Current Period	Prior Period
Discount Rate (%)	26,60	26,60
Estimated Increase Rate Of Salary Ceiling (%)	22,50	22,50
Reel discount rate	3,35	3,35

Movement of severance pay liability provision on the balance sheet:

	Current Period	Prior Period
Previous period closing balance	87.822	60.565
Provision set aside during the period	10.973	34.294
Paid during the period	-	(7.568)
Actuarial (gain)/loss	-	531
End-of-Period Value	**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 No. 26870 dated May 8, 2008, and using the specified technical 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, 2020.

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

In calculating the liability amount for the core benefits subject to the transfer, largely fixed and specific assumptions are used under the framework of the New Law. However, the final amount of the liability the Bank will incur upon the transfer may vary depending on factors such as the discount rate, inflation, wage increases, the number of participants, and attrition rates.

c) Other provisions:

	Current Period	Prior Period
Free reserves set aside for potential risks (*)	13.000.000	9.850.000
Amounts set aside from profits to be distributed to participation accounts	1.262.774	1.803.861
Provision for expected losses on non-cash loans	262.480	253.309
Provisions for ongoing lawsuits	19.732	21.483
Total	**14.544.986**	**11.928.653**

(*) This includes a free reserve of TL 13.000.000 set aside by bank management outside the requirements of the Banking Regulation and Supervision Agency (BDDK) Accounting and Financial Reporting Regulations. (December 31, 2025: TL 9.850.000).

Schedule of free reserves set aside for potential risks;

	Current Period	Prior Period
Value at the Beginning of the Period	**9.850.000**	**7.500.000**
In-term additions	3.150.000	2.350.000
In-term cancellations (-)	-	-
End-of-Period Value	**13.000.000**	**9.850.000**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

6. Information on provisions (Continued):

c) Other provisions (Continued):

Amounts allocated from profits to be distributed to participation accounts: transaction table;

	Current Period	Prior Period
Value at the Beginning of the Period	**1.803.861**	**914.340**
Intra-period additions	349.355	1.422.336
Exchange rate differences	42.968	80.338
Intra-period cancellations (-)	933.410	613.153
End-of-Period Value	**1.262.774**	**1.803.861**

d) d) Information on exchange rate provisions for principal amounts of foreign currency-indexed loans and financial lease receivables:

None (31 December 2025: None).

7. Information on taxes payable:

a) Explanations on current tax liability:

a.1) Explanations on tax provision:

As of March 31, 2026, the Bank's outstanding corporate income tax liability, after deducting advance tax payments, is TL 915.648. (December 31, 2025: TL 1.807.292).

a.2) Information on taxes payable:

	Current Period	Prior Period
Corporate Tax Payable	915.648	1.807.292
BSMV	263.966	285.376
Income Tax Deducted From Wages	306.834	140.396
Income Tax On Securities	344.124	433.192
Foreign Exchange Transaction Tax	24.531	46.812
Value Added Tax Payable	4.436	36.393
Real Estate Capital Gains Tax	61.798	3.912
Other	10.022	4.925
Total	**1.931.359**	**2.758.298**

a.3) Information on premiums:

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

8. Information on liabilities for non-current assets related to held for sale and discontinued operations:

None (31 December 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

9. Detailed explanations regarding the number of subordinated loans used by the bank, their maturity, dividend ratio, the institution from which the loan was obtained and the option to convert into shares, if any:

Information on subordinated loans:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Borrowing Instruments to be Included in Additional Capital Calculation	-	10.873.827	-	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, 2026, the Bank has three subordinated debt instruments: TRT240424F22 ISIN code, with a commencement date of April 24, 2019, a repayment option of at least five years, and a maturity of €100.000.000 (Full Euro); TRT250232F15 ISIN code, with a commencement date of March 9, 2022, a repayment option of at least ten years, and a maturity of €31.688.489 (Full Euro); and TRT211229F12 ISIN code, with a commencement date of December 30, 2024, a repayment option of at least five years, and a maturity of €100.000.000 (Full Euro), all with the creditor institution TVF Market Stability and Balance Sub-Fund. There are instruments available. These debt instruments have zero dividend yield and there is no option to convert them into shares.

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

As of the balance sheet date, the Bank's total other liabilities amounted to TL 3.453.351 (December 31, 2025: TL 3.921.500), which does not exceed 10% of total liabilities.

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

The Bank has adopted the authorized capital system in accordance with the provisions of the Capital Markets Law and transitioned to the authorized capital system pursuant to the Capital Markets Board's approval No. 6/269 dated February 5, 2026. The Bank's registered capital ceiling is TL 25.000.000 , consisting of 2.500.000.000.000 shares, each with a par value of 0,01 TL (in full). As of December 31, 2025, the registered capital system is not in effect at the Bank.

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 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 Bank using internal resources, TL 10.016 was covered from Capital Reserves and TL 3.963.069 from the Retained Earnings account. The accounting for this capital increase was carried out on March 17, 2026, pursuant to the approval obtained from the Banking Regulation and Supervision Agency (BDDK).

d) Information on the portion of capital reserves added to capital during the current period.:

The amount transferred from capital reserves to capital during the current period is TL 10.016 .

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

11. Information on shareholders' equity (Continued):

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 Bank has no capital commitment through the end of the last fiscal year and the subsequent interim period.

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

The Bank continues to operate profitably and retains a significant portion of its net income within its equity by transferring it to reserves. Meanwhile, the Bank's equity is invested in liquid and income-generating 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 and fair value of subordinated loans obtained in 2022 and 2024 is tracked as an item to be reclassified in profit or loss, amounting to TL 43.598 (December 31, 2025: TL 46.085).

i. Information on other capital reserves:

The amount of 410 TL, set aside as a special reserve under Article 5, Paragraph 1/e of the Corporate Income Tax Law No. 5520 due to the utilization of the real estate sales gain exemption, is recorded as other capital reserves.

Pursuant to the Bank's Ordinary General Assembly resolution dated March 12, 2026, the portion of the Bank's capital increase funded from internal sources amounting to TL 10.016 was covered by real estate sales gains (TL 10.016) set aside in prior periods and recorded in other capital reserves..

j. Other accumulated comprehensive income or expenses that will be reclassified as profit or loss:

The Bank's bond, with ISIN code TRT240424F22, issued on April 24, 2019, with a maturity of 100.000.000 euros (in full euros), with the TVF Market Stability and Balance Sub-Fund as the creditor, having a start date of March 9, 2022, an earliest repayment option of ten years, and a principal amount of 31.688.489 Euro (Full Euro) with a maturity date of March 9, 2022, an earliest repayment option of ten years, and a principal amount of 31.688. (Full Euro) in principal, with a maturity of five years. These financial liabilities are recorded at fair value, and the difference between the cost and fair value was recognized in equity under the "Accumulated Other Comprehensive Income or Expenses to Be Reclassified to Profit or Loss" account on the date of initial recognition. The difference between the cost and fair value of the equity-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 the income statement through amortization over the life of the loans.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

II. Explanations and Notes Related to Liabilities (Continued)

11. Information on shareholders' equity (Continued):

j. Other accumulated comprehensive income or expenses that will be reclassified as profit or loss (Continued):

In addition, in connection with this transaction, non-interest-bearing government securities with a 0% yield were classified as "financial assets carried at amortized cost" in accordance with a decision by the Bank's Management and were recorded on the balance sheet at their amounts discounted using government securities yield rates. The difference between the historical cost and the discounted amount has been recognized in equity under the account "Accumulated Other Comprehensive Income or Expenses to Be Reclassified to Profit or Loss."

III. Explanations and Notes Related to Off-Balance Sheet

1. Explanations on liabilities related to off-balance sheet:

a) Type and amount of irrevocable loan commitments:

	Current Period	Prior Period
Guaranteed Loan Allocation Commitments	156.377	226.311
Forward Asset Value Purchase and Sale Commitments	13.062.445	5.851.333
Our Payment Commitments for Cheques	821.395	630.085
Tax and Fund Obligations Resulting from Export Commitments	-	-
Credit Card Spending Limit Commitments	63.865	128.786
Participation Capital Commitments	300.000	300.000
Other Irrevocable Commitments	789.271	761.685
Total	**15.193.353**	**7.898.200**

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
Guarantees	41.902.526	39.769.067
Letters Of Credit	11.522.802	8.328.025
Bank Loans	324.859	226.900
Other Guaranties 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 Period
Temporary Letters of Guarantee	2.722.524	3.431.966
Definitive Letters of Guarantee	25.050.575	24.952.756
Advance Letters of Guarantee	4.750.942	3.689.763
Letters of Guarantee Addressed to Customs	849.231	878.097
Other	53.550	180.744
Letters of Guarantee Issued for the Security of Cash Loans	8.475.704	6.635.741
Total	**41.902.526**	**39.769.067**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

III. Explanations and Notes Related to Off-Balance Sheet (Continued)

1. Explanations on liabilities related to off-balance sheet (Continued):

c) Within the non-cash loans:

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

	Current Period	Prior Period
Non-cash loans given against cash loans	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 credit derivatives and risk beared due to these:

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 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.

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

The bank does not engage in activities such as placing investments on behalf of natural and legal persons, foundations, pension insurance funds, and other institutions.

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

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

1. Information on profit share income:

b) Information on profit share income received from loans:

	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)	29.317	114.473	129.902	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	**1.460.364**	**243.544**	**1.472.060**	**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	377.004	-	137.758	-
Total	**377.004**	-	**137.758**	-

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

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

2. Explanations on profit share expenses:

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								
Funds collected from banks through current and profit sharing accounts	106.045	1.925.372	827.902	-	-	-	-	2.859.319
Real persons' non-trading profit sharing accounts	105.646	414.413	156.753	-	19.086	17.581	8	713.487
Public sector profit sharing accounts	117.006	351.005	89.939	-	37.806	13.580	-	609.336
Commercial sector profit sharing accounts	1.126.720	807.362	128.311	-	499.079	3.387	-	2.564.859
Other institutions profit sharing accounts	807.267	247.991	63.073	-	135.680	800.329	-	2.054.340
Total	**2.262.684**	**3.746.143**	**1.265.978**	**-**	**691.651**	**834.877**	**8**	**8.801.341**
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**	**1.377.762**	**-**	**804.451**	**834.890**	**8**	**9.477.940**

Prior Period	**Profit Sharing Accounts**							
	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								
Funds collected from banks through current and profit sharing accounts	40.545	396.235	10.295	-	-	-	-	447.075
Real persons' non-trading profit sharing accounts	81.758	295.121	26.998	-	8.054	107.647	2	519.580
Public sector profit sharing accounts	443.354	951.272	256.971	-	56.482	325.407	-	2.033.486
Commercial sector profit sharing accounts	444.007	445.269	232.839	-	61.279	56.736	-	1.240.130
Other institutions profit sharing accounts	86.003	454.149	42.070	-	-	-	-	582.222
Total	**1.095.667**	**2.542.046**	**569.173**	**-**	**125.815**	**489.790**	**2**	**4.822.493**
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**	**622.613**	**-**	**235.809**	**490.508**	**2**	**5.157.637**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

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

2. Explanations on profit share expenses (Continued):

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

	Current Period		Prior Period	
	TP	**YP**	**TP**	**YP**
Banks	134.240	100.327	16.488	39.993
CBRT	83.076	-	-	-
Domestic Banks	42.650	19.626	5.675	9.667
Foreign Banks	8.514	80.701	10.813	30.326
Head Offices And Branches Abroad	-	-	-	-
Other Institutions	1.686.568	46.112	1.293.483	33.358
Total	**1.820.808**	**146.439**	**1.309.971**	**73.351**

c) Profit share expense paid to associates and subsidiaries:

	Current Period		Prior Period	
	TL	**FC**	**TL**	**FC**
Profit share expense given to associates and subsidiaries	1.270.013	-	1.293.483	-
Total	**1.270.013**	**-**	**1.293.483**	**-**

d) Profit share expenses paid to marketable securities issued:

None (31 March 2025: None).

3. The other items in net fees and commission income / expenses, which constitute at least 20% of the total of other items, if the total of other items in income statement exceed 10% of the total of income statement:

Other Fees and Commissions Received	**Current Period**	**Prior Period**
Service package revenues	499.652	393.513
Remittance Commissions	69.911	66.347
Fees and commissions from correspondents	33.716	32.215
Import commissions	77.410	9.259
Appraisal fees	22.540	14.135
Insurance and brokerage commissions	162.167	117.206
Early closing commission income	49.312	4.481
Limit allocation commission	11.025	568
Fees and commissions from member merchant pos	5.953	3.880
Safe deposit box revenues	7.084	2.312
Other commission and service income received	44.204	28.602
Total	**982.974**	**672.518**

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

IV. Explanations and Notes Related to the Statement of 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 reporters	4.744	357
Commissions and fees paid to credit cards	3.438	1.988
Commissions and fees paid to the clearing house	3.248	2.651
Fees and commissions paid for used loans	378	-
Other commissions and fees	10.657	4.360
Toplam	**69.738**	**34.325**

4. Information on dividend income:

None (31 March 2025: None).

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

	Current Period	Prior Period
Income	**17.144.938**	**15.144.117**
Income from capital market transactions	3.990	1.149
Income from derivative financial instruments	561.929	1.671.549
Foreign exchange income	16.579.019	13.471.419
Loss (-)	**14.408.287**	**11.063.205**
Loss on capital market transactions	317	26
Loss on derivative financial instruments	1.061.715	1.283.385
Foreign exchange losses	13.346.255	9.779.794
Trading income/loss (net)	**2.736.651**	**4.080.912**

6. Explanations related to other operating income:

	Current Period	Prior Period
Cancellation of provision for contingent liabilities	933.410	60
Cancellation of provision for expected losses for past years	360.200	492.113
Revenues from the sale of assets (*)	4.178	1.955.653
Revenues from provisions in previous years	5.118	-
Other revenues (**)	418.222	77.549
Total	**1.721.128**	**2.525.375**

(*) In 2024, the real estate under construction, which was tracked among other assets and owned by the Bank, was returned in 2025; the Bank acquired ownership of the real estate it currently uses as its headquarters. As a result of this transaction, the Bank generated a gross income of TL 1.955.000.

(**) Other income for the current period consists of TL 27.092 from adjustments to prior year expenses (March 31, 2025: TL 43.841), TL 6.860 from stamp duty (March 31, 2025: TL 4.113), and TL 384.270 from other income (March 31, 2025: TL 29.595).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

IV. Explanations and Notes Related to the Statement of 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	**277.155**	**10.944**
Financial Assets At Fair Value Through Profit Or Loss	277.155	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	-	-
Others	**3.502.721**	**161.343**
Free Provisions for Possible Risks	3.150.000	-
Reserves set aside from profits to be distributed to profit-sharing accounts	349.355	161.063
Provisions for lawsuits	3.366	280
Total	**4.610.771**	**1.057.055**

8. Information on other operating expenses:

	Current Period	Prior Period
Severance pay provision(*)	10.973	7.973
Amount of accumulated leave provision(*)	19.399	20.227
Bank social welfare fund asset deficit provision	-	-
Impairment expenses of tangible fixed assets	-	-
Depreciation expenses of tangible fixed assets	125.945	68.350
Impairment expenses of intangible fixed assets	-	-
Impairment of goodwill	-	-
Depreciation expenses of intangible fixed assets	27.981	17.605
Impairment expense of equity-based partnership shares	-	-
Impairment expenses of assets to be disposed of	-	-
Depreciation expenses of assets to be disposed of	-	-
Impairment expenses of assets held for sale and relating to discontinued operations	-	-
Other operating expenses	977.397	470.795
Lease expenses related to TFRS 16 exceptions	15.321	12.131
Maintenance and repair expenses	32.009	23.483
Advertising and publicity expenses	390.670	230.467
Other expenses (1)	539.397	204.714
Losses arising from the sale of assets	-	-
Other(2)	384.315	369.372
Total	**1.546.010**	**954.322**

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

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

IV. Explanations and Notes Related to the Statement of 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 aid	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
Property insurance expenses	11.646	6.310
Litigation and court expenses	5.653	1.809
Contribution to common expenses	3.119	2.703
Stationery expenses	2.812	2.740
Total	**539.397**	**204.714**

(2) Other balance details are as below table:

	Current Period	Prior Period
Deposit insurance fund	26.963	19.932
Taxes, duties, fees and funds	212.291	277.152
Participation banks association fee	3.616	6.986
Audit and consultancy fees	98.045	29.666
Other	43.400	35.636
Total	**384.315**	**369.372**

9. Explanations on income/loss from continued operations before taxes:

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 Bank has deferred tax income of TL 4.341.613 (March 31, 2025: TL 4.019.164) and deferred tax expense of TL 2.748.233 (March 31, 2025: TL 3.417.895). As of March 31, 2026, the Bank's current tax provision is TL 915.648 (March 31, 2025: TL 2.879.490).

Since the Bank has no suspended operations, there is no related tax provision (March 31, 2025: None).

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

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

11. Explanations on net income/loss from continued 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 disclosurefor nature, amount and repetition rate of such items is required for a complete understanding of the Bank's performance for the period:

None.

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

None.

c) Profit / loss attributable to minority rights:

None.

V. Explanations and Notes Related to the Statement of Changes in Shareholder's 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. Explanations and Notes Related to the Statement of Cash Flows

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 Bank

1. 1. The volume of transactions related to the risk group that the bank belongs to, credit and fund transactions collected at the end of the period, income and expenses for the period:

a) Current Period

Risk Group of the Bank (*)	Investment in associates,subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at the beginning of period	758.370	-	4.332	-	-	-
Balance at the end of period	559.164	-	5.549	-	-	-
Dividend and Commission Income Received (**)	**377.004**	**-**	**53**	**-**	**-**	**-**

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

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

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

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

b) Prior Period

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

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

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

Risk Group of the Bank	Investment in associates, subsidiaries and joint ventures (business partnerships)		Direct and indirect shareholders of the Bank		Other real or legal persons included in the risk group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Current and profit sharing accounts						
Balance at the beginning of period	20.247	20.247	-	-	-	-
Balance at the end of period	432.965	987.652	-	-	-	-
Profit share expense	**79.215**	**78.682**	**-**	**-**	**-**	**-**

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

The bank does not have any forward foreign exchange purchase/sale contracts with the risk group it belongs to.

d) Information on the benefits provided to the top management of the Bank:

The total amount of salaries and benefits provided to the Bank's senior executives for the accounting period ending March 31, 2026 is TL 73.827 (March 31, 2025: TL 38.074).

VIII. Explanations Related to Domestic, Foreign and Offshore Branches or Investments and Foreign Representative Offices

In accordance with Article 25 of the Communiqué on Financial Statements to Be Disclosed to the Public by Banks and the Related Notes and Disclosures, these statements have not been prepared for the interim period.

Explanations and Notes on the Unconsolidated Financial Statements (Continued)

IX. Explanations and Notes on Matters Regarding Post-Balance Sheet

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

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

SECTION SIX

Auditor's Limited Review Report

I. Explanations on Limited Review Report

The Bank's unaudited financial statements and notes as of March 31, 2026, and for the period ended on that date, have been subject to a limited review by PwC Independent Audit and Certified Public Accountant Firm Inc., and the limited review report dated May 14, 2026, is presented preceding the financial statements.

II. Explanations and Notes Prepared by Independent Auditor

None.

SECTION SEVEN

Interim Activity Report

I. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites

a) Message from the Chairman:

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, the 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.

Meanwhile, the Turkish economy continued its stabilization process in the first quarter of 2026, driven by the economic policies implemented during that period. 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 the 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 Türkiye's medium-term outlook.

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 take into account "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. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites (Continued)

a) Message from the CEO (Continued):

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 macroeconomic indicators have shown a trend of gradual improvement. In the OECD's assessments for 2026, while global growth is projected to continue with limited momentum, expectations regarding the Turkish economy are assessed as pointing to a relatively resilient outlook. The gradual slowdown in the pace of consumer price increases and the improvement in expectations have been among the key factors supporting the effectiveness of the implemented economic policies.

At Emlak Katılım, within this macroeconomic framework, we continued our steady growth in the first quarter of 2026 through strategies that adhere to the principles of participatory finance, support the real economy, and focus 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 participation finance ecosystem, we continued to support entrepreneurs and firms operating in different 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, representing an increase of approximately 127% compared to the same period of the previous year.

We also maintained our strong performance in corporate sukuk issuances. In the first quarter of 2026, we facilitated corporate sukuk issuances worth TL 6.3 billion, and with a circulating corporate sukuk balance of TL 11.1 billion, we achieved a 17% market share, placing 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 we held in custody increased by 26% to 39 as of March 2026 compared to the same period of the previous year. We currently provide collective custody services to 9 portfolio management companies operating in the capital markets, and individual custody services to 5 portfolio management companies..

At Emlak Katılım, we continue to support our customers with our new products and financing packages. In line with our expertise in service model banking, we have launched our DOA (Domestic Aid Packages) Participation Account product, which can be opened via our Bank's APIs through the "DOA (Domestic Aid Packages) Recycling Application." 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)

II. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites (Continued)

b) Message from the CEO:

During this period, we also launched our "Mobile Stock Exchange" service, through which our customers can buy and sell shares via our Emlak Katılım Mobile application and invest in the stock market by following real-time data. In this way, we aim to expand the range of investment products offered through our digital channels, while also contributing to our brokerage commission revenues in parallel with the growth in transaction volume and user numbers.

During this period, we offered "Time-Share Financing" as a personal needs financing product exclusively for individual customers purchasing new timeshare properties. With this product, we provided an alternative financing model for timeshare companies' customers, while also taking a step to support new customer acquisition and product diversification for our bank.

With our savings financing service that converts into collateral, we offer companies additional financing opportunities by using residential properties acquired through the Emlak Katılım Savings Financing system as collateral. This financing, which can be provided up to half of the appraisal value, helps our customers effectively utilize their existing assets and strengthen their cash flow.

With our "Supplier Payment and Control System," implemented for companies that regularly purchase goods or services as part of their commercial activities, we enable companies to make payments to their suppliers securely and controllably through Emlak Katılım internet banking. 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.

Developing our digital banking channels, remote customer acquisition processes, open banking, and service model banking capabilities, as well as effectively managing our corporate website, have been among our priority focus areas during this period. In line with our goal of providing user-friendly, secure, and uninterrupted service, we have taken significant steps to strengthen our technological infrastructure, simplify our processes, and improve multi-channel customer interaction. In the first quarter of the year, we successfully implemented numerous projects and initiatives that enhanced customer experience and reinforced our value-driven service approach.

During this period, our number of remotely acquired customers 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 in the first quarter of 2026 for our service model banking activities, the first phase of which was completed in 2025. In line with agreements made with member merchants under our Paraf brand partnership, we also offered interest-free installment campaigns to our customers.

This strong financial and operational performance achieved as of the first quarter of 2026 is a concrete reflection of our customer-focused service approach, innovative products and services, digitalization vision, and commitment to participation finance principles. As Emlak Katılım, we will continue to support the real economy, contribute to the sustainable growth of our country, and resolutely support the development of the participation 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. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites (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) Articles of association amendments during the period January 1, 2026 – March 31, 2026:

None.

e) Branch and personnel information:

As of March 31, 2026, the Bank have a total of 127 branches and a total of 1,961 employees..

f) Board of Directors and Upper Management:

Name	Administrative Function and Responsibility	Educational Degre
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

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

Interim Activity Report (Continued)

I. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites (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

i) Türkiye Emlak Katılım Bankası A.Ş. selected financial indicators:

Assets	**Current Period**	**Prior Period**
Cash and Cash Equivalents	112.025.114	111.858.847
Loans and Financial Leasing Receivables	260.489.746	241.567.203
Total Securites	47.368.250	44.585.329
Other Assets	11.029.166	12.008.123
Total Assets	**430.912.276**	**410.019.502**

Liabilities	**Current Period**	**Prior Period**
Funds Collected	330.517.310	310.652.286
Funds Borrowed	27.972.562	34.597.672
Other Liabilities	34.617.638	32.810.861
Shareholders' Equity	37.804.766	31.958.683
Total Liabilities	**430.912.276**	**410.019.502**

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

Interim Activity Report (Continued)

I. Interim Period Activity Report Included Chairman of the Board of Directors and CEO's Assestments for the Interim Acitivites (Continued)

Income and Expense Items	Current Period	Prior Period
Profit Share Income	22.875.314	9.697.938
Profit Share Expense	(11.767.994)	(6.613.553)
Net Profit Share Income/Expenses	11.107.320	3.084.385
Net Fees and Commisions Income/Expenses	1.021.822	727.192
Personnel Expenses	(2.195.260)	(946.369)
Trading Income/Loss	2.736.651	4.080.912
Other Operating Income	1.721.128	2.525.375
Loans and Other Receivables from Provision for Loses	(4.610.771)	(1.057.055)
Other Operating Expenses	(1.515.638)	(926.122)
Profit/Loss Before Tax	8.265.252	7.488.318
Tax Provision	(2.509.028)	(2.278.221)
Net Profit/Loss for the Period	5.756.224	5.210.097

Ratios (%)	Current Period	Prior Period
Total Loans/Total Assets (*)	60,45	58,92
Total Loans/Total Deposits (*)	78,81	77,76
Capital Adequacy Ratio	18,89	19,79

(*) The total loans figure includes lease receivables.

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