

TURKLAND BANK ANONİM ŞİRKETİ

**Unconsolidated Financial Statements
As of and For the Six-Month Period Ended
30 June 2026
With Independent Auditor's Review Report**

*Translated into English from the report and
financial statements originally issued in Turkish*



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(Convenience Translation of the Auditor's Review Report Originally Issued in Turkish)

Independent Auditors' Review Report on Unconsolidated Interim Financial Information

To the Board of Directors of Turkland Bank A.Ş.

Introduction

We have reviewed the unconsolidated statement of financial position of Turkland Bank A.Ş. ("the Bank") at June 30, 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 six-months-period then ended. The Bank management is responsible for the preparation and fair presentation of these unconsolidated 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 November 1, 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 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these unconsolidated interim financial statements 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 opinion.

Basis of Qualified Conclusion

As stated in Section Five , Note 4.5 of the Explanations and Notes to the Unconsolidated Financial Statements; Bankmed S.A.L., a majority shareholder of the Bank have been released and settled all obligations arising from the management and support services agreement through a protocol signed in January 2026. Due to the release of the management fees fully was provided in prior years, income amounting to Million TL 87 has been recognized under the "Other Operating Income" account, and an expense amounting to Million TL 26 has been recognized under the "Deferred Tax Expense Effect" account in the Bank's unconsolidated statement of profit or loss for the six-month period ended June 30, 2026. Since the transaction related to the release of such obligations is of a nature carried out between the subsidiary and the parent company under common control, the related effects should have been recognized under the "Prior Years' Profit or Loss" account within Equity in accordance with TAS 1 "Presentation of Financial Statements." Although this matter does not have any impact on the total amount of Equity, we provide a qualified conclusion due to the impact of this matter on the accompanying unconsolidated financial statements as of June 30, 2026.



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As stated in Section Five , Note 1.15 of the Explanations and Notes to the Unconsolidated Financial Statements; as of December 31, 2024, the Bank did not recognize a deferred tax asset and income effect amounting to Million TL 27 arising from temporary differences calculated based on the inflation-adjusted tax bases of its tangible and intangible non-current assets, which is not in compliance with TAS 12 Income Taxes. and corrected this matter as of June 30, 2025. Due to the effects of this matter on the “Net Profit or Loss for the Period” account in the unconsolidated balance sheet as of December 31, 2025 presented comparatively with the unconsolidated financial statements for the interim period ended June 30, 2026, and on the “Deferred Tax Income Effect” and “Net Profit/Loss for the Period” accounts in the unconsolidated profit or loss statement dated June 30, 2025 presented comparatively with the unconsolidated profit or loss statement for the interim period ended June 30, 2026, we provide a qualified conclusion.

As stated in Section Five , Note 4.5 of the Explanations and Notes to the Unconsolidated Financial Statements; the “Net Profit/Loss for the Period” account in the unconsolidated balance sheet dated December 31, 2025, presented comparatively with the accompanying unconsolidated balance sheet as of June 30, 2026, includes an amount of Million TL 13 due to the reversal in the relevant period of a free provision amounting to Million TL 18, which had been fully set aside in prior years and did not meet the recognition criteria of TAS 37 “Provisions, Contingent Liabilities and Contingent Assets,” and the related deferred tax asset of Million TL 5. The unconsolidated profit or loss statement for the six-month period ended June 30, 2025, presented comparatively with the unconsolidated profit or loss statement for the six-month period ended June 30, 2026, includes a net profit of Million TL 3 due to the reversal in the relevant period of a free provision amounting to Million TL 4, which had been fully set aside in prior years, and the related deferred tax asset of Million TL 1. Due to the effects of these matters on the unconsolidated balance sheet dated December 31, 2025 presented comparatively with the accompanying unconsolidated financial statements as of June 30, 2026, and on the unconsolidated profit or loss statement for the six-month period ended June 30, 2025 presented comparatively with the unconsolidated profit or loss statement for the six-month period ended June 30, 2026, we provide a qualified conclusion.

Qualified Conclusion

Based on our review, except for the effect of the matter referred in the basis of qualified conclusion paragraph on the unconsolidated financial statements, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true view of the financial position of the Bank at June 30, 2026 and of the results of its operations and its cash flows for the six-months-period then ended in all aspects in accordance with the BRSA Accounting and Financial Reporting Legislation.

Other Matters

The unconsolidated financial statements of the Bank as at December 31, 2025, and June 30, 2025, which were prepared in accordance with “BRSA Accounting Financial Reporting Legislation” were audited and reviewed by another independent audit firm, respectively.

The independent audit firm expressed a qualified opinion in their issued report issued on March 12, 2026 include free provision at an amount Million TL 18 which was provided in prior years and fully reversed with a deferred tax asset at an amount Million TL 5 in the current period by the Bank management for the possible effects of the negative circumstances which may arise in the economy or market conditions which is not in line with the requirements of BRSA Accounting and Financial Reporting Legislation. The same independent audit firm expressed a qualified conclusion in their issued report issued on August 14, 2025 include free provision at an amount Million TL 4 which was provided in prior years and reversed with a deferred tax asset at an amount Million TL 1 in the current period by the Bank management for the possible effects of the negative circumstances which may arise in the economy or market conditions which is not in line with the requirements of BRSA Accounting and Financial Reporting Legislation.



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The independent audit firm expressed a qualified opinion and conclusion in their issued reports on March 12, 2026 and August 14, 2025 respectively, As of 31 December 2024, the Bank, while identifying temporary differences for the calculation of deferred tax assets and liabilities in accordance with TAS 12, did not take into account the deferred tax income effect at an amount Million TL 27 carrying amounts of tangible and intangible assets and their inflation-adjusted tax bases in accordance with the aforementioned tax legislation which constitutes a non-compliance with the provisions of TAS 12 “Income Taxes,” and the subsequent correction of this matter by the Bank in its unconsolidated financial statements as of 2025.

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, are not consistent with the unconsolidated financial statements and disclosures in all material respects.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst & Young Global Limited

Fatih Polat, SMMM
Partner

August 24, 2026
İstanbul, Türkiye

**THE UNCONSOLIDATED THREE-MONTH INTERIM FINANCIAL REPORT OF
TURKLAND BANK ANONİM ŞİRKETİ AS OF 31 MARCH 2026**

Address of the Bank's Head Office : 19 Mayıs Mah. 19 Mayıs Caddesi Şişli Plaza A Blok No:7
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Telephone and Fax Numbers of Bank : (0 212) 368 34 34, (0 212) 368 35 35

Bank's Website : <http://www.turklandbank.com>

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The three-month unconsolidated financial report includes the following sections in accordance with the Communiqué on Financial Statements and Related Explanations and Notes that will be Publicly Announced as sanctioned by the Banking Regulation and Supervision Agency:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES APPLIED IN THE RELEVANT PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- THE LIMITED REVIEW REPORT
- INTERIM ACTIVITY REPORT

The unconsolidated quarterly financial statements and related explanations and footnotes included in this report have been prepared in accordance with the Regulation on the Procedures and Principles Regarding Banks' Accounting Applications and Document Storage, Turkish Accounting Standards, Turkish Financial Reporting Standards, annexes and interpretations thereof and our Bank's records, in thousand Turkish Lira unless otherwise stated, and have been subject to limited audit and presented as an attachment.

Ahmet TAÇYILDIZ

Chairman of the
Board of Directors

Coşkun ÇABUK

General Manager

Cenk ERÜSTÜN

Financial Control
Assistant General Director

Nazmi Nazim ADİLOĞLU
Chairman of Audit Committee

İbrahim KARASU
Member of Audit Committee

Information related to responsible personnel for the questions that can be raised about financial statements:

Name-Surname / Title : Sevgi Üstün / Manager
Telephone Number : (0 212) 368 37 24
Fax Number : (0 212) 368 35 35

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TURKLAND BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

SECTION ONE
GENERAL INFORMATION ABOUT THE BANK

I. Bank’s Incorporation Date, Beginning Statue, Changes in the Existing Statue

Turkland Bank Anonim Şirketi (“the Bank”), was established in 1991 in İstanbul under the name of “Bahreyn ve Kuveyt Bankası Anonim Şirketi” (BB&K). Its name was changed as “Tasarruf ve Kredi Bankası Anonim Şirketi” with its acquisition by Doğu Group in 1992. After the change in the name of the bank as “Garanti Yatırım ve Ticaret Bankası Anonim Şirketi” in 1994, Mehmet Nazif Günel (the main shareholder of MNG Group Companies) has acquired the Bank in 1997 and the name of the Bank has been changed as “MNG Bank Anonim Şirketi”.

An agreement has been made with Arab Bank and BankMed for the sale of 91% of MNG Bank’s shares in mid of 2006 and this agreement was approved by Banking Regulation and Supervision Agency (BRSA) on 29 December 2006. In this regard, while Arab Bank and BankMed purchasing 50% and 41% of MNG bank shares respectively, Mehmet Nazif Günel retained 9% of the shares. Transfer of the Bank was made on 29 January 2007. The title of the Bank was changed as “Turkland Bank Anonim Şirketi” with the amendment to the Articles of Association by the decision of the Extraordinary General Assembly at the meeting on 22 March 2007.

On 3 April 2007, “MNG BANK Anonim Şirketi” title of the bank was registered as “TURKLAND BANK Anonim Şirketi”.

TURKLAND BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

II. Disclosure on the Bank's Shareholders Who, Directly or Indirectly, Individually or Jointly Hold Its Capital, Management and Control; Any Changes in These Matters During the Year; and the Group to Which the Bank Belongs.

According to the Share Sale and Purchase Agreement and Board of Directors' Decision dated 26 February 2010 and 15 July 2010, respectively, Mehmet Nazif Günel's 153 million shares with TL 15,300 nominal value were transferred to BankMed SAL. As of 22 July 2010, the share transfer was realized.

According to the Extraordinary General Assembly decision dated 30 May 2011, it was decided to increase the Bank's capital from TL 170 to TL 300 and it was registered in the Turkish Trade Registry Gazette dated 20 June 2011 numbered 7840. According to the BRSA approval dated 15 September 2011 numbered 4381 the unused preemptive right of Arab Bank Plc amounting to TL 65 have been used by Arab Bank (Switzerland) Ltd (ABS). Capital commitments paid by shareholders, according to the BRSA decision dated 20 October 2011 numbered 22244, have been transferred to the capital accounts.

According to the Ordinary General Assembly decision dated 18 April 2013, it has been decided to increase the Bank's paid in capital from TL 300 to TL 500. According to the Ordinary General Assembly decree dated 15 April 2014, it was decided to increase the Bank's paid in capital from TL 500 to TL 650.

In accordance with the BRSA's approval letter dated 7 May 2019, 16.67% of the shares of Arab Bank (Switzerland) Ltd (ABS), one of the shareholders of the Bank, was transferred to Arab Bank Plc. which is the other shareholder of the Bank.

Capital increase and decrease of USD 30 additional capital as TL 164 has been realized simultaneously on 25 September 2019 with the approval of BRSA on 2 August 2019.

According to the Extraordinary General Assembly decree dated 17 February 2020, it was decided to increase the Bank's paid in capital from TL 650 to TL 1,000 with the approval of BRSA dated 29 January 2020 numbered 1027. The amount has been transferred to capital accounts as of 4 March 2020 with the approval of BRSA dated 3 March 2020 numbered 2400.

Azurêa and Ahmet Taçyıldız have reached an agreement for the sale of 100% of the shares of Arab Bank and BankMed, and this agreement was approved by the Banking Regulation and Supervision Agency (BRSA) in March 2026. Accordingly, 89.99999983% of Arab Bank and BankMed was acquired by Azurêa, and 9.99999987% by Ahmet Taçyıldız. The transfer of the Bank was completed on March 27, 2026

Name/Title	Share Amount	Share Ratios	Paid up Shares	Unpaid Shares
AZURÊA	2,947.50	%89.999	1,513,80	1,433,70
AHMET TAÇYILDIZ	327,50	%9.999	168,20	159,30
OTHER	<1	%0.002	<1	<1
Total	3,275.00	%100.0	1,682.00	1,593.00

() As of December 31, 2025, the Company's share capital is TRY 1,000,000, with Arab Bank PLC and BankMed SAL each holding a 50% ownership interest.*

The Bank increased its share capital by TL 2,275, raising it from TL 1,000 to TL 3,275. Of the capital increase, TL 682 was paid in cash, while TL 1,593 was committed to be paid by 30 September 2026. The capital increase was registered on 2 July 2026.

As of 30 June 2026, the Bank's paid-in capital consisted of 16,820 million shares with a nominal value of TL 1,682.

TURKLAND BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

III. Explanations Regarding the Chairman and the Members of Board of Directors, Audit Committee, General Manager and Assistants and Their Shares and Areas of Responsibility in the Bank

Title	Name and Surname (*)	Responsibility	Education
Chairman of the Board of Directors	AHMET TAÇYILDIZ	Chairman	BACHELOR'S DEGREE
Members of the Board of Directors	NAZMİ NAZİM ADILOĞLU	Chairman of Audit Committee	BACHELOR'S DEGREE
	İBRAHİM KARASU	Member of Audit Committee	PhD
	CEM DEMİR AĞ	Member of the Board of Directors	BACHELOR'S DEGREE
	COŞKUN ÇABUK	Member of the Board of Directors	BACHELOR'S DEGREE
Member of Board of Directors and General Manager	COŞKUN ÇABUK	General Manager	BACHELOR'S DEGREE
Assistant General Managers	BENAN BAŞAK	Close Monitoring and Legal Follow-up	MASTER DEGREE
	UMUT ÜLBEGİ	Corporate and Commercial Banking	MASTER DEGREE
	SERKAN ÇELİK	Internal Systems Group	MASTER DEGREE

(*) Coşkun Çabuk was appointed to replace Murat Uysal, who resigned from his position as General Manager on 8 July 2026. At the Extraordinary General Assembly Meeting held on 5 August 2026, Board Members Altan Tatlışen, Hasan Can Taçyıldız, and Mustafa Selçuk Tamer resigned from their positions. Ahmet Taçyıldız, mentioned above, is a member of the Board of Directors holding a 9.999% shareholding in the Bank. None of the other individuals mentioned above holds any shares in the Bank.

IV. Information About the Persons and Institutions That Have Qualified Shares

Information about the persons and institutions that have qualified shares as of 30 June 2026:

Name/Title	Share Amount	Share Ratios	Paid up Shares	Unpaid Shares
AZUREA	2,947.50	%89.999	1,513,80	1,433,70
AHMET TAÇYILDIZ	327,50	%9.999	168,20	159,30
DİĞER	<1	%0.002	<1	<1

TURKLAND BANK ANONİM ŞİRKETİ
NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 JUNE 2026

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

V. Summary on the Bank's Functions and Areas of Activity

The Bank has 6 branches and 189 personnel. The Bank does not have any subsidiaries (31 December 2025: 6 branches, 191 personnel).

The Bank established with private capital, has the authority to accept deposits and its operations are mostly based on retail and corporate banking transactions. As it is indicated in Articles of Association, the Bank is mainly dealing with the transactions below:

- a. Acceptance of Deposit
- b. Corporate and Retail Banking
- c. Foreign Trade
- d. Capital Market Transactions
- e. Bank Assurance

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 full consolidation method or proportional consolidation and institutions, which are deducted from equity or not included in these three methods

None.

VII. Current or likely actual or legal barriers to the immediate transfer of shareholders' equity or the repayment of debts between the bank and its subsidiaries

None.

SECTION TWO
UNCONSOLIDATED FINANCIAL STATEMENTS

- I. Balance Sheet (Statement of Financial Position)
- II. Statement of Off-Balance Sheet Items
- III. Statements 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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEETS AS OF 30 JUNE 2026 AND 31 DECEMBER 2025
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

I. BALANCE SHEET – ASSETS (STATEMENT OF FINANCIAL POSITION)

ASSETS	Note (Section Five I)	Reviewed Current Period 30 June 2026			Audited Prior Period 31 December 2025		
		TL	FC	Total	TL	FC	Total
I. FINANCIAL ASSETS (Net)		2,080	5,189	7,269	2,447	5,256	7,703
v1.1 Cash and Cash Equivalents		2,004	5,095	7,099	2,410	5,256	7,666
1.1.1 Cash and The Central Bank of Türkiye		1,252	3,558	4,810	238	4,269	4,507
1.1.2 Banks	I-1	1	1,537	1,538	1	987	988
1.1.3 Money Market Placements	I-3	751	-	751	2,172	-	2,172
1.1.4 Expected Credit Losses (-)		-	-	-	(1)	-	(1)
1.2 Financial Assets at Fair Value Through Profit and Loss		-	-	-	-	-	-
1.2.1 Government Debt Securities		-	-	-	-	-	-
1.2.2 Subordinated Debt Instruments		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
1.3 Financial Assets at Fair Value Through Other Comprehensive Income		76	94	170	37	-	37
1.3.1 Government Debt Securities	I-4	76	94	170	37	-	37
1.3.2 Subordinated Debt Instruments		-	-	-	-	-	-
1.3.3 Other Financial Assets		-	-	-	-	-	-
1.4 Derivative Financial Assets		-	-	-	-	-	-
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss	I-2	-	-	-	-	-	-
1.4.2 Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)		8,504	4,110	12,614	6,560	3,526	10,086
2.1 Loans	I-5	7,562	4,110	11,672	5,631	3,526	9,157
2.2 Lease Receivables		-	-	-	-	-	-
2.3 Factoring Receivables	I-10	-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortized Cost		1,142	-	1,142	1,136	-	1,136
2.4.1 Government Debt Securities	I-6	1,142	-	1,142	1,136	-	1,136
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Loss (-)		(200)	-	(200)	(207)	-	(207)
III. NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		4	-	4	25	-	25
3.1 Held for Sale	I-16	4	-	4	25	-	25
3.2 Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		8	-	8	8	-	8
4.1 Associates (Net)		8	-	8	8	-	8
4.1.1 Associates Consolidated Under Equity Accounting	I-7	-	-	-	-	-	-
4.1.2 Unconsolidated Associates		8	-	8	8	-	8
4.2 Subsidiaries (Net)		-	-	-	-	-	-
4.2.1 Unconsolidated Financial Investments in Subsidiaries	I-8	-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Investments in Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)		-	-	-	-	-	-
4.3.1 Joint-Ventures Consolidated Under Equity Accounting	I-9	-	-	-	-	-	-
4.3.2 Unconsolidated Joint-Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		138	-	138	151	-	151
VI. INTANGIBLE ASSETS (Net)	I-12	12	-	12	14	-	14
6.1 Goodwill	I-13	-	-	-	-	-	-
6.2 Other		12	-	12	14	-	14
VII. INVESTMENT PROPERTIES (Net)		-	-	-	-	-	-
VIII. CURRENT TAX ASSET	I-14	-	-	-	36	-	36
IX. DEFERRED TAX ASSET		76	-	76	69	-	69
X. OTHER ASSETS (Net)	I-15	671	-	671	785	-	785
	I-17						
TOTAL ASSETS		11,493	9,299	20,792	10,095	8,782	18,877

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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED BALANCE SHEETS AS OF 30 JUNE 2026 AND 31 DECEMBER 2025
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

I. BALANCE SHEET – LIABILITIES (STATEMENT OF FINANCIAL POSITION)

LIABILITIES	Note (Section Five II)	Reviewed Current Period 30 June 2026			Audited Prior Period 31 December 2025		
		TL	FC	Total	TL	FC	Total
I. DEPOSITS	II-1	7,644	9,007	16,651	4,302	10,597	14,899
II. FUNDS BORROWED	II-3	-	-	-	-	-	-
III. MONEY MARKET FUNDS	II-4	-	-	-	511	-	511
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
V. FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT AND LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	II-2	-	-	-	-	-	-
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	II-6	81	-	81	84	-	84
X. PROVISIONS	II-8	147	2	149	136	1	137
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		99	-	99	73	-	73
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		48	2	50	63	1	64
XI. CURRENT TAX LIABILITY	II-9	64	-	64	103	-	103
XII. DEFERRED TAX LIABILITY		-	-	-	-	-	-
XIII. NON-CURRENT LIABILITIES HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1 Held for Sale		-	-	-	-	-	-
13.2 Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS		-	-	-	-	-	-
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	-	-	-	-	-
XV. OTHER LIABILITIES	II-5	531	1,108	1,639	367	1,247	1,614
XVI. SHARE HOLDERS' EQUITY	II-10	2,208	-	2,208	1,529	-	1,529
16.1 Paid-in Capital		1,682	-	1,682	1,000	-	1,000
16.2 Capital Reserves		25	-	25	25	-	25
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		25	-	25	25	-	25
16.3 Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss		(23)	-	(23)	(16)	-	(16)
16.4 Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss		-	-	-	1	-	1
16.5 Profit or Loss		519	-	519	428	-	428
16.5.1 Legal Reserves		57	-	57	53	-	53
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		428	-	428	355	-	355
16.5.4 Other Profit Reserves		34	-	34	20	-	20
16.6 Income or (Loss)		5	-	5	91	-	91
16.6.1 Prior Period Income or (Loss)		-	-	-	-	-	-
16.6.2 Current Period Income or (Loss)		5	-	5	91	-	91
TOTAL LIABILITIES		10,675	10,117	20,792	7,032	11,845	18,877

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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENTS OF OFF-BALANCE SHEET ITEMS
AS OF 30 JUNE 2026 AND 31 DECEMBER 2025

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

II. STATEMENT OF OFF-BALANCE SHEET ITEMS

II.	OFF BALANCE SHEET ITEMS	Note (Section Five III)	Reviewed Current Period 30 June 2026			Audited Prior Period 31 December 2025		
			TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)		5,882	1,053	6,935	8,211	3,227	11,438
VI.	GUARANTEES AND SURETIES	III-1	5,143	344	5,487	5,002	177	5,179
1.1	Letter of Guarantee		1,078	136	1,214	752	109	861
1.1.1	Guarantees Subject to State Tender Law		3	1	4	3	1	4
1.1.2	Guarantees Given for Foreign Trade Operations		8	19	27	8	18	26
1.1.3	Other Letters of Guarantee		1,067	116	1,183	741	90	831
1.2	Bank Loans		-	-	-	-	-	-
1.2.1	Import Letter of Acceptance		-	-	-	-	-	-
1.2.2	Other Bank Acceptance		-	-	-	-	-	-
1.3	Letters of Credit		-	208	208	-	68	68
1.3.1	Documented Letters of Credit		-	208	208	-	68	68
1.3.2	Other Letters of Credit		-	-	-	-	-	-
1.4	Guaranteed Prefinancing		-	-	-	-	-	-
1.5	Endorsement		4,065	-	4,065	4,250	-	4,250
1.5.1	Endorsements to the Central Bank of Türkiye		4,065	-	4,065	4,250	-	4,250
1.5.2	Other Endorsements		-	-	-	-	-	-
1.6	Securities Issue Purchase Guarantees		-	-	-	-	-	-
1.7	Factoring Guarantees		-	-	-	-	-	-
1.8	Other Guarantees		-	-	-	-	-	-
1.9	Other Collaterals		-	-	-	-	-	-
II.	COMMITMENTS	III-1	21	10	31	641	629	1,270
2.1	Irrevocable Commitments		21	10	31	641	629	1,270
2.1.1	Asset Purchase and Sale Commitments		10	10	20	631	629	1,260
2.1.2	Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3	Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4	Commitments for Loan Limits		1	-	1	1	-	1
2.1.5	Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6	Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7	Commitments for Cheques		10	-	10	9	-	9
2.1.8	Tax and Fund Obligations on Export Commitments		-	-	-	-	-	-
2.1.9	Commitments for Credit Card Limits		-	-	-	-	-	-
2.1.10	Commitments for Credit Cards and Banking Services Related		-	-	-	-	-	-
2.1.11	Receivables from Short Sale Commitments		-	-	-	-	-	-
2.1.12	Payables from Short Sale Commitments		-	-	-	-	-	-
2.1.13	Other Irrevocable Commitments		-	-	-	-	-	-
2.2	Revocable Commitments		-	-	-	-	-	-
2.2.1	Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2	Other Revocable Commitments		-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS		718	699	1,417	2,568	2,421	4,989
3.1	Derivative Financial Instruments for Hedging Purposes		-	-	-	-	-	-
3.1.1	Transactions for Fair Value Hedging		-	-	-	-	-	-
3.1.2	Transactions for Cash Flow Hedging		-	-	-	-	-	-
3.1.3	Transactions for Hedging the Risk of Net Investments Abroad		-	-	-	-	-	-
3.2	Trading Transactions		718	699	1,417	2,568	2,421	4,989
3.2.1	Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1	Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2	Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2	Currency and Interest Swap Transactions		-	-	-	-	-	-
3.2.2.1	Currency Swaps-Purchases		-	-	-	-	-	-
3.2.2.2	Currency Swap-Sales		-	-	-	-	-	-
3.2.2.3	Swap Interest Purchase Transactions		-	-	-	-	-	-
3.2.2.4	Swap Interest Sale Transactions		-	-	-	-	-	-
3.2.3	Currency, Interest and Securities Options		-	-	-	-	-	-
3.2.3.1	Currency Call Options		-	-	-	-	-	-
3.2.3.2	Currency Put Options		-	-	-	-	-	-
3.2.3.3	Interest Call Options		-	-	-	-	-	-
3.2.3.4	Interest Put Options		-	-	-	-	-	-
3.2.3.5	Security Call Options		-	-	-	-	-	-
3.2.3.6	Security Put Options		-	-	-	-	-	-
3.2.4	Currency Futures		718	699	1,417	2,568	2,421	4,989
3.2.4.1	Currency Futures-Purchases		-	699	699	-	2,421	2,421
3.2.4.2	Currency Futures-Sales		718	-	718	2,568	-	2,568
3.2.5	Interest Futures		-	-	-	-	-	-
3.2.5.1	Interest Futures-Purchases		-	-	-	-	-	-
3.2.5.2	Interest Futures-Sales		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
B.	CUSTODY AND PLEDGE ITEMS (IV+V+VI)		19,137	8,826	27,963	18,826	8,969	27,795
IV.	ITEMS HELD IN CUSTODY		6,318	118	6,436	5,584	289	5,873
4.1	Customer Fund and Portfolio Asset		-	-	-	-	-	-
4.2	Investment Securities Held in Custody		78	7	85	70	6	76
4.3	Checks Received for Collection		6,240	111	6,351	5,514	283	5,797
4.4	Commercial Check Received for Collection		-	-	-	-	-	-
4.5	Other Assets Received for Collection		-	-	-	-	-	-
4.6	Assets Received through Public Offering		-	-	-	-	-	-
4.7	Other Items Under Custody		-	-	-	-	-	-
4.8	Custodians		-	-	-	-	-	-
V.	PLEDGED ITEMS		12,819	8,708	21,527	13,242	8,680	21,922
5.1	Securities		-	-	-	-	-	-
5.2	Guarantee Notes		-	-	-	-	-	-
5.3	Commodities		2	-	2	2	-	2
5.4	Warranties		-	-	-	-	-	-
5.5	Real Estates		866	51	917	893	47	940
5.6	Other Pledged Items		11,951	8,657	20,608	12,347	8,633	20,980
5.7	Pledged Items-Depository		-	-	-	-	-	-
VI.	CONFIRMED BILLS OF EXCHANGE AND SURETIES (IV+V+VI)		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET ITEMS (A+B)			25,019	9,879	34,898	27,037	12,196	39,233

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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENTS OF PROFIT OR LOSS
FOR THE PERIODS ENDED 30 JUNE 2026 AND 2025
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

III. STATEMENTS OF PROFIT OR LOSS

INCOME AND EXPENSE ITEMS		Note (Section Five IV)	Reviewed	
			Current Period 1 January-30 June 2026	Prior Period 1 January-30 June 2025
I.	INTEREST INCOME	IV-1	2,029	2,264
1.1	Interest on Loans		1,393	1,745
1.2	Interest on Reserve Requirements		102	127
1.3	Interest on Banks		50	49
1.4	Interest on Money Market Transactions		291	221
1.5	Interest on Marketable Securities Portfolio		193	122
1.5.1	Fair Value Through Profit or Loss		-	-
1.5.2	Fair Value Through Other Comprehensive Income		8	110
1.5.3	Measured at Amortized Cost		185	12
1.6	Finance Lease Interest Income		-	-
1.7	Other Interest Income		-	-
II.	INTEREST EXPENSE (-)	IV-2	(1,441)	(1,512)
2.1	Interest on Deposits		(1,397)	(1,470)
2.2	Interest on Funds Borrowed		-	-
2.3	Interest on Money Market Transactions		(32)	(17)
2.4	Interest on Securities Issued		-	-
2.5	Interest Lease Expenses		(12)	(12)
2.6	Other Interest Expenses		-	(13)
III.	NET INTEREST INCOME/EXPENSE (I - II)		588	752
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		26	6
4.1	Fees and Commissions Received		37	15
4.1.1	Non-Cash Loans		34	12
4.1.2	Other	IV-11	3	3
4.2	Fees and Commissions Given		(11)	(9)
4.2.1	Non-Cash Loans		-	-
4.2.2	Other	IV-11	(11)	(9)
V.	DIVIDEND INCOME	IV-3	1	1
VI.	TRADING PROFIT / (LOSS) (Net)	IV-4	(182)	(224)
6.1	Profit/Loss from Capital Market Transactions		-	-
6.2	Profit/Loss from Derivative Financial Transactions		(86)	(87)
6.3	Foreign Exchange Profit/Loss		(96)	(137)
VII.	OTHER OPERATING INCOME	IV-5	112	47
VIII.	GROSS PROFIT FROM OPERATIONS (III+IV+V+VI+VII)		545	582
IX.	ALLOWANCE FOR EXPECTED CREDIT LOSSES (-)	IV-6	8	45
X.	OTHER PROVISION EXPENSE (-)		-	-
XI.	PERSONNEL EXPENSES (-)		(316)	(257)
XII.	OTHER OPERATING EXPENSES (-)	IV-7	(236)	(242)
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		1	128
XIV.	AMOUNT IN EXCESS RECOGNISED AS GAIN AFTER MERGER		-	-
XV.	PROFIT/LOSS ON EQUITY METHOD		-	-
XVI.	PROFIT/LOSS ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS FROM CONTINUED OPERATIONS BEFORE TAXES (XIII+...+XVI)		1	128
XVIII.	TAX PROVISION FOR CONTINUED OPERATIONS (±)	IV-8	4	23
18.1	Provision for Current Income Taxes		-	-
18.2	Deferred Tax Expense Effect (+)		4	23
18.3	Deferred Tax Income Effect (-)		(-)	-
XIX.	NET PROFIT/LOSS FROM CONTINUED OPERATIONS (XVII±XVIII)	IV-9	5	151
XX.	INCOME ON DISCONTINUED OPERATIONS		-	-
20.1	Income on Assets Held for Sale		-	-
20.2	Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-	-
20.3	Income on Other Discontinued Operations		-	-
XXI.	LOSS FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Income on Assets Held for Sale		-	-
21.2	Income on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		-	-
21.3	Income on Other Discontinued Operations		-	-
XXII.	PROFIT/LOSS ON DISCONTINUED OPERATIONS BEFORE TAXES (XX-XXI)		-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-
23.1	Provision for Current Income Taxes		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)	IV-10	-	-
XXV.	NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)	IV-11	5	151
	Profit/Loss per Share		0.00373	0.00015

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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME FOR THE PERIODS ENDED 30 JUNE 2026
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME	Reviewed Current Period 1 January- 30 June 2026	Reviewed Prior Period 1 January- 30 June 2025
I. PROFIT/LOSS FOR THE PERIOD	5	151
II. OTHER COMPREHENSIVE INCOME	(8)	(2)
2.1 Items not to be Reclassified to Profit or Loss	(7)	-
2.1.1 Increase/Decrease in Revaluation of Tangible Assets	-	-
2.1.2 Increase/Decrease in Revaluation of Intangible Assets	-	-
2.1.3 Defined Benefit Plans Remeasurement Gains/Losses	(10)	-
2.1.4 Other Items of Comprehensive Income not to be Reclassified as Other Profit or Loss	-	-
2.1.5 Taxes on Other Comprehensive Income not to be Reclassified to Profit or Loss	3	-
2.2 Items to be Reclassified to Profit or Loss	(1)	(2)
2.2.1 Foreign Currency Translation Differences	-	-
2.2.2 Valuation and/or Classification Income/Expense of Financial Assets at Fair Value through Other Comprehensive Income	(1)	(3)
2.2.3 Cash Flow Hedging Income/Expense	-	-
2.2.4 Hedging Income/Expense on Investment Risk Related to be Operation Abroad	-	-
2.2.5 Other items of Comprehensive Income not to be Reclassified Other Profit or Loss	-	-
2.2.6 Taxes on Other Comprehensive Income not to be Reclassified to Profit or Loss	-	1
III. TOTAL COMPREHENSIVE INCOME (I+II)	(3)	149

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

TURKLAND BANK ANONİM ŞİRKETİ
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIODS ENDED 30 JUNE 2026
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

CHANGES IN SHAREHOLDERS' EQUITY						Items not to be Reclassified to Profit or Loss			Items to be Reclassified to Profit or Loss			Profit Reserves	Prior Periods' Profit/Loss	Net Profit or Loss for the Period	Total Shareholders' Equity
		Paid-in Capital	Share Issue Premiums	Share Cancellation Profit	Other Capital Reserves	1	2	3	4	5	6				
	Prior Period 30 June 2025 Reviewed														
I.	Balance at the End of the Prior Period	1,000	-	-	25	-	(19)	3	-	6	-	72	-	355	1,442
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	1,000	-	-	25	-	(19)	3	-	6	-	72	-	355	1,442
IV.	Total Comprehensive Income/Expense	-	-	-	-	-	-	-	-	(2)	-	-	-	151	149
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase in Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	355	-	(355)	-
11.1	Dividends Distributes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	355	-	(355)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	1,000	-	-	25	-	(19)	3	-	4	-	427	-	151	1,591
	Current Period 30 June 2026 Reviewed														
I.	Balance at the End of the Prior Period	1,000	-	-	25	-	(19)	3	-	1	-	428	-	91	1,529
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I+II)	1,000	-	-	25	-	(19)	3	-	1	-	428	-	91	1,529
IV.	Total Comprehensive Income/Expense	-	-	-	-	-	(7)	-	-	(1)	-	-	-	5	(3)
V.	Capital Increase in Cash	682	-	-	-	-	-	-	-	-	-	-	-	-	682
VI.	Capital Increase in Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	91	-	(91)	-
11.1	Dividends Distributes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	91	-	(91)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	1,682	-	-	25	-	(26)	3	-	-	-	519	-	5	2,208

1. Accumulated revaluation increases/decreases on non-current assets,
2. Accumulated remeasurement gains/losses of defined benefit plans,
3. Other (Shares of other comprehensive income of investments accounted through equity method that will not be reclassified to profit or loss and accumulated amounts of other comprehensive income items that will not be reclassified to profit or loss)
4. Foreign currency translation differences,
5. Accumulated revaluation and/or reclassification gains/losses of financial assets at fair value through other comprehensive income,
6. Other (Cash flow hedge gains/losses, share of other comprehensive income of investments accounted for using the equity method that will be reclassified to profit or loss and accumulated amounts of other comprehensive income items that will be reclassified to profit or loss).

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

TURKLAND BANK ANONİM ŞİRKETİ
UNCONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE PERIODS ENDED 30 JUNE 2026
(Amounts expressed in millions of Turkish Lira (TL) unless otherwise stated.)

VI. STATEMENT OF CASH FLOWS

	Reviewed Current Period 1 January-30 June 2026	Reviewed Prior Period 1 January-30 June 2025
A. CASH FLOWS FROM BANKING OPERATIONS		
1.1 Operating Profit Before Change in Banking Operations Assets and Liabilities	(267)	389
v1.1.1 Interest Received	1,805	2,269
1.1.2 Interest Paid	(1,538)	(1,559)
1.1.3 Dividend Received	1	1
1.1.4 Fees and Commissions Received	34	29
1.1.5 Other Income	182	357
1.1.6 Collections from Previously Written-off Receivables	38	47
1.1.7 Cash Payments to Personnel and Service Suppliers	(306)	(310)
1.1.8 Taxes Paid	(1)	(35)
1.1.9 Other	(482)	(410)
1.2 Change in Assets and Liabilities Subject to Banking Activities	(347)	(871)
1.2.1 Net (Increase) Decrease in Financial Assets Measured at FVTPL	-	-
1.2.2 Net (Increase) Decrease in Due from Banks	(476)	(814)
1.2.3 Net (Increase) Decrease in Loans	(2,187)	(2,023)
1.2.4 Net (Increase) Decrease in Other Assets	1,693	(278)
1.2.5 Net (Increase) Decrease in Bank Deposits	-	162
1.2.6 Net (Increase) Decrease in Other Deposits	1,102	1,664
1.2.7 Net (Increase) Decrease in Financial Liabilities Measured at FVTPL	-	-
1.2.8 Net (Increase) Decrease in Funds Borrowed	-	-
1.2.9 Net (Increase) Decrease in Matured Payables	-	-
1.2.10 Net (Increase) Decrease in Other Liabilities	(479)	418
I. Net Cash Flow from Banking Operations	(614)	(482)
B. CASH FLOWS FROM INVESTING ACTIVITIES		
II. Net Cash Flows from Investing Activities	(83)	(13)
2.1 Cash Paid for Purchase of Associates, Subsidiaries, and Joint-Ventures	-	-
2.2 Cash Obtained from Sale Associates, Subsidiaries, and Joint-Ventures	-	-
2.3 Purchases of Tangible Assets	(12)	(9)
2.4 Sales of Tangible Assets	21	-
2.5 Financial Assets Measured at FVOCI	(133)	-
2.6 Financial Assets Measured at FVOCI	-	-
2.7 Financial Assets Purchased at Amortized Cost	-	-
2.8 Financial Assets Sold at Amortized Cost	41	-
2.9 Other	-	(4)
C. CASH FLOWS FROM FINANCING ACTIVITIES		
III. Net Cash Flow from Financing Activities	642	(33)
3.1 Cash Obtained from Funds Borrowed and Securities Issued	-	-
3.2 Cash Outflows from Repayment of Funds Borrowed and Securities Issued	-	-
3.3 Equity Instruments Issued	682	-
3.4 Dividends Paid	-	-
3.5 Payments for Leases	(40)	(33)
3.6 Other	-	-
IV. Effect of Foreign Currency Translation Differences on Cash and Cash Equivalents	313	399
V. Net Increase in Cash and Cash Equivalents (I+II+III+IV)	258	(129)
VI. Cash and Cash Equivalents at the Beginning of Period	4,298	3,988
VII. Cash and Cash Equivalents at the End of Period	4,556	3,859

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

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SECTION THREE
ACCOUNTING POLICIES

I. Basis of Presentation

The unconsolidated financial statements have been prepared in accordance with the provisions of the “Regulation on the Principles and Procedures Regarding Banks’ Accounting Practices and Retention of Documents,” published in the Official Gazette No. 26333 dated November 1, 2006, pursuant to the Banking Law No. 5411, and with other regulations, communiqués, circulars, and guidelines issued by the Banking Regulation and Supervision Agency (BRSA) regarding accounting and financial reporting principles. For matters not regulated therein, they have been prepared in accordance with Turkish Accounting Standard 34 (“TAS 34”) Interim Financial Reporting and the provisions of Turkish Financial Reporting Standards (“TFRS”) issued by the Public Oversight, Accounting and Auditing Standards Authority (“POA”) (collectively referred to as the “BRSA Accounting and Financial Reporting Legislation”). The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the “Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements” and “Communiqué on Disclosures About Risk Management To Be Announced To Public By Banks “and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation.

The financial statements are prepared on a historical cost basis, except for financial assets and liabilities measured at fair value through profit or loss and financial assets measured at fair value through other comprehensive income. The amounts presented in the financial statements, as well as in the related disclosures and notes, are expressed in million of Turkish Lira unless otherwise stated.

The Bank has started to apply TFRS 9 Financial Instruments (“TFRS 9”) published by Public Oversight Accounting and Auditing Standards Authority (“POA”) in the accompanying unconsolidated financial statements starting from 1 January 2018 for the first time based on the regulation published in the Official Gazette no. 29750 dated 22 June 2016 in connection with procedures and principals regarding classification of loans and allowances allocated for such loans which came into force starting from 1 January 2018.

The preparation of financial statements in conformity with TFRS requires the use of certain critical accounting estimates by the Bank management to exercise its judgment on the assets and liabilities of the balance sheet and contingent issues as of the balance sheet date. These estimates, which include the fair value calculations of financial instruments and impairments of financial assets are being reviewed regularly and, when necessary, suitable corrections are made and the effects of these corrections are reflected to the income statement.

In the announcement made by the POA on 23 November 2023, it was stated that financial statements for annual reporting periods ending on or after 31 December 2023, of entities applying the Turkish Financial Reporting Standards (TFRS) should be adjusted for the effects of inflation in accordance with the relevant accounting principles outlined in TAS 29 Financial Reporting in Hyperinflationary Economies. Additionally, institutions or organizations authorized to regulate and supervise specific sectors may determine different transition dates for the application of the provisions of TAS 29. In this context:

- By the decision of the Banking Regulation and Supervision Agency (BRSA) dated 11 January 2024, and numbered 10825, the transition date for banks, financial leasing, factoring, financing, savings finance, and asset management companies to apply TAS 29 has been set as 1 January 2025.
- According to the BRSA Board decision numbered 11021 dated 5 December 2024, it was decided that banks, as well as financial leasing, factoring, financing, savings finance, and asset management companies, would not apply inflation accounting in 2025.
- In its decision dated December 18, 2025 and numbered 11340, the BRSA resolved to repeal the Board Decision dated January 11, 2024 and numbered 10825, and decided that inflation accounting shall not be applied by banks and financial leasing, factoring, financing, savings financing and asset management companies.

As a result, the Bank has not applied TAS 29 Financial Reporting in Hyperinflationary Economies in its unconsolidated financial statements as of 30 June 2026.

Changes in accounting policies and disclosures

The changes in TFRS, effective from 1 January 2026, have no significant impact on the Bank’s accounting policies, financial position, and performance. The TFRS changes that have been published but not yet in effect as of the finalization date of the financial statements are not expected to have a significant impact on the Bank's accounting policies, financial position, and performance.

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I. Basis of Presentation (cont'd)

Additional Paragraph for English Translation

BRSA Accounting and Reporting Regulations explained in detail in this Section differ from International Financial Reporting Standards (“IFRS”) issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

Accounting estimates and assumptions

In the preparation of the financial statements, management has used various judgments, estimates, and assumptions that affect the application of the Bank’s accounting policies and the reported amounts of assets, liabilities, income, and expenses. These estimates and assumptions are based on management’s current expectations regarding future events, and actual results may differ from these estimates. Estimates and the underlying assumptions are reviewed on an ongoing basis; revisions to estimates are recognized in the financial statements prospectively.

A. Judgments: Information regarding the judgments made in the application of accounting policies that have the most significant effects on the amounts recognized in the financial statements is presented in the notes below.

The definition of Expected Credit Loss (“ECL”) essentially operates as follows:

- a) Basic Principles: The expected credit loss model is applied to instruments measured at amortized cost or at fair value through other comprehensive income (such as bank deposits, loans, and financial lease receivables), as well as to financial lease receivables that are not measured at fair value through profit or loss, contract assets, loan commitments, and financial guarantee contracts.

The main principle of the expected credit loss model is to reflect the overall view of the deterioration or improvement in the credit quality of financial instruments. The amount of expected credit loss, also referred to as loss allowance or provision, varies depending on the degree of increase in credit risk. Under the general approach, there are two measurement bases:

- 12-Month Expected Credit Loss (Stage 1) applies to all assets as long as there is no significant deterioration in credit quality.
- Lifetime Expected Credit Loss (Stage 2) is applied when there has been a significant increase in credit risk.

Although expected credit loss represents the estimate of losses expected from credit over the life of a financial instrument, the following considerations are important for its measurement.

- An unbiased and probability-weighted amount determined by evaluating a range of possible outcomes
- The time value of money
- Reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions, and forecasts of future economic conditions

The 12-month expected credit loss represents a portion of the lifetime expected credit loss, calculated for the expected defaults occurring within 12 months after the reporting date (or over a shorter period if the expected life of a financial instrument is less than 12 months).

- b) Assessment of credit risk: At each reporting date, the Bank assesses whether there has been a significant increase in the credit risk of a financial instrument since its initial recognition. In making this assessment, the Bank considers the change in the risk of default over the expected life of the financial instrument, rather than the change in the amount of expected credit losses. To perform this assessment, the Bank compares the risk of default of the financial instrument as at the reporting date with the risk of default at the date of initial recognition and considers reasonable and supportable information that is available without undue cost or effort, which is indicative of significant increases in credit risk since initial recognition. In exceptional circumstances or where certain risk factors are not captured by the model, management may apply additional adjustments. Such overlays and other exceptions applied to the model output are considered only to the extent that they are consistent with the objective of identifying significant increases in credit risk. As of June 30, 2026, no additional adjustments have been made to the model output.

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I. Basis of Presentation (cont'd)

TFRS 9 has been implemented to prevent delays in the recognition of impairment by transitioning from the incurred loss model to the expected credit loss model. The expected credit loss model is used to assess the increase in credit risk and to calculate the loss allowance.

- c) Assessment Method: The Bank does not apply an individual assessment method for Stage 1 and Stage 2. The 12-month expected credit losses and lifetime expected credit losses are explained in detail in Note VI.
- d) Effective Interest Rate: The value of money changes over time, and in TFRS 9 impairment calculations, it is necessary to base the time value of money on the reporting date at which the impairment is determined. The effective interest rate is taken into account when calculating the time value of money.
- e) Forward-looking expectations: TFRS 9 requires that credit risk models used in the calculation of expected credit losses incorporate forward-looking, credit-specific, macroeconomic, and market-specific developments. In this context, the impact of forward-looking expectations linked to macroeconomic factors is included in the modeling studies used for calculating loss allowances.

II. Explanations on Usage Strategy of Financial Assets and Foreign Currency Transactions

The Bank focuses its activities in corporate banking. The primary objective of the Bank is to sustain liquidity while fulfilling customer needs. Thus, the Bank places approximately 17.04% of its resources in liquid assets, while the Bank also aims for the highest yield possible with effective maturity management.

Besides its principle activity, the main financial instruments of the Bank are money market placements, treasury bills and government bonds.

Marketable securities comprising 6.31% of total assets are assets with low risk and high yield. Placements in banks are 11.01% of the total assets and these assets provide liquidity with low risk and yield.

The Bank aims at creating an optimum maturity risk and working with a positive margin between cost of resource and product yield in the process of asset and liability management.

As a component of the risk management strategy of the Bank, the management of risk bearing short positions of currency, interest or price movements is performed only by the Treasury and using the limits defined by the Board of Directors.

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III. Explanations on Forward and Option Contracts and Derivative Instruments

The Bank's derivative instruments consist of foreign currency swaps, forward foreign currency buy/sell transactions and options. Derivative instruments are accounted for at their fair values as at the contract date and subsequently valued at fair value. Certain derivative instruments, although economical hedges, are accounted as trading transactions since they are not qualified to be a hedging instrument as per "Financial Instruments" ("TFRS 9"). Realized gains or losses on these instruments are reflected in the statement of profit or loss. Receivables and payables arising from derivative transactions are recorded in off-balance sheet accounts at their contractual amounts. As of the balance sheet date, the Bank does not have any derivative instruments designated for hedging purposes or created by separating from the host contract

IV. Explanations on Interest Income and Expenses

Interest income is recognized in accordance with the effective interest method defined in TFRS 9 (the rate that exactly discounts the estimated future cash flows of a financial asset or liability to its net present value), by applying the effective interest rate to the gross carrying amount of the financial asset, except for financial assets that are credit-impaired at initial recognition and financial assets that were not credit-impaired at initial recognition but subsequently become credit-impaired. In applying the effective interest rate method, the Bank identifies fees that are an integral part of the effective interest rate of the financial instrument. Unless the financial instrument is measured at fair value through profit or loss, such fees, which are an integral part of the effective interest rate, are taken into account as an adjustment to the effective interest rate. In such cases, these fees are recognized in the financial statements as income or expense when the financial instrument is initially recognized.

In applying the effective interest method, the Bank amortizes the fees included in the calculation of the effective interest rate, transaction costs, and other premiums or discounts over the expected life of the financial instrument.

If expectations regarding the cash flows of a financial asset are revised for reasons other than credit risk, the change is reflected in the carrying amount of the asset and the related income statement line item and is amortized over the estimated life of the financial instrument.

If a financial asset becomes credit-impaired and is classified as a non-performing loan, the Bank applies the effective interest rate to the amortized cost of such financial asset in subsequent reporting periods. The calculation of the related interest income is performed on a contract-by-contract basis for all financial assets subject to impairment calculations.

In expected credit loss models, the effective interest rate is applied when calculating the loss given default, and the expected credit loss calculation also includes this interest amount.

V. Explanations on Fees and Commission Income and Expenses

Fees and commissions other than those that are an integral part of the effective interest rate of financial instruments measured at amortized cost are accounted for in accordance with "TFRS 15 – Revenue from Contracts with Customers." Except for certain banking transaction fee income that is recognized as income at a point in time when the service is rendered, fee and commission income and expenses, as well as loan fee and commission expenses paid to other credit institutions and organizations, are recognized on an accrual basis over the service period. Income generated through agreements or through the acquisition of assets on behalf of a third-party individual or legal entity is recognized in the period in which it is realized.

VI. Explanations on Financial Assets

In the framework of "TFRS 9 Financial Instruments", which is effective as of 1 January 2018, the Bank classifies its financial assets as "Financial assets at fair value through profit or loss", "Financial assets at fair value through other comprehensive income" or "Financial assets at amortized cost". This classification is made during initial recognition based on the contractual cash flow characteristics with the business model of the financial assets determined by the management.

The financial assets are recognized or derecognized in accordance with the "Recognition and Derecognition" principles defined in Section 3 related to classification and measurement of financial instruments of the "TFRS 9 Financial Instruments". At initial recognition, financial assets are measured at fair value. In the case of financial assets are not measured at fair value through profit or loss, transaction costs are added or deducted to/from their fair value. Financial instruments are included in the Bank's balance sheet if the Bank is a legal party to these financial instruments.

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VI. Explanations on Financial Assets (cont'd)

Financial instruments comprise financial assets, financial liabilities. Financial instruments affect liquidity, market, and credit risks on the Bank's balance sheet in all aspects. Bank trades these instruments on behalf of its customers and on its own behalf.

Mainly, financial assets create the majority of the commercial activities and operations of the Bank. These instruments expose, affect and diminish the liquidity, credit and interest risks in the financial statements.

All regular way purchases and sales of financial assets are recognized on the settlement date. The settlement date is the date that the asset is delivered to or by the Bank. Settlement date accounting requires (a) accounting of the asset when acquired by the institution and (b) disposing of the asset out of the balance sheet on the date settled by the institution, and accounting of gain or loss on disposal. Changes in fair value of assets to be received during the period between the trade date and the settlement date are accounted for in the same way as the acquired assets.

A regular way purchase or sale is the purchase or sale of a financial asset under a contract whose terms require delivery of the asset within a time frame generally established by regulation or convention in the marketplace.

Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame generally established by regulation or convention in the marketplace.

Business model assessment

In accordance with TFRS 9, the Bank's business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular management objective.

The Bank's business model is not dependent on management's intention for an individual financial instrument; therefore, this requirement does not represent an instrument-by-instrument classification approach, but rather an assessment based on the grouping of financial assets.

In assessing the business model it uses to manage financial assets, the Bank considers all relevant evidence available at the date of the assessment. Such evidence includes the following:

- How the performance of the business model and the financial assets held within that business model is reported to the Bank's key management personnel,
- The risks that affect the performance of the business model (and the financial assets held within that business model), and in particular how those risks are managed.

The business model assessment is not based on scenarios that the entity does not reasonably expect to occur, such as "worst-case" or "stress-case" scenarios.

The fact that cash flows have been realized differently from expectations at the date on which the business model was assessed does not require the Bank to correct an error in its financial statements or to change the classification of other financial assets managed within the same business model, provided that the Bank has considered all relevant information available at the date of the assessment of the business model. However, when assessing the business model for newly originated or newly acquired financial assets, the Bank also takes into account information on how cash flows were realized in the past, together with other relevant information.

The Bank's business models consist of three categories. These categories are presented below:

- Business Model with the Objective of Holding Financial Assets to Collect Contractual Cash Flows: This is the business model in which the Bank holds its financial assets in order to collect the contractual cash flows arising over their life. Financial assets held within this business model are measured at amortized cost, provided that the contractual terms of the financial asset pass the cash flow test of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- Business Model with the Objective of Collecting Contractual Cash Flows and Selling Financial Assets: This is the business model in which the Bank holds its financial assets both to collect contractual cash flows and to sell the financial assets. Financial assets held within this business model are measured at fair value through other comprehensive income, provided that the contractual terms of the financial asset pass the cash flow test of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- Other Business Models: These are business models in which financial assets are neither held with the objective of collecting contractual cash flows nor held with the objective of both collecting contractual cash flows and selling financial assets, and where they are measured at fair value through profit or loss.

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VI. Explanations on Financial Assets (cont'd)

Contractual cash flows that are solely payments of principal and interest on the principal amount outstanding

In accordance with TFRS 9, when the Bank holds a financial asset within a business model whose objective is to collect contractual cash flows, or within a business model whose objective is both to collect contractual cash flows and to sell financial assets, it classifies such financial asset based on the characteristics of its contractual cash flows.

In a basic lending arrangement, the consideration for the time value of money and credit risk generally represents the most significant component of interest.

In assessing whether this element represents solely the consideration for the passage of time, the Bank uses judgment and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set. In cases where the contractual terms expose the financial asset to risks or volatility in cash flows that are inconsistent with a basic lending arrangement, the related financial asset is measured at fair value through profit or loss.

The methods and assumptions used in the recognition and measurement of each group of financial assets are presented below.

Financial Assets at Fair Value Through Profit or Loss

Financial assets at fair value through profit or loss are financial assets other than the ones that are managed with business model that aims to collect contractual cash flows, and when the contractual terms of the financial asset on certain dates only do not result in cash flows involving the principal and interest payments arising from the principal amount balance, they are also financial assets that are acquired to profit from fluctuations in prices and similar factors in the short-term in the market, or that are part of a portfolio to make a profit in the short-term, regardless of the reason for their acquisition.

Financial assets at the fair value through profit or loss are initially recognized at fair value. The difference between the cost and fair value of such securities is accounted in profit or loss.

Financial Assets at Fair Value Through Other Comprehensive Income

A financial asset is measured at fair value through other comprehensive income if both of the following conditions are met:

- (a) The financial asset is held within a business model whose objective is to collect contractual cash flows and sell the financial asset,
- (b) The contractual terms of the financial asset give rise to cash flows that are solely payments of principal and interest on the principal amount outstanding at specific dates.

The difference between the fair values and the amortized costs of financial assets measured at fair value through other comprehensive income is not reflected in the profit or loss statement for the period until one of the following events occurs: collection of the related financial asset, sale, disposal, or impairment of the asset. Instead, it is recorded under "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" within equity.

When such securities are collected or disposed of, the accumulated fair value differences recognized in equity are reflected in the profit or loss statement.

The Bank applies impairment provisions in recognizing and measuring a loss allowance for financial assets measured at fair value through other comprehensive income. However, the loss allowance is recognized in other comprehensive income and does not reduce the carrying amount of the financial asset in the statement of financial position.

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VI. Explanations on Financial Assets (cont'd)

Financial Assets at Fair Value Through Other Comprehensive Income (cont'd)

Equity securities classified as financial assets measured at fair value through other comprehensive income are recognized at their fair values. Gains or losses arising from changes in the fair values of financial assets measured at fair value through other comprehensive income are not reflected in the statement of profit or loss until one of the following events occurs: collection of the related financial asset, sale, disposal, or impairment of the asset.

If such assets are equity securities, these gains or losses are recognized under “Accumulated Other Comprehensive Income or Expenses Not to be Reclassified to Profit or Loss” within equity.

Financial Assets Measured at Amortized Cost

A financial asset is classified as a financial asset measured at amortized cost, if the financial asset is held within the scope of a business model for the collection of contractual cash flows and the contractual terms of the financial asset result in cash flows that include payments arising only from principal and interest on the principal amounts on specific dates.

After the initial recognition, provision for impairment to be deducted, if any, financial assets measured at amortized cost are recognized with discounted value using effective interest (internal rate of return) method.

Interest earned on financial assets measured at amortized cost is recognized as interest income. The Bank classifies financial assets according to the classifications described above at the time of acquisition of the respective assets.

Loans:

Loans are financial assets created by providing money, goods, or services to the debtor. These loans and receivables are initially recognized at their acquisition cost, which reflects their fair value, and subsequently measured at amortized cost using the effective interest (internal rate of return) method. Fees and other expenses paid related to the collateral taken for these loans are not considered part of the transaction costs and are recognized in the expense accounts.

Individual and corporate loans, which are monitored under cash loans, are accounted for in the accounts specified in the Chart of Accounts (“COA”) and the Prospectus based on their original balances, according to their content. Foreign currency indexed individual and commercial loans are tracked in Turkish Lira (“TL”) accounts based on their Turkish Lira equivalents at the exchange rate on the opening date. Repayments are calculated based on the exchange rate at the payment date, and the resulting exchange differences are reflected in the income and expense accounts.

Explanations on TFRS 9 Financial Instruments:

TFRS 9 introduced new requirements for the classification and measurement of financial assets/liabilities and for derecognition and for general hedge accounting:

- All recognized financial assets that are within the scope of TFRS 9 are required to be subsequently measured at amortized cost or fair value. Specifically, debt investments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortized cost at the end of subsequent accounting periods. Debt instruments that are held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and that have contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are generally measured at FVOCI. All other debt instruments and equity instruments are measured at their fair value at the end of subsequent accounting periods. In addition, under TFRS 9, entities may make an irrevocable election to present subsequent changes in the fair value of an equity investment (that is not held for trading nor contingent consideration recognized by an acquirer in a business combination) in other comprehensive income, with only dividend income generally recognized in profit or loss.
- With regard to the measurement of financial liabilities designated as at fair value through profit or loss, TFRS 9 requires that the amount of change in the fair value of a financial liability that is attributable to changes in the credit risk of that liability is presented in other comprehensive income, unless the recognition of such changes in other comprehensive income would create or enlarge an accounting mismatch in profit or loss. Changes in fair value attributable to a financial liability's credit risk are not subsequently reclassified to profit or loss. Under TAS 39, the entire amount of the change in the fair value of the financial liability designated as fair value through profit or loss is presented in profit or loss.

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VI. Explanations on Financial Assets (cont'd)

Explanations on TFRS 9 Financial Instruments (cont'd)

- In relation to the impairment of financial assets, TFRS 9 requires an expected credit loss model, as opposed to an incurred credit loss model under TAS 39. The expected credit loss model requires an entity to account for expected credit losses and changes in those expected credit losses at each reporting date to reflect changes in credit risk since initial recognition. In other words, it is no longer necessary for a credit event to have occurred before credit losses are recognized.
- The new general hedge accounting requirements retain the three types of hedge accounting mechanisms currently available in TAS 39. Under TFRS 9, greater flexibility has been introduced to the types of transactions eligible for hedge accounting, specifically broadening the types of instruments that qualify for hedging instruments and the types of risk components of non-financial items that are eligible for hedge accounting. In addition, the effectiveness test has been overhauled and replaced with the principle of an “economic relationship”. Retrospective assessment of hedge effectiveness is also no longer required. Enhanced disclosure requirements about an entity’s risk management activities have also been introduced.

Classification and Measurement

Classification and measurement of financial assets in accordance with TFRS 9 standard are determined by whether the financial asset is based on the business model in which the financial asset is managed and whether it is based on contractual cash flows including interest payments on principal and principal balance only.

At the time of initial recognition in the financial statements, each financial asset can be classified as either measured at fair value through profit or loss, measured at amortized cost, or measured at fair value through other comprehensive income, based on its classification.

Impairment:

In accordance with the “Regulation on Procedures and Principles for the Classification of Loans and the Provisions to be Reserved” published in the Official Gazette dated 22 June 2016 and numbered 29750, the Bank started to recognize provision for impairment in accordance with the provisions of TFRS 9 as of 1 January 2018. The expected credit losses estimate is unbiased, weighted by probability and should include supportable information about estimates of past events, current conditions and future economic conditions. These financial assets have been classified into the following three categories based on the increase in the credit risks observed since the first receipt of financial assets:

Stage 1: Includes financial assets for which there has been no significant increase in credit risk from initial recognition to the subsequent reporting date. For such assets, a 12-month expected credit loss is recognized.

Stage 2: Includes financial assets that have a significant increase in credit risk after initial recognition, but objective evidence of impairment does not exist. For these assets, expected lifetime credit losses are accounted.

Stage 3: Includes financial assets that have objective evidence of impairment as of the reporting date. For these assets, expected lifetime credit losses are accounted.

The Bank assesses at each reporting date, whether there are any objective indicators of impairment for a financial asset or a group of financial assets. If such an indicator exists, the Bank determines the amount of the impairment loss accordingly.

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VII. Explanations on Impairment of Financial Assets

As of 1 January 2018, in accordance with TFRS 9 and the “Regulation on Procedures and Principles for the Classification of Loans and Provisions to be Set Aside for Them,” published in the Official Gazette dated 22 June 2016 and numbered 29750 and effective as of 1 January 2018, the Bank calculates and recognizes expected credit loss allowances for all loans and financial assets measured at amortized cost and at fair value through other comprehensive income, as well as for non-cash loans. Financial assets measured at fair value are not subject to impairment. In this context, while determining its estimates, the Bank considers the overall structure of its loan portfolio, the financial condition of its customers, non-financial data, and the economic environment in line with its credit risk policies. These provisions are recognized in the profit or loss statement through the accounts of “TFRS 9 Expected Credit Loss Provisions Expenses.”

Provisions made for loan losses in the current period and provision made in the previous periods are reversed as a result of principal collections made for the related loans or that are written off are recorded in the “Expected Loss Provisions” account.

Calculation of expected credit losses:

Expected credit losses are calculated based on a probability-weighted estimate of credit losses (i.e. the present value of all cash shortfalls) over the expected life of the financial instrument. A cash shortfall is the difference between the cash flows that are due based on the contract and the cash flows that are expected to be received.

Probability of Default (PD): PD refers to the likelihood that a loan will default, which is usually set at 12 months, given certain characteristics. Based on TFRS 9, two different PDs are used in order to calculate expected credit losses:

-12-month PD: as the estimated probability of default occurring within the next 12 months.

-Lifetime PD: as the estimated probability of default occurring over the remaining life of the financial instrument.

Internal rating systems are used in the Bank.

Probability of default calculation has been carried out based on past information, current conditions and forward looking macroeconomic parameters.

Loss Given Default (LGD): If a loan default occurs, it represents the economic loss incurred on the loan. It is expressed as a percentage. LGD calculations are performed using historical data which best reflects current conditions, by formation of segments based on certain risk factors that are deemed important for each portfolio and inclusion of forward-looking information and macroeconomic expectations. LGD summarizes all cash flows from customers subsequent to default. It covers all costs and collections that occur during the collection cycle, including collections from collaterals. It also includes the “time value of money” calculated by means of deducting costs and additional losses from the present value of collections.

Exposure at Default (EAD): For cash loans, it corresponds to the amount of loan granted as of the reporting date. For non-cash loans and commitments, it is the value calculated through using credit conversion factors.

Stage 1: 12-month expected credit loss represents the expected credit losses that result from default events on a financial instrument that are possible within the 12 months after the reporting date and calculated as the portion of lifetime expected credit losses. 12-month expected credit loss is calculated based on a probability of default realized within 12 months after the reporting date. Such expected 12-month probability of default is applied on an expected exposure at default, multiplied by loss given default rate and discounted with the original effective interest rate.

Stage 2: Lifetime expected credit losses are expected credit losses from all possible default events that can occur during the expected life of a financial instrument (the risk of a default occurring during the expected life of the financial instrument is estimated). In Stage 2, the provision is calculated for financial assets whose credit risk has deteriorated but not impaired.

Stage 3: The Bank evaluates all impaired accounts individually. The methodology is individual assessment, and the probability of default is considered as 100%.

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VII. Explanations on Impairment of Financial Assets (cont'd)

Default Definition: It means debt having past due more than 90 days. Whenever it is considered that an obligor is unlikely to pay its credit obligations, it should be considered as defaulted regardless of the existence of any past-due amount or of the number of days past due.

The Bank calculates the expected credit losses in Stage 1 and Stage 2 by groups based on the following criteria.

- Cash Products / Non-cash Products
- Customer Segments: Commercial and Retail / Corporate
- Product Types: Instalment Credits, Renewable Loans (Rotative), Spot Loan, Overdraft Accounts and Other

VIII. Explanations on Offsetting of Financial Assets and Liabilities

Financial assets and liabilities are offset when the Bank has a legally enforceable right to set off, and the intention of collecting or paying the net amount of related assets and liabilities or the right to offset the assets and liabilities simultaneously. Otherwise, there is not any offsetting transaction about financial assets and liabilities.

IX. Explanations on Sales and Repurchase Agreements and Lending of Securities

The sales and purchase of government securities under repurchase agreements made with the customers are being recorded in balance sheet accounts in accordance with the Uniform Chart of Accounts. Accordingly in the financial statements, the government bonds and treasury bills sold to customers under repurchase agreements are classified under financial assets at fair value through profit or loss, financial assets at fair value through other comprehensive income and financial assets measured at amortized cost depending on the portfolio they are originally included in and are valued according to the valuation principles of the related portfolios. Funds obtained from repurchase agreements are classified as a separate sub-account under money markets borrowings account in the liabilities.

Funds given against securities purchased under agreements to resell (“reverse repo”) are accounted under “Receivables of Money Market” on the balance sheet. The difference between the purchase and determined resell price is accrued over the life of repurchase agreements using the effective interest method. The Bank does not have any securities that are subject to any payment.

The income and expenses from these transactions are reflected to the “Interest Income on Money Market Transactions” and “Interest Expense on Money Market Transactions” accounts in the income statement.

As of 30 June 2026, the Bank has no reverse repo transactions. (31 December 2025: None).

As of 30 June 2026, the Bank does not have any marketable securities lending transaction (31 December 2025: None).

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X. Explanations on Non-current Assets Held for Sale and Discontinued Operations and Liabilities Related to These Assets

Assets held for sale should meet the criteria of highly probable sale and the appropriate level of management must be committed to a plan to sell the asset (or the disposal group), and an active program to complete the plan should be initiated to locate a customer. Also, the asset (or the disposal group) should have an active market sale value, which is a reasonable value in relation to its current fair value. Also, the sale must be expected to be accounted for as a completed sale within one year from the date of classification and the actions required to complete the plan must demonstrate that it is unlikely that significant changes will be made to the plan or likelihood of the plan will be cancelled is low.

As of 30 June 2026, the Bank has assets held for sale amount of TL 4 (31 December 2025: TL 25).

A discontinued operation is a component of a bank that either has been disposed of, or is classified as held for sale. Gains or losses relating to discontinued operations are presented separately in the statement of profit or loss. The Bank does not have any discontinued operations.

XI. Explanations on Goodwill and Other Intangible Assets

There is no goodwill regarding the investments in associates and subsidiaries.

Other intangible assets are accounted for at cost less accumulated amortization. Other intangible assets are amortized with straight-line method based on their economic lives. There is no change in the amortization method in the current period.

The intangible assets comprising purchased software are in the other intangible fixed assets. As of the balance sheet date, all software are purchased and there are no completed or continuing software development projects by the Bank.

	%
Intangible Assets	7-33

XII. Explanations on Tangible Assets

Tangible fixed assets are accounted for at acquisition cost less accumulated depreciation. Tangible fixed assets are depreciated with straight-line method. While those acquired before 1 January 2004 are depreciated with the rates valid in prior periods, the fixed assets acquired after 1 January 2004 are depreciated with the rates determined by the Ministry of Finance based on useful economic lives.

Depreciation of assets held less than one year as of the balance sheet date is accounted for proportionately. Depreciation method is not changed in the current period. The annual rates used, which approximate rates based on the estimated economic useful lives of the related assets, are as follows:

	%
Cash	2-13
Furniture, Fixtures and Others	7-33
Office Equipment	10-25

Gain or loss resulting from disposals of the tangible fixed assets is reflected to the income statement as the difference between the net proceeds and net book value.

Normal maintenance and repair cost of the properties are expensed.

There is no pledge, mortgage, or any other restrictions on tangible fixed assets.

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XIII. Explanations on Leasing Transactions

As of the balance sheet date, the Bank does not have authorization for any leasing transactions as lessor.

As a lessee

“IFRS 16 Leases” Standard was published in the Official Gazette dated 16 April 2018 and numbered 29826. According to this standard, the difference between operating leases and financial leases has been eliminated and leasing transactions is reflected on the balance sheet by the lessee as the asset (utilization right) and lease payable, and the interest expense related to the lease liability has reflected to the accounts separately. The Bank started to use IFRS 16 Leases standard starting from 1 January 2019.

The Bank measures the leasing liability at the present value of the remaining lease payments, discounted at the Bank's application date using the reference interest rate at the date of application. In addition, the Bank measures the existence of the right to use of such right at an amount equal to the lease obligation which is reflected in the statement of financial position immediately after the first application date and adjusted for the amount of all prepayments or accrued lease payments.

In accordance with IFRS 16, the Bank measures the lease obligation based on the present value of the lease payments, which were not paid at the date of the lease commencement. Lease payments are discounted using the Bank's incremental borrowing rate.

The Bank assesses whether the contract has the quality of a lease or whether the lease includes the transaction at the beginning of a contract. In case the contract is transferred for a certain period of time to control the use of the asset defined for a price, it is either leased or includes a lease. The Bank reflects the existence of a right of use and a lease liability to the financial statements at the effective date of the lease.

Right of use assets:

The right to use asset is first recognized by cost method and includes:

- a) The initial measurement amount of the lease obligation,
- b) The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;
- c) All initial direct costs incurred by the Bank

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

- a) The initial measurement amount of the lease obligation,
- b) The amount obtained by deducting all the rental incentives received from all lease payments made at or before the beginning of the lease;
- c) All initial direct costs incurred by the Bank

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

- a) accumulated depreciation and accumulated impairment losses are deducted and
- b) measures the restatement of the lease obligation at the restated cost. The Bank applies TAS 16 Property, Plant and Equipment while depreciating the right of use assets.

Lease obligations:

At the effective date of the lease, the Bank measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the Bank's average borrowing interest 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:

- a) Increases the book value to reflect the interest on the lease obligation
- b) Reduces the book value to reflect the lease payments made and
- c) The book value is measured to reflect reassessments and restructuring or reflect to fixed lease payments as of revised nature.

The interest on the lease liability for each period in the lease period is the amount calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

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XIV. Explanations on Provisions and Contingent Liabilities

Provisions are recognized when there is a present obligation due to a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are determined by using the Bank's best expectation of expenses in fulfilling the obligation, and discounted to present value if material.

According to information obtained from the Bank's legal department, there are lawsuits filed against the Bank that are still ongoing. For these cases, a provision amounting to TL 31 has been recognized in the financial statements, taking into account possible cash outflows. (31 December 2025: TL 30).

XV. Explanations on Liabilities Regarding Employee Benefits

Defined Benefit Plans:

Obligations related to employee benefits are recognized in accordance with the provisions of TAS 19 "Employee Benefits Standard." The Bank is required to pay severance pay to employees who retire, pass away, leave due to military service, or have their employment terminated as per the relevant legislation, as well as to female employees who voluntarily leave within one year after marriage, in accordance with the applicable laws and collective labor agreements. The Bank recognizes a provision by estimating the present value of the future potential obligation related to severance pay.

In accordance with the revised TAS 19 standard, effective as of 1 January 2013, the Bank recognizes actuarial gains and losses under equity.

The Bank does not have any pension funds, foundations, or similar organizations to which its employees are members.

Defined Contribution Plans:

The Bank pays contributions to the Social Security Institution of Turkey on a mandatory basis. The Bank has no further payment obligations once the contributions have been paid. The contributions are recognized as employee benefit expense when they are due.

Short-term Employee Benefits:

In accordance with TAS 19 "Turkish Accounting Standard on Employee Benefits", defined liabilities that arise from unused leave payments are accrued in the related period and are not discounted.

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XVI. Explanations on Taxation

Corporate Tax:

The Company is subject to the tax legislation and practices in force in Türkiye. Corporate tax must be declared by the evening of the last day of the fourth month following the end of the relevant accounting period and is paid in a single installment by the end of that month. Corporations are required to calculate provisional tax on their quarterly taxable profits using the applicable tax rate, declare it by the 17th day of the second month following the relevant period, and pay it by the evening of the same day. Provisional taxes paid during the year are offset against the corporate tax calculated on the annual corporate tax return for that year. If, after the offset, there remains an excess amount of provisional tax paid, it may either be refunded in cash or offset against other tax liabilities. In Türkiye, corporate earnings are subject to corporate tax based on the statutory tax base calculated by adding non-deductible expenses in accordance with tax legislation and deducting exemptions and allowances specified in the tax laws. The general corporate tax rate applied to this tax base is 30% for banks, companies within the scope of Law No. 6361, electronic money and payment institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies for the income earned in 2023 and subsequent taxation periods. According to the General Communiqué on the Tax Procedural Law No. 555, published in the 2nd repeated Official Gazette dated 30 December 2023 and numbered 32415, and pursuant to Article 298 (repeated) of the Tax Procedural Law No. 213, it has been made mandatory for enterprises operating in Türkiye to subject their financial statements prepared in accordance with tax legislation for the 2023 accounting period to inflation adjustment. Such inflation-adjusted financial statements have been taken as the opening balance sheet of the financial statements prepared in accordance with tax legislation in tax returns starting from 1 January 2024. In this context, the Company's tax-based financial statements have been subject to inflation adjustment starting from the 2023 accounting period. However, pursuant to Article 17 of Law No. 7491 on "Amendments to Certain Laws and Decree Laws," published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that the profit/loss differences arising from inflation adjustment to be made by banks, companies within the scope of the Law No. 6361 dated 21 November 2012 on Financial Leasing, Factoring, Financing and Savings Financing Companies, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital markets institutions, insurance and reinsurance companies, and pension companies in the 2024 and 2025 accounting periods, including interim tax periods, will not be taken into account in the determination of taxable income. Therefore, no current tax expense has arisen from the application of inflation accounting in the relevant periods.

In addition, pursuant to Provisional Article 37 added to the Tax Procedural Law, which entered into force upon publication in the Official Gazette dated 25 December 2025 and numbered 33118, financial statements prepared in accordance with tax legislation will not be subject to inflation adjustment for the 2025 accounting period and the 2026 and 2027 accounting periods, including interim tax periods, regardless of whether the conditions for inflation adjustment are met. During these periods, in accordance with subparagraph (Ç) of Article 298 (repeated) of the Tax Procedural Law, depreciable assets included in the financial statements prepared in accordance with tax legislation and the accumulated depreciation related to them, which are presented in the liabilities side of such financial statements, may be subject to tax revaluation. Any revaluation increase amounts arising as a result of such revaluation shall be subject to income or corporate tax in the current period if they are transferred to another account or withdrawn from the business in any manner other than being added to the capital, without being associated with the profit of the period in which the transaction occurs. The Company has not utilized the said revaluation option in its financial statements as of 30 June 2026.

According to the Corporate Tax Law, tax losses declared in the return may be deducted from the corporate tax base for up to five years. In Türkiye, there is no practice of reaching an agreement with the tax authority regarding taxes payable. Tax authorities are entitled to examine tax returns and the accounting records on which they are based within five years following the relevant accounting period and may reassess taxes based on their findings. In Türkiye, dividend payments made by resident joint-stock companies to real persons (whether resident or non-resident) and to non-resident legal entities are subject to 15% withholding tax, except for those exempt from corporate and income taxes. Dividend distributions are subject to withholding tax, which is declared in the period when the dividend is paid in cash or accounted for.

Dividend payments made by resident joint-stock companies to other resident joint-stock companies are not subject to income tax. Additionally, no income tax is calculated if the profit is not distributed or is added to the capital. In determining the withholding tax rates on profit distributions made to non-resident corporations and individuals, the rates specified in the relevant Double Taxation Avoidance Agreements are also taken into consideration. Dividend income earned by corporations from participation in the capital of another fully taxable corporation is exempt from corporate tax. In addition, 50% of the gains arising from the sale of participation shares held for at least two full years, as well as founder's shares, usufruct shares, pre-emptive rights, and participation units of investment funds covered under the Corporate Tax Law exemption, are exempt from corporate tax.

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XVI. Explanations on Taxation (cont'd)

Corporate Tax(cont'd)

Previously, 50% of the gains arising from the sale of immovable properties (real estate) held for at least two full years and related rights were also exempt from corporate tax. However, with the amendment effective as of 15 July 2023, the 50% tax exemption for real estate sales gains has been abolished. Nevertheless, for properties included in the assets of enterprises before 15 July 2023, this exemption will continue to be applied at a rate of 25%.

In order to benefit from the exemption, the relevant gain must be kept in a special fund account under liabilities in the financial statements prepared in accordance with tax legislation and must not be withdrawn from the business for five years. Such gain may be added to capital during this period. The sales price must be collected by the end of the second calendar year following the year of sale. In Türkiye, transfer pricing regulations are governed by Article 13 of the Corporate Tax Law titled “Disguised Profit Distribution through Transfer Pricing.” The communiqué dated 18 November 2007 on disguised profit distribution through transfer pricing regulates the details of implementation.

If a taxpayer purchases or sells goods or services with related parties at prices or amounts determined contrary to the arm’s length principle, the profit is deemed to be wholly or partially distributed in a disguised manner through transfer pricing. Such disguised profit distribution through transfer pricing cannot be deducted in the determination of corporate income for corporate tax purposes and is treated as distributed dividends.

Deferred Tax:

The tax liability on profit or loss for the period comprises current and deferred tax. Current year tax liability consists of tax liability on period income calculated in accordance with the tax rates enacted as of the balance sheet date and tax legislation in force as of the balance sheet date and includes adjustments related to previous years’ tax liabilities.

Deferred tax is recognized on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the balance sheet. Deferred tax is recognized on differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purposes and the corresponding tax bases used in the computation of taxable profit. Deferred tax is measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates and tax laws enacted or substantively enacted at the balance sheet date. Deferred tax assets and deferred tax liabilities are offset in the financial statements.

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XVII. Additional Explanations on Borrowings

The borrowing costs related to purchase, production, or construction of qualifying assets that require significant time to be prepared for use and sale are included in the cost of assets until the relevant assets become ready to be used or to be sold. Financial investment income obtained by temporary placement of undisbursed investment loan in financial investments is offset against borrowing costs qualified for capitalization.

All other borrowing costs are recorded to the profit or loss statement in the period they are incurred.

The Bank has not issued convertible bonds.

XVIII. Explanations on Issued Share Certificates

The Bank does not have any issued debt securities. As of the date of approval of these financial statements, there is no subsequent dividend announcement of the Bank.

XIX. Explanations on Acceptances

Acceptances are realized simultaneously with the payment dates of the customers, and they are presented as probable commitments in off-balance sheet accounts.

XX. Explanations on Government Incentives

There are no government incentives utilized by the Bank.

XXI. Explanations on Segment Reporting

As of 30 June 2026 and 31 December 2025, the Bank primarily serves corporate and commercial clients and has not disclosed its financial information on a segmental basis.

XXII. Explanations on Reserves and Distribution of Profit

In the financial statements, statutory reserves consist of first and second legal reserves as stipulated in the Turkish Commercial Code ("TCC"). The TCC requires that the first legal reserve be set aside at a rate of 5% of profit until the total reserve reaches 20% of the paid-in capital. The second legal reserve is allocated at a rate of 10% over all cash profit distributions exceeding 5% of the paid-in capital. Within the framework of the TCC, legal reserves can only be used to offset losses and cannot be utilized for other purposes unless they exceed 50% of the paid-in capital. The decision regarding the distribution of the Bank's non-consolidated net profit amounting to TL 91,126 arising from its 2025 activities was taken at the Ordinary General Assembly Meeting held on 26 March 2026, and the profit distribution made in line with this decision has been reflected in the financial statements.

XXIII. Explanations on Other Matters

The Bank's current period unconsolidated financial statements are prepared comparatively with the prior period. In order to maintain consistency with the presentation of the current period unconsolidated financial statements, comparative information may be reclassified if necessary. As of current period, there is no matter subject to reclassification.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations Related to Items of Shareholders' Equity

Total capital and capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks".

As of 30 June 2026, the Bank's total equity has been calculated as TL 2,200 and capital adequacy ratio is 13.90%. 31 December 2025 calculations have been made within the framework of the abolished regulations and the Bank's total equity amounted to TL 1,522 and capital adequacy ratio was 14.40% calculated pursuant to former regulations. The Bank's capital adequacy standard ratio is above the minimum ratio determined by the relevant legislation.

	Current Period 3 2026
Common Equity Tier 1 Capital	
Paid-in capital to be entitled for compensation after all creditors	1,682
Share issue premiums	-
Retained earnings	519
Earnings reflected in equity in accordance with Turkish Accounting Standards (TAS)	36
Profit	5
Net profit of the period	5
Prior years' profit	-
Bonus Shares from Associates, Affiliates and Joint-Ventures not Accounted in Current Period's Profit	3
Common Equity Tier 1 Capital Before Deductions	2,245
Deductions from Common Equity Tier 1 Capital	
Valuation adjustments calculated as per the article 9. (i) of the Regulation on Bank Capital	-
The sum of the net loss for the current period and the previous years which could not be absorbed by the retained earnings and losses recognized in equity in accordance with TAS	(35)
Improvement costs for operating leasing (-)	(2)
Goodwill remaining after offsetting with the related deferred tax liability	(13)
Other intangible assets, excluding mortgage servicing rights, after offsetting with the related deferred tax liability	-
The remaining part of the deferred tax asset based on future taxable income, excluding deferred tax assets based on temporary differences, after offsetting with the related deferred tax liability	(10)
Differences that arise when assets or liabilities that are not monitored at fair value are subject to cash flow hedges	-
The portion of the total expected loss amount calculated in accordance with the Communiqué on the Calculation of the Amount Subject to Credit Risk with Approaches Based on Internal Ratings, exceeding the total provision amount	-
Gains from securitization transactions	-
Unrealized gains and losses resulting from differences in the fair value of the bank's liabilities due to changes in credit worthiness	-
Net amount of defined benefit plan assets	-
Direct or indirect investments made by the bank in its own core capital	-
Credits extended contrary to the fourth paragraph of Articles 56 of the Banking Law	-
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-
Mortgage servicing rights (amount above 10% threshold)	-
Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-
Amount exceeding the 15% threshold (as set out in the paragraph 2 of the Provisional Article 2 of the Regulation on Banks' Own Funds)	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital not deducted from Tier I Capital (-)	-
Excess amount arising from the rights to provide mortgage services	-
Excess Amount arising from Deferred Tax Assets from Temporary Differences	-
Other items to be determined by the BRSA	-
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-
Total Deductions From Common Equity Tier 1 Capital	(60)
Total Common Equity Tier 1 Capital	2,185

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I. Explanations Related to Items of Shareholders' Equity (Continued)

Additional Tier 1 Capital	
Preferred shares that are not included in Common Equity Tier 1 capital and related shares issue premiums	-
Eligible capital instruments and relevant share issue premiums that are approved by the Agency	-
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)	-
Additional Tier 1 capital before regulatory adjustments	-
Additional Tier 1 capital: regulatory adjustments	
Direct and indirect investments of the bank on its own additional tier i capital	-
Investments in equity instruments issued by banks or financial institutions invested in bank's additional Tier I Capital and having conditions stated in the Article 7 of the Regulation	-
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	-
Regulatory Adjustments which will be deducted from Tier 1 Capital During the Transition Period	
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 (-)	-
The amount to be deducted from the additional main capital in case of insufficient contribution capital (-)	-
Total Deductions from Tier II Capital	-
Total Additional Tier 1 capital	-
Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)	2,185
Tier 2 Capital	
Eligible capital instruments and relevant share issue premiums that are approved by the Agency	-
Eligible capital instruments and relevant share issue premiums that are approved by the Agency (For the purposes of the Provisional Article 4 of the Regulation on Banks' Own Funds)	-
Provisions (Amounts explained in the first paragraph of the article 8 of the Regulation on Bank Capital)	15
Tier II Capital Before Deductions	15
Deductions From Tier II Capital	
Direct and indirect investments of the bank on its own Tier II Capital (-)	-
Investments in equity instruments issued by banks and financial institutions invested in Bank's Tier II Capital and having conditions stated in the Article 8 of the Regulation	-
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 (-)	-
Total of net long positions of the investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or more of the issued share capital exceeding the 10% threshold of above Tier I Capital (-)	-
Other items to be defined by the BRSA (-)	-
Total regulatory adjustments to Tier 2 capital	-
Total Tier 2 capital	15
Total Capital (The Sum of Tier 1 capital and Tier 2 capital)	2,200
The Sum of Tier 1 Capital and Tier 2 Capital (Total Capital)	
Credits extended contrary to the provisions of Articles 50 and 51 of the Banking Law	-
Portion of the sum of the banks' real estate net book values, which is in excess of fifty per cent of their own funds and net book values of those of merchandise and real estate which have to be acquired due to their receivables and disposed of pursuant to Article 57 of the Banking Law, which cannot be disposed of despite the lapse of a period of five years since the date of such acquisition	-
Other items to be defined by the BRSA	-
Regulatory Adjustments which will be deducted from Total Capital during the transition period	
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold) 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	-
Significant 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, net of eligible short positions (amount above 10% threshold) 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	-
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold), mortgage servicing rights (amount above 10% threshold), deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-

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I. Explanations Related to Items of Shareholders' Equity (Continued)

Capital	2,200
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	2,200
Total Risk Weighted Assets	13,285
CAPITAL ADEQUACY RATIOS	
Common Equity Tier 1 Capital Adequacy Ratio (%)	16.45
Tier 1 Capital Adequacy Ratio (%)	16.45
Capital Adequacy Ratio (%)	16.56
BUFFERS	
Total buffer requirement (%)	2.56
Capital conservation buffer requirement (%)	2.50
Bank specific countercyclical buffer requirement (%)	0.06
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 of	11.95
Amounts Below the Thresholds for Deduction	-
Remaining 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	-
Remaining total of net long positions of the investments in Tier I Capital of unconsolidated banks and financial institutions where the bank owns more than 10% of the issued share capital	-
Mortgage servicing rights	-
Deferred tax assets arising from temporary differences	-
Applicable Caps on The Inclusion of Provisions in Tier 2 Capital	-
General loan provisions for exposures in standard approach (before limit of one hundred and twenty-five per ten thousand)	15
General loan provisions for exposures in standard approach limited by 1.25% of risk weighted assets	138
Total loan provision that exceeds total expected loss calculated according to Communiqué on calculation of credit risk by internal ratings-based approach	-
Total loan provision that exceeds total expected loss calculated according to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, limited by 0.6% risk weighted assets	-
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)	-
Current cap on Additional Tier 1 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds	-
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds	-
Current cap on Tier 2 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds	-
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds	-

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I. Explanations Related to Items of Shareholders' Equity (Continued)

	Prior Period 31 December 2025
Common Equity Tier 1 Capital	
Paid-in Capital to be Entitled for Compensation after All Creditors	1,000
Share premium	-
Legal reserves	428
Accumulated other comprehensive income in accordance with Turkish Accounting Standards (TAS)	33
Profit	91
Net profit for the period	91
Prior periods' profit	-
Bonus shares from associates, subsidiaries and joint ventures not accounted in current period's profit	3
Common Equity Tier 1 Capital Before Deductions	1,555
Deductions from Common Equity Tier 1 Capital	
Valuation adjustments calculated according to clause (I) of first paragraph of the 9th article of the Regulation on Owners Equity of Banks	-
The portion of the net period loss and the sum of previous years' losses that cannot be covered by reserves and losses reflected in equity in accordance with TAS	(27)
Leasehold improvements on operational leases (-)	(2)
Goodwill remaining after offsetting with the related deferred tax liability	(15)
Other intangible assets, excluding mortgage servicing rights, after offsetting with the related deferred tax liability	-
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-
Differences that 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 more than 10% of the issued common share capital exceeding 10% of Common Equity of the Bank	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-
Excess amount arising from mortgage servicing rights	-
Excess amount arising from deferred tax assets based on temporary differences	-
Other items to be defined by the BRSA	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-
Total Deductions From Common Equity Tier 1 Capital	(44)
Total Common Equity Tier 1 Capital	1,511

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I. Explanations Related to Items of Shareholders' Equity (Continued)

Additional Tier I Capital

The capital corresponding to the privileged shares not included in the core capital and the issuance premiums related to them	-
Debt instruments and premiums approved by BRSA	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-
Additional Tier I Capital before deductions	-
Deductions from additional Tier I Capital	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7	-
Total of net long positions of the investments in equity items of unconsolidated Banks and financial institutions where the Bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
The total of net long position of the direct or indirect investments in additional Tier I capital of unconsolidated banks and financial institutions where the bank owns more than 10% of the issued share capital	-
Other items to be defined by the BRSA	-
Items that will Continue to deduce from the Core Capital during Transition	-
Portion of the 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 (-)	-
Portion of the 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 (-)	-
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions (-)	-
Total deductions From Additional Tier I Capital	-
Total additional Tier I Capital	-
Total Tier I Capital (Tier I Capital=Common Equity Additional Tier I Capital)	1,511

Tier II Capital

Debt instruments and share issue premiums deemed suitable by the BRSA	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	11
Tier II Capital Before Deductions	11
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 more than 10% 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	11
Total Capital (The sum of Tier I Capital and Tier II Capital)	1,522

Deductions from Total Capital

Deductions from Capital Loans granted contrary to the 50th and 51st 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	-
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 owns 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 owns 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 and second sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-

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I. Explanations Related to Items of Shareholders' Equity (Continued)

Capital	1,522
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	1,522
Total Risk Weighted Assets	10,573
CAPITAL ADEQUACY RATIOS	
Common Equity Tier 1 Capital Adequacy Ratio (%)	14.30
Tier 1 Capital Adequacy Ratio (%)	14.30
Capital Adequacy Ratio (%)	14.40
BUFFERS	
Total buffer requirement (%)	2.55
Capital conservation buffer requirement (%)	2.50
Bank specific countercyclical buffer requirement (%)	0.05
The ratio of Additional Common Equity Tier 1 capital, which will be calculated by the first paragraph of the	9.79
Amounts Below the Excess Amount in the Discount Principles to be Applied	-
The amount arising from the net long positions of the investments made in the equity elements of the unconsolidated banks and financial institutions in which 10% or less of the partnership interests are held	-
The amount arising from the net long positions of the investments made in the core capital elements of unconsolidated banks and financial institutions in which more than 10% of the partnership shares are held	-
Mortgage servicing rights	-
Deferred tax assets arising from temporary differences	-
Applicable Caps on the Inclusion of Provisions in Tier 2 Capital	-
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	11
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	11
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets	-
Capital instruments subject to phase-out arrangements (only applicable between 1 January 2018 and 1 January 2022)	-
Current cap on Additional Tier 1 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds	-
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds	-
Current cap on Tier 2 capital instruments which subject to phase out arrangements in the Provisional Article 4 of the Regulation on Banks' Own Funds	-
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) which subject to Provisional Article 4 of the Regulation on Banks' Own Funds	-

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II. Explanations Related to Currency Risk

Foreign currency risk indicates the probability of loss that banks are subject to due to the exchange rate movements in the market. While calculating the share capital requirement, all foreign currency assets, liabilities and forward transactions of the Bank are taken into consideration and value at risk is calculated by using the standard method.

The Board of Directors sets limits for the positions and stop losses, which are followed up daily and weekly. Any possible changes in the foreign currency transactions in the Bank's positions are also monitored.

Current foreign exchange buying rates announced by the bank as of the financial statement date and the last 5 business days before that, and foreign exchange buying rates of the Bank for the thirty days before the financial statement date are as follows:

	24 June 2026	25 June 2026	26 June 2026	29 June 2026	30 June 2026
USD	46.4455	46.4626	46.4839	46.5910	46.6066
CHF	57.1165	57.2615	57.5680	57.6107	57.5753
GBP	61.1027	61.2553	61.4494	61.6496	61.5962
100 JPY	28.6990	28.7120	28.7430	28.7530	28.6710
EUR	52.6645	52.7736	53.0832	53.1347	53.0900

The simple arithmetic averages of the major current foreign exchange buying rates of the Bank for the thirty days before at 30 June 2026 are as follows:

	Monthly Average Foreign Exchange Rate
USD	46.2136
CHF	57.7327
GBP	61.5544
100 JPY	28.7276
EUR	53.1796

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II. Explanations Related to Currency Risk (cont'd)

30 June 2026	EUR	USD	YEN	OTHER FC	TOTAL
Assets					
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Purchased, Precious Metal Reserve) and the Central Bank of Turkey	498	3,060	-	-	3,558
Banks	107	1,426	2	2	1,537
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-
Money Market Placements	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	94	-	-	94
Loans (*)	2,109	2,001	-	-	4,110
Associates, Subsidiaries and Joint Ventures (Joint partnerships)	-	-	-	-	-
Financial Assets Measured at Amortized Cost	-	-	-	-	-
Hedging Derivative Financial Assets	-	-	-	-	-
Tangible Assets	-	-	-	-	-
Intangible Assets	-	-	-	-	-
Other Assets	-	-	-	-	-
Total Assets	2,714	6,581	2	2	9,299
Liabilities					
Bank Deposits	-	1	-	-	1
Foreign Currency Deposits	2,641	6,362	-	3	9,006
Money Market Funds	-	-	-	-	-
Funds Borrowed From Other Financial Institutions	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-
Hedging Derivative Financial Liabilities	-	-	-	-	-
Other Liabilities (***)	52	1,058	-	-	1,110
Total Liabilities	2,693	7,421	-	3	10,117
Net Balance Sheet Position	21	(840)	2	(1)	(818)
Net Off-Balance Sheet Position	(10)	709	-	-	699
Receivables from Derivative Financial Instruments	-	718	-	-	718
Payables from Derivative Financial Instruments	(10)	(9)	-	-	(19)
Non-Cash Loans (**)	50	294	-	-	344
31 December 2025					
Total Assets (*)	2,561	6,215	2	4	8,782
Total Liabilities	2,690	9,155	-	-	11,845
Net Balance Sheet Position	(129)	(2,940)	2	4	(3,063)
Net Off-Balance Sheet Position	251	2,799	-	-	3,050
Receivables from Derivative Financial Instruments	251	2,799	-	-	3,050
Payables from Derivative Financial Instruments	-	-	-	-	-
Non-Cash Loans (**)	84	93	-	-	177

(*) The amounts under the Loans do not include foreign currency indexed loan accounts.

(**) There is no effect on the net off-balance sheet position.

(***)The expected credit loss allowance amounting to TL 2 is presented in this line.

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III. Explanations Related to Interest Rate Risk

Interest rate risk shows the probability of loss related to the changes in interest rates depending on the Bank's position, and the Asset-Liability Committee manages it. The interest rate sensitivity of assets, liabilities and off-balance sheet items related to this risk are measured by using the standard method and included in the market risk for capital adequacy. Risk Department performs duration, maturity and sensitivity analysis to protect the effect of interest rate volatility and reported to the Asset-Liability Committee.

Simulations on interest income are performed in connection with the forecasted economic indicators used in the budget of the Bank. The negative effects of the fluctuations in the market interest rates on the financial position and the cash flows are minimized by revising budgeted targets.

The Bank management follows the market interest rates daily and revises the interest rates of the Bank whenever necessary.

Since the Bank does not permit maturity mismatches or imposes limits on mismatch, a significant interest rate risk exposure is not expected.

Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on repricing dates):

	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Non-interest bearing	Total
30 June 2026							
Assets							
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Purchased, Precious Metal Reserve) and the Central Bank of Turkey	3,726	-	-	-	-	1,084	4,810
Banks	420	-	-	-	-	1,118	1,538
	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Profit or Loss							
Money Market Placements	751	-	-	-	-	-	751
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	76	94	-	170
Loans (*)	7,744	2,452	1,048	4	-	224	11,472
Financial Assets at Amortized Cost	-	-	698	444	-	-	1,142
Other Assets (**)	-	-	-	-	-	909	909
Total Assets	12,641	2,452	1,746	524	94	3,335	20,792
Liabilities							
Bank Deposits	-	-	-	-	-	2	2
Other Deposits	13,501	2,524	346	-	-	278	16,649
Money Market Funds	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Financial Institutions	-	-	-	-	-	-	-
Other Liabilities (***)	1,692	-	-	-	-	2,449	4,141
Total Liabilities	15,193	2,524	346	-	-	2,729	20,792
Balance Sheet Long Position	-	-	1,400	524	94	606	2,624
Balance Sheet Short Position	(2,552)	(72)	-	-	-	-	(2,624)
Off-Balance Sheet Long Position	699	-	-	-	-	-	699
Off-Balance Sheet Short Position	(718)	-	-	-	-	-	(718)
Total Position	(2,571)	(72)	1,400	524	94	606	(19)

(*) Revolving loans and Corporate foreign currency indexed revolving loans are reclassified to up to 1 month column. Loans and advances are presented net of expected credit loss allowances.

(**) The balance of Other Assets included in the Non-interest-bearing column consists of TL 138 of property and equipment, TL 12 of intangible assets, TL 4 of non-current assets held for sale, TL 8 of investments, and TL 76 of deferred tax assets.

(***) The balance of Other Liabilities included in the Non-interest-bearing column consists of TL 2,208 of equity and TL 149 of provisions.

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III. Explanations Related to Interest Rate Risk (cont'd)

Information related to the interest rate sensitivity of assets, liabilities and off-balance sheet items (based on remaining periods until repricing):

	Up to 1 month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Non-interest bearing	Total
31 December 2025							
Assets							
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Purchased, Precious Metal Reserve) and the Central Bank of Turkey	3,199	-	-	-	-	1,308	4,507
Banks	-	-	-	-	-	988	988
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-
Money Market Placements	2,172	-	-	-	-	-	2,172
Financial Assets at Fair Value Through Other Comprehensive Income	-	-	-	37	-	-	37
Loans (*)	4,202	3,631	912	-	-	205	8,950
Financial Assets at Amortized Cost	-	-	-	1,135	-	-	1,135
Other Assets (**)	-	-	-	-	-	1,088	1,088
Total Assets	9,573	3,631	912	1,172	-	3,589	18,877
Liabilities							
Bank Deposits	-	-	-	-	-	2	2
Other Deposits	9,391	3,570	198	21	-	1,716	14,896
Money Market Funds	511	-	-	-	-	-	511
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Financial Institutions	-	-	-	-	-	-	-
Other Liabilities (***)	1,714	-	-	-	-	1,754	3,468
Total Liabilities	11,616	3,570	198	21	-	3,473	18,877
Balance Sheet Long Position	-	61	713	1,152	-	118	2,044
Balance Sheet Short Position	(2,044)	-	-	-	-	-	(2,044)
Off-Balance Sheet Long Position	-	-	-	-	-	2,421	2,421
Off-Balance Sheet Short Position	-	-	-	-	-	(2,569)	(2,569)
Total Position	(2,044)	61	713	1,152	-	(30)	(148)

(*) Revolving loans and corporate foreign currency indexed revolving loans are classified under the “up to 1 month” column.

(**) Tangible assets, intangible assets and other assets are presented under the “non-interest-bearing fixed assets” column.

(***) Equity is presented under the “non-interest-bearing other liabilities” column.

Average interest rates applied to monetary financial instruments:

	EUR %	USD %	YEN %	TL %
30 June 2026				
Assets				
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Purchased) and The Central Bank of Turkey	-	-	-	37,71
Banks	-	2.68	-	-
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	39.29
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-	-	41,88
Loans	6.04	4.49	-	44.01
Financial Assets Measured at Amortized Cost	-	-	-	38,76
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	2.35	4.32	-	39.65
Money Market Funds	-	-	-	37.97
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed From Other Financial Institutions	-	-	-	-

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III. Explanations Related to Interest Rate Risk (cont'd)

Average interest rates applied to monetary financial instruments:

31 December 2025	EUR %	USD %	YEN %	TL %
Assets				
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Purchased) and The Central Bank of Turkey	-	-	-	37.71
Banks	-	3.10	-	-
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	42.66
Financial Assets Measured at Fair Value through Other Comprehensive	-	-	-	48.27
Loans	6.81	5.75	-	49.21
Financial Assets Measured at Amortized Cost	-	-	-	34.94
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	2.79	4.45	-	42.56
Money Market Funds	-	-	-	41.98
Miscellaneous Payables	-	-	-	-
Marketable Securities Issued	-	-	-	-
Funds Borrowed From Other Financial Institutions	-	-	-	-

Interest rate risk arising from banking accounts:

Interest rate risk arising from the banking book is calculated on a monthly basis in accordance with the procedures and principles set out in the Regulation on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Accounts under Standard Approach published in the Official Gazette dated May 12, 2025 and numbered 32898, the Circular No. 2025/1 on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Accounts under Standard Approach, and the Guideline on the Management of Interest Rate Risk Arising from Banking Accounts approved by the Board Decision dated April 17, 2025 and numbered 11197.

The purpose of these calculations is to measure and evaluate the interest rate risk arising from on-balance sheet and off-balance sheet positions in the banking book using the standard approach. The calculations are performed by taking into account interest rate shock and stress scenarios.

Interest rate risk arising from banking book accounts is calculated in accordance with the “Regulation on the Measurement and Evaluation of Interest Rate Risk Arising from Banking Book Accounts Using the Standardized Approach,” published by the BRSA in the Official Gazette dated May 12, 2025 and numbered 32898. Within this framework, it is measured based on the interest structure profile of all interest-sensitive financial assets and liabilities, taking into account their remaining maturities or time to repricing dates. Under the Regulation, the behavioral profile of core demand deposits is calculated separately for each currency.

	EDD (30.06.2026)	EDD (31.12.2025)
Parallel Up	89	82
Parallel Down	(94)	(87)
Steepener	(15)	(25)
Flattener	31	40
Short-term Up	74	71
Short-term Down	(76)	(74)
Maximum	(94)	(87)
Period	30.06.2026	31.12.2025
Core Capital	2,185	1,511

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IV. Explanations on Stock Position Risk

The Bank has no outstanding stock position.

V. Explanations on Liquidity Risk and Liquidity Coverage Ratio

Liquidity risk is the risk that arises as a result of not having enough cash or cash inflows to meet the cash outflows fully and on time as a result of the imbalance in the cash flow.

Liquidity risk may also occur when the market penetration is not adequate, when the open positions cannot be closed quickly at suitable prices and sufficient amounts due to barriers and break-ups at the markets.

The Bank's policy is to establish an asset structure that can meet all kinds of liabilities by liquid sources at all times. In this context, liquidity problem has not been faced in any period. In order to maintain this, the Board of Directors of the Bank continuously determines standards for the liquidity ratios and monitors them.

In accordance with the Bank's general policies, the harmony of maturity structures of assets and liabilities and interest rates is ensured within the Asset-Liability Management strategies, and the difference between the return and cost of Asset-Liability items in the balance sheet is constantly tried to be managed positively. In line with this strategy, various crisis scenarios created by the Risk Management Group are presented to the Senior Management and the Audit Committee.

When the funding and liquidity sources are considered, the Bank covers majority of its liquidity need by deposits, and in addition to this source, it makes use of pre-financing and syndication products to generate additional sources.

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V. Explanations on Liquidity Risk and Liquidity Coverage Ratio (cont'd)

The Bank calculated liquidity adequacy ratio in both foreign currency and total amount as per Basel III and reported to BRSA according to Bank's Regulation on Measurement and Evaluation of Liquidity Adequacy Ratio declared in 2013. Furthermore, the Bank reports liquidity risk analysis form weekly to BRSA in 2013.

While the unconsolidated FC liquidity coverage ratios calculated weekly for the last three months were the lowest (21/06/2026) (223%) and the highest FC (22/05/2026) (741%), total liquidity coverage ratios are the lowest (03/05/2026) (228%) and the highest (22/05/2026) (512%) (31 December 2025: While the unconsolidated FC liquidity coverage ratios calculated weekly for the last three months were the lowest (21/12/2025) (156%) and the highest (14/11/2025) (461%) total liquidity coverage ratios are the lowest (16/11/2025) (240%) and the highest (28/11/2025) (483%)).

Liquidity risk in a Bank is evaluated separately with respect to normal market conditions and market fluctuations, which can possibly occur. The Bank makes the required diversification in its assets and liabilities via considering related currencies in order to meet its obligation to pay.

Liquidity deficit report is issued through the quantitative evaluation of daily and cumulative deficits in local currency and foreign currency in the framework of ordinary and stressful environment. Liquidity deficit report includes deficit-maturing liabilities in any period of borrowings and placements made in order to replacement assets. Liquidity deficit report is based on current balance sheet and includes off-balance sheet derivative transactions and commitments, which can affect the balance sheet. Liquidity report is issued quarterly over TL and foreign currency.

Liquidity Risk Measurement is to determine the mismatch between assets and liabilities, which can occur because of challenges encountered in decreasing the asset positions if the assets of the Bank are pledged, and the assets cannot be sold with relative ease or the market returns to liquid assets at different levels. The liquidity of the Bank is designed to meet the due liabilities of the bank. The main actions followed by the bank to reach the aforementioned purpose are as follows:

- Measurement of day liquidity
- Short-term funding
- Liquid assets
- Structural liquidity
- Diversification of liquidity resources
- Stress tests

The Treasury department in coordination with marketing department performs liquidity management while stress test and scenario analyses studies are performed under the coordination of Risk Management Group with the views and suggestions of other related departments. Results of stress test are reported to executives regularly and submitted to Audit Committee quarterly by the Risk Management Group. Loan losses, delays in loan repayment and deposit withdrawals are used as variables in these stress test scenarios. Additional capital allocation is not made for liquidity risk.

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V. Explanations on Liquidity Risk and Liquidity Coverage Ratio (cont'd)

Stress tests examine the possible effect of an event on balance sheet and net potential cumulative deficit quantitatively and foresee the required additional funding with respect to a defined stress scenario. Stress tests are performed quarterly over TL and foreign currency unless they are required to be performed more often due to a change occurring in market conditions.

The Bank operates periodical liquidity analyses, which compare the inflows and outflows of funds and cover a specific period. The following issues are taken into consideration in these analyses:

- Assumptions based on anticipated inflow and outflow of funds
- Capability of bank to convert its assets into cash
- Liquidity instruments provided by the Central Bank
- Loss of value which occurs while liquidating assets in market fluctuations
- Market conditions for specified several asset classifications

Sensitivity tests are performed periodically with scenarios, which are peculiar to banks and particular to the market. These scenarios are reviewed periodically.

Chief Economist presents a short explanation regarding the recent developments in market in Committee of Assets and Liabilities meetings. Departments of Treasury, Budget Planning and Management Reporting and Retail Banking inform the Committee regarding the recent liquidity of the Bank.

Credit/Deposit rate defined by the Board of Directors of the Bank provides short-term liquidity needs of the bank not to drop below a certain level of liquidity. The Credit/Deposit rate is monitored by departments of Treasury, Budget Planning and Management Reporting and Retail Banking and discussed in Committee of Assets and Liabilities meetings. Decisions regarding liquidity are made in the light of aforementioned information. The Treasury examines weekly Liquidity Analysis Form, biweekly Stock Liquidity Rate Notification Form and weekly Liquidity Rate Notification Form (first maturity segment) and related departments in order to determine liquidity balance between assets and liabilities of the Bank in accordance with the communique of Banking Regulation and Supervision Agency.

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V. Explanations on Liquidity Risk and Liquidity Coverage Ratio (cont'd)

Liquidity Coverage Ratio:

30 June 2026		Total Value with Disregard Ratio Unapplied (*)		Consideration Rate Applied Total Value (*)	
		TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets	8,619	6,851	6,220	4,420
CASH OUTFLOWS					
2	Real person deposits and retail deposits	5,507	4,121	558	420
3	Stable deposit	70	-	4	-
4	Low stable deposit	5,437	4,121	554	420
5	Unsecured debts excluding real person deposits and retail deposits	10,930	4,976	5,441	2,619
6	Operational deposit	-	-	-	-
7	Non-operational deposit	9,331	4,019	3,808	1,642
8	Other unsecured borrowings	1,599	957	1,633	977
9	Secured borrowings				
10	Other cash outflows	1,687	289	343	47
11	Derivative liabilities and collateral liabilities	-	-	-	-
12	Payables from structured financial instruments	-	-	-	-
13	Payment commitments for debts to financial markets and other off-balance sheet liabilities	1,687	289	343	47
14	Non-revocable off-balance sheet liabilities and other contractual Liabilities	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet liabilities	-	-	-	-
16	TOTAL CASH OUTFLOWS			6,342	3,087
CASH INFLOWS					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	6,135	2,033	6,018	1,931
19	Other cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS	6,135	2,033	6,018	1,931
				Upper Limit Applied Values	
21	TOTAL STOCK OF HQLA			6,220	4,420
22	TOTAL NET CASH OUTFLOWS			1,586	1,156
23	LIQUIDITY COVERAGE RATIO (%)			392.30	382.47

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

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V. Explanations on Liquidity Risk and Liquidity Coverage Ratio (cont'd)

Liquidity Coverage Ratio (cont'd):

31 December 2025		Total Value with Disregard Ratio Unapplied (*)		Consideration Rate Applied Total Value (*)	
		TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets	7,409	6,367	4,695	3,652
CASH OUTFLOWS					
2	Real person deposits and retail deposits	6,098	4,559	612	461
3	Stable deposit	91	-	5	-
4	Low stable deposit	6,007	4,559	607	461
5	Unsecured debts excluding real person deposits and retail deposits	8,254	5,125	4,115	2,681
6	Operational deposit	-	-	-	-
7	Non-operational deposit	6,956	4,121	2,809	1,665
8	Other unsecured borrowings	1,298	1,004	1,306	1,016
9	Secured borrowings				
10	Other cash outflows	1,015	165	162	32
11	Derivative liabilities and collateral liabilities	-	-	-	-
12	Payables from structured financial instruments	-	-	-	-
13	Payment commitments for debts to financial markets and other off-balance sheet liabilities	1,015	165	162	
14	Non-revocable off-balance sheet liabilities and other contractual Liabilities	-	-	-	-
15	Other irrevocable or conditionally revocable off-balance sheet liabilities	-	-	-	-
16	TOTAL CASH OUTFLOWS			4,889	3,174
CASH INFLOWS					
17	Secured receivables	-	-	-	-
18	Unsecured receivables	5,243	1,800	5,005	1,696
19	Other cash inflows	-	-	-	-
20	TOTAL CASH INFLOWS	5,243	1,800	5,005	1,696
				Upper Limit Applied Values	
21	TOTAL STOCK OF HQLA			4,695	3,652
22	TOTAL NET CASH OUTFLOWS			1,222	1,478
23	LIQUIDITY COVERAGE RATIO (%)			384.11	247.05

(*) Simple arithmetic average calculated for the last three months by using the amounts calculated based on weekly simple arithmetic averages.

High quality liquid assets consist of cash assets, central banks, securities held for trading and reverse repo items.

A significant proportion of daily cash inflow of the Bank consists of payments related to loans issued and placement of banks while a significant proportion of daily cash outflow of the Bank consists of payments related to collected deposits. Domestic and foreign banks and loan clients constitute the resource of cash inflows. The bank applies limits for the transactions, which shall be made with domestic and foreign banks, and these limits are monitored by the Risk Management Department daily.

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V. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Cont'd)

Net Stable Funding Ratio:

As of 30 June 2026, the Bank's NSFR ratio, calculated from the six-month average amounts, is 308.4% (31 December 2025: 305,5%). This ratio is above the minimum required ratio. The regulation has set the minimum NSFR ratio at 100%.

		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than six months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more than one year	
30 June 2026						
Available stable funding						
1	Capital Instruments	2,200	-	-	-	2,200
2	Tier 1 Capital and Tier 2 Capital	2,200	-	-	-	2,200
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	-	5,332	67	-	4,865
5	Stable Deposits	-	107	-	-	101
6	Less Stable Deposits	-	5,225	67	-	4,764
7	Other Obligations	2,887	10,406	175	-	5,515
8	Operational deposits	-	-	-	-	-
9	Other Obligations	2,887	10,406	175	-	5,515
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	-	-	-	-	-
12	Derivative liabilities				-	
13	All other equity not included in the above categories	-	-	-	-	-
14	Available stable funding					12,580
Required stable funding						
15	Required stable funding					70
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	80	12,551	159	-	3,791
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	7,874	-	-	1,317
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	80	4,677	159	-	2,474
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Residential mortgages	-	-	-	-	-
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets	1,062	-	-	-	1,062
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative assets			-		-
30	Derivative liabilities before the deduction of the variation margin			-		-
31	Other Assets not included above	1,062	-	-	-	1,062
32	Off-balance sheet commitments		370	708	348	71
33	Total Required stable funding					4,995
34	Net Stable Funding Ratio (%)					251.84

(*) Simple arithmetic average of monthly calculated values for the last three months.

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V. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Cont'd)

Net Stable Funding Ratio (cont'd)

		Unweighted Amount According to Residual Maturity				Total Weighted Amount
		Non Maturity	Residual maturity of less than six months	Residual maturity of six months and longer but less than one year	Residual maturity of one year or more than one year	
31. December 2025						
Available stable funding						
1	Capital Instruments	1,522	-	-	-	1,522
2	Tier 1 Capital and Tier 2 Capital	1,522	-	-	-	1,522
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	-	6,008	14	-	5,426
5	Stable Deposits	-	124	-	-	118
6	Less Stable Deposits	-	5,884	14	-	5,308
7	Other Obligations	2,631	7,60	-	-	3,938
8	Operational deposits	-	-	-	-	-
9	Other Obligations	2,631	7,60	-	-	3,938
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	-	-	-	-	
12	Derivative liabilities				-	
13	All other equity not included in the above categories	-	-	-	-	-
14	Available stable funding					10,886
Required stable funding						
15	Required stable funding					34
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	103	8,602	68	-	2,263
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	6,317	-	-	1,009
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	103	2,285	68	-	1,254
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Residential mortgages	-	-	-	-	-
23	Residential mortgages with a risk weight of less than or equal to 35%	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets	1,209	-	-	-	1,209
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative assets			-		-
30	Derivative liabilities before the deduction of the variation margin			-		-
31	Other Assets not included above	1,208,971	-	-	-	1,209
32	Off-balance sheet commitments	14	131	205	529	44
33	Total Required stable funding					3,550
34	Net Stable Funding Ratio (%)					306.7

(*) Simple arithmetic average of monthly calculated values for the last three months.

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V. Explanations on Liquidity Risk and Liquidity Coverage Ratio (cont'd)

Presentation of assets and liabilities according to their remaining maturities:

30 June 2026	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	Over 5 Years	Undistributed (*)	Total
Assets								
Cash Values (Cash, Effective Reserve, Cash in Transit, Cheques Received, Precious Metal Reserve) and Central Bank of Turkey	1,084	3,726	-	-	-	-	-	4,810
Banks	1,118	420	-	-	-	-	-	1,538
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-	-	-	-	-
Money Market Placements	-	751	-	-	-	-	-	751
Financial Assets at Fair Value at Other Comprehensive Income	-	-	-	-	76	94	-	170
Loans (***)	-	7,744	2,452	1,048	4	-	224	11,472
Financial Assets Measured at Amortized Cost	-	-	-	698	444	-	-	1,142
Other Assets(*)	-	-	-	-	-	-	909	909
Total Assets	2,202	12,641	2,452	1,746	524	94	1,133	20,792
Liabilities								
Bank Deposits	2	-	-	-	-	-	-	2
Other Deposits	278	13,501	2,524	346	-	-	-	16,649
Funds from Other Financial Institutions	-	-	-	-	-	-	-	-
Money Market Funds	-	-	-	-	-	-	-	-
Issued Securities	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-	-
Other Liabilities (**)	-	1,692	-	-	-	-	2,449	4,141
Total Liabilities	280	15,193	2,524	346	-	-	2,449	20,792
Liquidity Deficit	1,922	(2,552)	(72)	1,400	524	94	(1,316)	-
Net Off-Balance Position	-	(19)	-	-	-	-	-	(19)
Receivables from Derivative Financial Instruments	-	699	-	-	-	-	-	699
Payables from Derivative Financial Instruments	-	718	-	-	-	-	-	718
Non-Cash Loans	-	151	270	769	1	4,296	-	5,487
31 December 2025								
Total Assets	2,862	8,249	4,343	951	1,177	-	1,295	18,877
Total Liabilities	1,719	11,616	3,569	198	21	-	1,754	18,877
Liquidity Deficit	1,143	(3,367)	773	753	1,156	-	(459)	-
Net Off-Balance Position	-	787	(934)	-	-	-	-	(147)
Receivables from Derivative Financial Instruments	-	787	1,634	-	-	-	-	2,421
Payables from Derivative Financial Instruments	-	-	2,568	-	-	-	-	2,568
Non-Cash Loans	-	250	195	1,205	1	3,528	-	5,179

(*) This line includes asset accounts forming part of the balance sheet, such as **fixed assets, investments in associates and subsidiaries, and non-performing loans**, which are required for the continuation of banking operations and are not expected to be converted into cash in the short term.

(**) Equity is presented within "Other Liabilities" under the "Non-distributable" column.

(***) Revolving loans and corporate foreign currency-indexed revolving loans have been presented in the up to one-month maturity bucket.

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VI. Explanations Related to Leverage Ratio

Information on subjects that cause difference in leverage ratio between current and prior periods:

As of 30 June 2026, the leverage ratio of the Bank calculated from quarterly average amounts is 6,51% (31 December 2025: 6.31%). This rate is above the minimum rate. The regulation stipulates the minimum leverage ratio as 3%.

Leverage ratio:

Item No	Line Item	30 June 2026 (*)	31 December 2025 (*)
1	Tier 1 Capital	1,737	1,574
2	Total Exposure Measure (3+4+7+8-11)	26.822	24,926
3	On-balance sheet exposures	20,824	18,443
4	Off-balance sheet exposures (5+6)	6,018	6,441
5	Commitments that are unconditionally cancellable at any time without prior notice by the Bank	-	-
6	Other off-balance sheet exposures	6,018	6,441
7	Derivative financial instruments and credit derivatives	4	59
8	Securities or commodity financing transactions (9+10)	-	-
9	Transactions conducted on own account	-	-
10	Transactions for which the Bank acts as an intermediary and guarantees settlement	-	-
11	Assets to be deducted from Tier 1 capital	24	17
12	Leverage Ratio (1/2) %	6.51	6.31

(*) The three-month average of the amounts in the table is taken.

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VII. Risk Management Objectives and Policies

Notes and explanations in this section have been prepared in accordance with the Communiqué on Disclosures about Risk Management to be Announced to Public by Banks that have been published in Official Gazette no. 29511 on 23 October 2015 and became effective as of 31 March 2016. According to Communiqué must be presented on a quarterly basis. Due to usage of standard approach for the calculation of capital adequacy by the Bank, the following tables have not been presented as of 30 June 2026:

- RWA flow statements of credit risk exposures under IRB
- RWA flow statements of CCR exposures under the Internal Model Method (IMM)
- RWA flow statements of market risk exposures under an IMA

Bank's Risk Management Approach

Risks for all banking processes and related sub-processes are identified and risk values are defined. In order to evaluate the effectiveness of the defined risk-based controls, the risk values are now automatically calculated and the changes are monitored continuously. The Bank focuses on lending in the corporate and SME segments, operates within the limits set for market risk, and cannot carry operational risk appetite in order to minimize operational risk. The Bank's risk profile and business model are integrated under the risk appetite policy. Accordingly, the Bank must proceed in line with the limits set in the business model.

The structure and organization of the risk management system in terms of the function and responsibilities of the Risk Management Group depends on the Board of Directors. Loyalty to the Board of Directors takes place through the Audit Committee. Risk Management conducts its activities under the supervision of the Audit Committee within the framework of the provisions of the "Regulation on Internal Systems of Banks and Internal Capital Adequacy Assessment Process" published by BRSA. Risk management considers credit, market, interest rate, concentration, liquidity risks and operational risks in their works as the basic principle to establish the limits of these risks and control processes. The Bank has established a stress-test-driven management by taking into account the changes in the market, as well as the maximum amount of loss that may arise in Credit Risk, Operational Risk, Market Risk and other risks within the scope of internal capital management.

Policies, procedures, workflows and similar documents published by internal systems and all other departments are in a common portal accessible to all bank employees, and changes made to existing documents or newly published documents are provided to employees via e-mail. There are many policies and procedures including Credit Policy, Risk Management Policies (Risk Appetite Policy, Market Risk, Liquidity Risk, Operational Risk, Concentration Risk, Country and Counterparty Risks etc.) assessed and reviewed annually.

The Risk Management Department inform the Board of Directors and top management by monthly basis reports on credit risk, market risk, and operational risk areas. Credit risk concentration (borrower/group, business line, sector, maturity, currency, collateral etc.), analyses on the defaulting loan portfolio and stress tests, and analyses of capital adequacy; internal and legal market risk limits and compliance with operational risk losses. Apart from this, with the PD analysis reports made in the field of Credit Risk for 3 months, various breakdowns are analyzed based on the number of defaults in which the borrower has the default rate. In addition, the report of the Audit Committee, which is prepared for 3 months, includes analyses on all risk types (capital adequacy, limits on market and liquidity risk, defaulting loan portfolio, sectoral information, credit concentration, risks related to information technology, etc.).

The Bank reduces the risks arising from the credit activity as determined by the process and policies it has established. The main instrument used in risk mitigation is collateral, and the collaterals obtained by the collateralization policy are managed by the Credits and Risk Management divisions such as portfolio, customer, collateral type, etc. and monitored regularly.

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VII. Risk Management Objectives and Policies (cont'd)

a. Overview of Risk Weighted Assets

		Risk Weighted Amount		Minimum capital requirement	
		30 June 2026	31 December 2025	30 June 2026	31 December 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	11,048	8,860	884	709
2	Standardised approach (SA)	11,048	8,860	884	709
3	Internal rating-based (IRB) approach	-	-	-	-
4	Counterparty credit risk	-	3	-	-
5	Standardised approach for counterparty credit risk (SA-CCR)	-	3	-	-
6	Internal model method (IMM)	-	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-	-
9	Investments made in collective investment companies – mandate-based approach	-	-	-	-
10	Investments made in collective investment companies - 1250% weighted risk approach	-	-	-	-
11	Settlement risk	-	-	-	-
12	Securitization positions in banking accounts	-	-	-	-
13	IRBratings-based approach (RBA)	-	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-	-
16	Market risk	147	19	12	2
17	Standardised approach (SA)	147	19	12	2
18	Internal model approaches (IMM)	-	-	-	-
19	Operational Risk	2,090	1,691	167	135
20	Basic Indicator Approach	2,090	1,691	167	135
21	Standard Approach	-	-	-	-
22	Advanced measurement approach	-	-	-	-
23	The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-	-
24	Floor adjustment	-	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	13,285	10,573	1,063	846

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VII. Risk Management Objectives and Policies (cont'd)

b. Credit Quality of Assets

30 June 2026:

		Status of Default		Provisions/ depreciation and impairment	Net value
		Defaulted	Non-defaulted		
1	Loans	415	11,257	(200)	11,472
2	Borrowing instruments	-	1,312	-	1,312
3	Off-balance sheet receivables	16	5,482	(19)	5,479
4	Total	431	18,051	(219)	18,263

31 December 2025:

		Status of Default		Provisions/ depreciation and impairment	Net value
		Defaulted	Non-defaulted		
1	Loans	413	8,744	(207)	8,950
2	Borrowing instruments	-	1,172	-	1,172
3	Off-balance sheet receivables	17	5,172	(20)	5,169
4	Total	430	15,088	(227)	15,291

c. Changes in deferred receivables and debt securities inventory

		30 June 2026	31 December 2025
1	Defaulted loans and debt securities at end of the previous reporting period	413	451
2	Loans and debt securities that have defaulted since the last reporting period	40	36
3	Returned to non-defaulted status	-	-
4	Amounts written off	-	(11)
5	Other changes (*)	(38)	(63)
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)	415	413

(*) It represents collections..

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VII. Risk Management Objectives and Policies (cont'd)

d. Credit risk mitigation techniques – Overview

		Unsecured receivables: Amount valued in accordance with TAS	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
	30 June 2026							
1	Loans	10,361	1,096	989	6	6	-	-
2	Borrowing instruments	1,312	-	-	-	-	-	-
3	Total	11,673	1,096	989	6	6	-	-
4	Defaulted	198	1	1	-	-	-	-

		Unsecured receivables: Amount valued in accordance with TAS	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
	31 December 2025							
1	Loans	7,912	1,038	970	860	850	-	-
2	Borrowing instruments	1,172	-	-	-	-	-	-
3	Total	9,084	1,038	970	860	850	-	-
4	Defaulted	105	105	105	1	1	-	-

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VII. Risk Management Objectives and Policies (cont'd)

e. Standard Approach – Credit risk exposure and credit risk mitigation effects

	30 June 2026	Credit conversion rate and credit amount before credit risk amount		Credit conversion rate and credit amount after credit risk mitigation		Risk weighted amount and risk weighted amount concentration	
	Risk classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Exposures to central governments or central banks	6,764	-	6,770	-	-	% 0.00
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Receivables from administrative units and non- commercial enterprises	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	1,621	128	1,621	71	393	% 23.22
7	Corporate receivables	11,224	5,343	10,236	4,668	10,147	% 68.08
8	Retail receivables	-	-	-	-	-	% 0.00
9	Receivables secured by a residential real estate mortgage	-	1	-	-	-	% 35.03
10	Receivables secured by commercial real estate mortgages	33	9	33	4	19	% 50.00
11	Overdue receivables	200	-	198	-	195	% 98.18
12	Receivables with high risk determined by the Board	-	3	-	-	-	% 135.00
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-
15	Investments as a collective investment institution	-	-	-	-	-	-
16	Stock investments	8	-	8	-	8	% 100.00
17	Other receivables	908	-	908	-	287	% 31.57
18	Total	20,758	5,484	19,774	4,743	11,049	% 45.06

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VII. Risk Management Objectives and Policies (cont'd)

e. Standard Approach – Credit risk exposure and credit risk mitigation effects(cont'd)

	Previous Period 31 December 2025	Credit conversion rate and credit amount before credit risk amount		Credit conversion rate and credit amount after credit risk mitigation		Risk weighted amount and risk weighted amount concentration	
		On- balance sheet amount	Off- balance sheet amount	On- balance sheet amount	Off- balance sheet amount	RWA	RWA density
Risk classes							
1	Exposures to central governments or central banks	5,811	-	5,869	-	-	%0.00
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Receivables from administrative units and non- commercial enterprises	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	1,668	738	1,668	61	370	% 21.38
7	Corporate receivables	7,778	4,972	6,954	4,616	7,652	% 66.31
8	Retail receivables	10	30	10	9	12	% 64.39
9	Receivables secured by a residential real estate mortgage	-	1	-	1	-	%34.98
10	Receivables secured by commercial real estate mortgages	9	8	9	4	6	%50.00
11	Overdue receivables	211	-	209	-	155	%73.85
12	Receivables with high risk determined by the Board	-	3	-	-	-	%100
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	2	-	-	-	-
15	Investments as a collective investment institution	-	-	-	-	-	-
16	Stock investments	8	-	8	-	8	%100.00
17	Other receivables	1,091	-	1,091	-	658	%60.23
18	Total	16,586	5,752	15,818	4,691	8,861	%44.88

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VII. Risk Management Objectives and Policies (cont'd)

f. Standard approach: Receivables by asset classes and risk weights

	30 June 2026											Total credit risk exposure amount (after CCF and CRM)
	Asset classes/ Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	200%		
1	Receivables from central governments or central banks	6,770	-	-	-	-	-	-	-	-	-	6,770
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	-	-	1,532	-	148	-	12	-	-	-	1,692
7	Corporate receivables	-	-	4,691	-	2,009	-	8,205	-	-	-	14,905
8	Retail receivables	-	-	-	-	-	-	-	-	-	-	-
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by commercial real estate mortgages	-	-	-	-	37	-	-	-	-	-	37
11	Overdue receivables	-	-	-	-	15	-	175	8	-	-	198
12	Receivables with high risk determined by the Board	-	-	-	-	-	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-	-
15	Investments as a collective investment institution	-	-	-	-	-	-	-	-	-	-	-
16	Stock investments	-	-	-	-	-	-	8	-	-	-	8
17	Other Receivables	621	-	-	-	-	-	286	-	-	-	907
18	Total	7,391	-	6,223	-	2,209	-	8,686	8	-	-	24,517

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VII. Risk Management Objectives and Policies (cont'd)

f. Standard approach: Receivables by asset classes and risk weights (cont'd)

	31 December 2025										Total credit risk exposure amount (after CCF and CRM)
	Asset classes/ Risk weight	0%	10%	20%	35%	50%	75%	100%	150%	200%	
1	Receivables from central governments or central banks	5,869	-	-	-	-	-	-	-	-	5,869
2	Receivables from regional or local governments	-	-	-	-	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
6	Receivables from banks and intermediary institutions	-	-	1,668	-	52	-	10	-	-	1,730
7	Corporate receivables	-	31	3,851	-	1,612	-	6,075	-	-	11,570
8	Retail receivables	-	-	3	-	-	16	-	-	-	19
9	Receivables secured by a residential real estate mortgage	-	-	-	-	-	-	-	-	-	-
10	Receivables secured by commercial real estate mortgages	-	-	-	-	12	-	-	-	-	12
11	Overdue receivables	-	-	-	-	110	-	99	-	-	209
12	Receivables with high risk determined by the Board	-	-	-	-	-	-	2	-	-	2
13	Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
14	Short-term receivables from banks and intermediary institutions and short-term corporate receivables	-	-	-	-	-	-	-	-	-	-
15	Investments as a collective investment institution	-	-	-	-	-	-	-	-	-	-
16	Stock investments	-	-	-	-	-	-	8	-	-	8
17	Other Receivables	434	-	-	-	-	-	657	-	-	1,091
18	Total	6,303	31	5,522	-	1,786	16	6,851	-	-	20,510

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VII. Risk Management Objectives and Policies (cont'd)

g. Analysis of counterparty credit risk (CCR) exposure by approach

		Revaluation cost	Potential credit risk amount	EEPRA (*)	The alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk weighted amounts
	30 June 2026						
1	Standard Approach-CCR (for derivatives)	-	11	-	1,4	11	-
2	Internal Model Approach (derivative financial instruments, repurchase agreements, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and margin securities transactions)						
3	Simple method for credit risk mitigation - (for repurchase transactions, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and overdraft transactions)						
4	Comprehensive method for credit risk mitigation - (for repurchase transactions, securities or commodity lending or borrowing transactions, transactions with long clearing periods, and overdraft transactions)	-	-	-	-	-	-
5	Value-at-risk for repurchase agreements, securities or commodities lending or borrowing transactions, long clearing transactions, and overdraft transactions						
6	Total	-	11	-	1,4	11	-

(*) Effective expected positive risk amount.

		Revaluation cost	Potential credit risk amount	EEPRA (*)	The alpha used to calculate the legal risk amount	Risk amount after credit risk mitigation	Risk weighted amounts
	31 December 2025						
1	Standard Approach-CCR (for derivatives)	132	13	-	1.4	31	1
2	Internal Model Approach (derivative financial instruments, repurchase agreements, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and margin securities transactions)						
3	Simple method for credit risk mitigation - (for repurchase transactions, securities or commodities lending or borrowing transactions, transactions with long clearing periods, and overdraft transactions)						
4	Comprehensive method for credit risk mitigation - (for repurchase transactions, securities or commodity lending or borrowing transactions, transactions with long clearing periods, and overdraft transactions)	-	510	-	-	7	-
5	Value-at-risk for repurchase agreements, securities or commodities lending or borrowing transactions, long clearing transactions, and overdraft transactions						
6	Total	132	523	-	1.4	38	1

(*) Effective expected positive risk amount.

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VII. Risk Management Objectives and Policies (cont'd)

h. Capital requirement for credit valuation adjustments

	Current Period 30 June 2026	Risk amount (After the use of credit risk mitigation techniques)	Risk weighted amounts
	Total portfolio value with comprehensive approach CVA capital adequacy		
1	(i) Value at risk component (3*multiplier included)	-	-
2	(ii) Stressed Value at Risk (3*multiplier included)	-	-
3	Total portfolio value with standard approach CVA capital adequacy	-	-
4	Total amount of CVA capital adequacy	-	-

	31 December 2025	Risk amount (After the use of credit risk mitigation techniques)	Risk weighted amounts
	Total portfolio value with comprehensive approach CVA capital adequacy		
1	(i) Value at risk component (3*multiplier included)	-	-
2	(ii) Stressed Value at Risk (3*multiplier included)	-	-
3	Total portfolio value with standard approach CVA capital adequacy	2	2
4	Total amount of CVA capital adequacy	2	2

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VII. Risk Management Objectives and Policies (cont'd)

i. Standard approach - Counterparty credit risk by risk classes and risk weights

Risk Weights Risk Classes 30 June 2026	0%	10%	20%	50%	75%	100%	150%	Other	Total credit risk (*)
Receivables from Central governments and central banks	-	-	-	-	-	-	-	-	-
Receivables from Local governments and municipalities	-	-	-	-	-	-	-	-	-
Receivables from Administrative and non-commercial	-	-	-	-	-	-	-	-	-
Receivables from Multilateral Development Bank	-	-	-	-	-	-	-	-	-
Receivables from International Organizations	-	-	-	-	-	-	-	-	-
Receivables from Banks and Intermediary Institutions	-	11	-	-	-	-	-	-	11
Corporate receivables	-	-	-	-	-	-	-	-	-
Retail receivables	-	-	-	-	-	-	-	-	-
Mortgage receivables	-	-	-	-	-	-	-	-	-
Non-performing receivables	-	-	-	-	-	-	-	-	-
High risk defined receivables	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-
Short-term credit rated banks and Intermediary Institutions receivables	-	-	-	-	-	-	-	-	-
Collective investment undertaking investments	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Other assets (**)	-	-	-	-	-	-	-	-	-
Total	-	11	-	-	-	-	-	-	11

(*) Total credit risk: The amount related to the capital adequacy calculation after applying the counterparty credit risk measurement techniques.

(**) It includes amounts not covered under counterparty credit risk reported in the 'Risks to Central Counterparties' table.

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VII. Risk Management Objectives and Policies (cont'd)

i. Standard approach - Counterparty credit risk by risk classes and risk weights (cont'd)

Risk Weights / Risk Classes 31 December 2025	0%	10%	20%	50%	75%	100%	150%	Other	Total credit risk (*)
Receivables from Central governments and central banks	-	-	-	-	-	-	-	-	-
Receivables from Local governments and municipalities	-	-	-	-	-	-	-	-	-
Receivables from Administrative and non-commercial	-	-	-	-	-	-	-	-	-
Receivables from Multilateral Development Bank	-	-	-	-	-	-	-	-	-
Receivables from International Organizations	-	-	-	-	-	-	-	-	-
Receivables from Banks and Intermediary Institutions	-	-	-	-	-	-	-	-	-
Corporate receivables	-	39	-	-	-	-	-	-	39
Retail receivables	-	-	-	-	-	-	-	-	-
Mortgage receivables	-	-	-	-	-	-	-	-	-
Non performing receivables	-	-	-	-	-	-	-	-	-
High risk defined receivables	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-
Securitization positions	-	-	-	-	-	-	-	-	-
Short-term credit rated banks and Intermediary Institutions receivables	-	-	-	-	-	-	-	-	-
Collective investment undertaking investments	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	-	-	-	-
Other receivables	-	-	-	-	-	-	-	-	-
Other assets (**)	-	-	-	-	-	-	-	-	-
Total	-	39	-	-	-	-	-	-	39

(*) Total credit risk: The amount related to the capital adequacy calculation after applying the counterparty credit risk measurement techniques.

(**) It includes amounts not covered under counterparty credit risk reported in the 'Risks to Central Counterparties' table.

j. Collaterals for counterparty credit risk

30 June 2026	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Collaterals given		Collaterals received	Collaterals given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - local currency	-	-	-	-	-	88
Cash - foreign currency	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bonds	-	-	-	-	-	-
Corporate bonds/bonds	-	-	-	-	-	-
Share certificate	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	-	88

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VII. Risk Management Objectives and Policies (cont'd)

j. Collaterals for counterparty credit risk (cont'd)

31 December 2025	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Collaterals given		Collaterals received	Collaterals given
	Allocated	Unallocated	Allocated	Unallocated		
Cash - local currency	-	-	-	-	-	-
Cash - foreign currency	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	511	503
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bonds	-	-	-	-	-	-
Corporate bonds/bonds	-	-	-	-	-	-
Share certificate	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	511	503

k. Credit Derivatives

There are no credit derivatives in the Bank.(31 December 2025: None)

l. Risks to the central counterparty

	30 June 2026	
	Exposure post-CRM	RWA
Total exposures arising from transactions with Qualified Central Counterparties (QCCPs)	11	-
Exposures for trades with QCCPs (excluding initial margin and guarantee fund)		
(i) Over the counter derivative financial instruments	11	-
(ii) Other derivative financial instruments		
(iii) Repo-reverse repo transactions, margin trading and securities or commodity lending or borrowing	-	-
(iv) Counterparties where cross product netting applied	-	-
Reserved initial collateral	-	-
Unreserved initial collateral	-	-
Pre-funded guarantee fund contributions	-	-
Unfunded guarantee fund contributions	-	-
Total Exposures to Non-QCCPs	-	-
Exposures for trades with QCCPs (excluding initial margin and guarantee fund)	-	-
(i) Over the counter derivative financial instruments	-	-
(ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, margin trading and securities or commodity lending or borrowing	-	-
(iv) Counterparties where cross product netting applied	-	-
Reserved initial collateral	-	-
Unreserved initial collateral	-	-
Pre-funded guarantee fund contributions	-	-
Unfunded guarantee fund contributions	-	-

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VII. Risk Management Objectives and Policies (cont'd)

I. Risks to the central counterparty(cont'd)

	31 December 2025	
	Exposure post-CRM	RWA
Total exposures arising from transactions with Qualified Central Counterparties (QCCPs)	523	1
Exposures for trades with QCCPs (excluding initial margin and guarantee fund)		
(i) Over the counter derivative financial instruments	12	1
(ii) Other derivative financial instruments		
(iii) Repo-reverse repo transactions, margin trading and securities or commodity lending or borrowing	511	-
(iv) Counterparties where cross product netting applied	-	-
Reserved initial collateral	-	-
Unreserved initial collateral	-	-
Pre-funded guarantee fund contributions	-	-
Unfunded guarantee fund contributions	-	-
Total Exposures to Non-QCCPs	-	-
Exposures for trades with QCCPs (excluding initial margin and guarantee fund)	-	-
(i) Over the counter derivative financial instruments	-	-
(ii) Other derivative financial instruments	-	-
(iii) Repo-reverse repo transactions, margin trading and securities or commodity lending or borrowing	-	-
(iv) Counterparties where cross product netting applied	-	-
Reserved initial collateral	-	-
Unreserved initial collateral	-	-
Pre-funded guarantee fund contributions	-	-
Unfunded guarantee fund contributions	-	-

m. Market risk under standardized approach

		RWA
	Outright products	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	147
4	Commodity risk	-
5	Options	-
6	Simplified approach	-
7	Delta-plus method	-
8	Scenario approach	-
9	Securitization	-
10	Total	147

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VII. Risk Management Objectives and Policies (cont'd)

Risk management strategies and practices are defined as follows: The Bank's Risk Management Group was established in 2001 as an independent unit which reports to the Member of Audit Committee have been responsible for the Audit, Internal Control and Risk Management.

Risk management is committed to control processes in order to determine the limits and measurement of operational risks, including the risks comprising of credit, market, interest rate, concentration, counterparty, liquidity, banking accounts and IT risks.

Objective of risk policies: In line with "Regulation on Internal Systems of Banks (published in the Official Gazette dated 11 July 2014 numbered 29057)", sustaining the Bank's operations in accordance with the Banks' strategic plans, mission, targets, profitability and productivity principles by determining Bank's risk strategy and maximum risk level in line with the volume, qualification and complexity of the Bank's operations by taking into consideration the Bank's past experience and performance. Moreover, ensuring to conserve the interests of depositors and the Bank's shareholder's interest at a maximum level.

Risk management regularly reports to Senior Management and the Audit Committee all the risks the bank is exposed to and concentrations, and the Bank's own internal limits of the legal limits are monitored daily, weekly, monthly and quarterly. These reports consist of VAR analysis, market risk limits, stress testing and scenario analysis, liquidity and interest rate, economic capital and capital adequacy analysis. These reports (daily value at risk (VAR) analysis, weekly interest rate risk, market risk limits and contains the calculation of economic capital) are also presented to Asset-Liability Management Committee on a weekly basis.

Periodic stress tests and scenario analyses related to economic capital, together with scenarios concerning capital adequacy, liquidity and profitability, as well as credit risk reports showing the development of the Bank's loan portfolio in comparison with peer banks, are submitted to the Audit Committee. Management monitors the Bank's performance and compliance with established limits through these detailed reports.

The Bank has a system set reporting in accordance with the legislation and the standard shock method for measuring and evaluating the interest rate risk arising from on-balance sheet and off-balance sheet positions in the banking accounts by using the standard shock method. The Regulation on Measurement and Evaluation and the Regulation on Credit Risk Mitigation Techniques is intended to be reported based on risk classes according to the procedures described. In addition, the liquidity coverage ratio calculated under Basel III is calculated using a separate reporting system and it is aimed to measure and monitor the balance between the Bank's net cash outflows and high-quality liquid assets and total and foreign currency liquidity coverage ratios.

Risk Management Group calculates Basel II capital adequacy calculation systematically, namely Credit Risk, Market Risk and Operational Risk, in accordance with "Regulation on Measurement and Assessment of Capital Adequacy of Bank's" published in the Official Gazette dated 23 October 2015, numbered 29511.

Starting from 1 January 2014 equity and the capital adequacy ratio of the Bank is calculated in accordance with the "Change in the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks" published in the Official Gazette no. 29511, dated 23 October 2015 and "Regulation on Equities of Banks" published in the Official Gazette no.28756, dated 5 September 2013.

The Bank updated its disclosures in accordance with the "Change in the Communique on the Financial Statements to be announced to public by Banks as well as Explanations and Footnotes Thereof" published in the Official Gazette no.28983, dated 26 April 2014 and in accordance with "Communiqué on Disclosures about Risk Management to Be Announced to Public by Banks" published in the Official Gazette no.29599, dated 20 January 2016.

At the Bank, by considering Regulation on the Internal Systems of Banks published in the Official Gazette No. 29057 dated 11 July 2014, banking processes and policies were revised. Consequently, related procedures/policies are updated/formed and then approved by the Board of Directors.

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VII. Risk Management Objectives and Policies (cont'd)

The Bank has completed and constantly updated its processes in order to manage the operational risks it is exposed to more effectively and to create an integrated risk management perspective. The Bank's operational risks and controls related to these risks are managed through a central application and are updated periodically. Issues identified in the results of the evaluation made by the Internal Systems departments are also recorded and followed up through this application. The Operational Risk Policy, in which operational risk processes are expressed, is regularly reviewed and necessary updates are made. Market Risk Policy has been established in order to define, measure, limit and report the market risk that the Bank is exposed to. While the Bank manages the Treasury securities portfolio within the market risk limits determined by the Board of Directors, the Risk Management Group checks daily whether it is within the Treasury's risk limits.

Liquidity Risk is the risk that the Bank cannot fulfil its payment obligations fully and on time due to its insufficient cash inflow or due to inadequate available cash resulting from the mismatch between cash inflows and outflows. In order to define, measure, follow, report the liquidity risk the Bank is exposed to and take necessary actions for the results, Liquidity Risk Policy is formed. When Liquidity Risk Policy is formed, to manage the net liquidity position and liquidity requirement on an ongoing and forward-looking basis is aimed at.

Concentration risk is the risk within credit risk that is exposed according to individual debtor and debtor groups, to debtor groups that indicate similar characteristics in terms of economic and regional sector qualities, on the basis of the assets subject to the collateral securities that show similar price pattern behavior; the risk that is to be considered also within the scope of the market risk and operational risk. In order to define, measure, follow and manage the concentration risk the Bank is exposed to, Concentration Risk Policy is formed. Concentration limits are monitored in compliance with the credit, deposit and related policies.

Counterparty credit risk refers to the default risk of the counterparty of the transaction before the last payment in the cash flow of this transaction of which brings an obligation to both sides. In order to define measure, follow and manage the counterparty credit risk the Bank is exposed to Counterparty Credit Risk Policy is formed. Counterparty credit risk management is conducted by the Financial Institutions Department of the Bank by taking into account the counterparty's financial reports, general overview, rating, current and expected transaction volumes with the Bank. The limits for counterparties are determined by the Board of Directors.

Banking book includes all Assets and Liabilities (including credit) except trading securities portfolio. In order to define, measure, follow, report the interest rate risk related to banking book risk the Bank is exposed to and take necessary actions for the results, interest rate risk policy related to banking book is formed. Interest rate risk is managed by senior management in order to avoid losses from adverse interest rate movements.

Regarding internal assessment process which aims at the Bank has capital requirement according to its risk profile, Internal Capital Management Procedure is formed. Within internal capital management scope, the Bank has established a stress test based management by taking into account the estimated maximum loss amount that may occur in credit, operational, market and other risks as well as the changes in the market.

In order to ensure that the Bank's term deposit structure is in line with the Bank's strategies and budget targets and is in a robust and sustainable structure, Deposit Policy is formed. Policies and systems in order to define, measure and follow the concentration risk of the Bank's deposit is also explained in Deposit Policy.

Organization and structure of Risk Management Group: Risk Management Group work under the Board of Directors as their functions and responsibilities. The connection with the Board of Directors and Risk Management Group is provided through the Audit Committee.

Risk Reporting and Scope and Nature of Measurement Systems: Limits and market risk reports are presented daily basis by the Risk Management Group, value at Risk report (ALCO), ECAP stress test, scenario analysis, Duration Gap primary shock, the market data and limit reports are presented a weekly basis to Assets-Liability Committee. On a quarterly basis, the rest of the reports and other works are reported to Audit Committee and Board of Directors. The results of other studies and analysis are also reported to the Audit Committee and the Board of Directors every 3 months.

Hedging risk and process of risk mitigation policies and process related to control their effectiveness continuously: The Bank carries out risk mitigation processes and risk hedging for credit risk in accordance with credit risk policies.

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VII. Risk Management Objectives and Policies (cont'd)

Risks related to market risks are measured and monitored in line with policies and implementation procedures and are kept under control with allocated limits. Accordingly, risk limits have been allocated by the Board of Directors. Limits are monitored and reported, and in case of exceeding any limit, the excess is notified to the relevant units via written/e-mail and reported to the relevant committees. In addition, presentations are made to the Audit Committee and the Board of Directors on a quarterly basis, including information on the use cases of limits and sector concentrations of loans.

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SECTION FIVE

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to the Assets of the Balance Sheet

1. a) Information on cash values and CBRT:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Cash/Effective	10	175	4	158
CBRT	1,242	3,383	234	4,111
Total	1,252	3,558	238	4,269

b) Information related to the account of the Central Bank of Turkey:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Unrestricted Demand Deposits	1,180	900	197	1,136
Unrestricted Time Deposits	-	-	-	-
Unrestricted Time Account	-	-	-	-
Reserve Deposits	62	2,483	37	2,975
Total	1,242	3,383	234	4,111

c) Explanations related to reserve deposits:

Banks operating in Turkey pursuant to the Communiqués of the Central Bank of the Republic of Turkey No. 2011/11 and 2011/13 on Amending the “Communiqué on Required Reserves” maintain required reserves at the Central Bank of the Republic of Turkey over its Turkish Lira and foreign currency liabilities, in US Dollars and/or Euros, at the rates specified below.

As of 30 June 2026, the applicable reserve requirement ratios for reserves maintained at the CBRT range between 3% and 40% for Turkish Lira liabilities, depending on their maturity structure (31 December 2025: between 3% and 40%); and between 0% and 32% for foreign currency liabilities, depending on their maturity structure (31 December 2025: between 5% and 32%).

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I. Explanations and Disclosures Related to the Assets of the Balance Sheet (cont'd)

2. Information on financial assets at fair value through profit/loss (shown in net worth):

- a.1) Information on financial assets at fair value through profit/loss given as collateral or blocked: None (31 December 2025: None).
- a.2) Financial assets at fair value through profit/loss subject to repurchase agreements: None (31 December 2025: None.).

The Bank does not have net book value of unrestricted financial assets at fair value through profit and loss (31 December 2025: None).

- b) Positive differences related to derivative financial assets held-for-trading: None. (31 December 2025: None).

3. a) Information on banks:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Banks				
Domestic	1	426	1	6
Foreign	-	1,111	-	981
Branches and Head Office Abroad	-	-	-	-
Total	1	1,537	1	987

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AS OF 30 June 2026

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I. Explanations and Disclosures Related to the Assets of the Balance Sheet (cont'd)

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

- a.1) Information on financial assets given as collateral/blocked at fair value through other comprehensive income:

As of 30 June 2026, of the financial assets measured at fair value through other comprehensive income that have been pledged or blocked, TL 7 represents Interbank collateral balances (31 December 2025: TL 7 represented Interbank collateral balances).

- a.2) Information on financial assets subject to repurchase agreements at fair value through other comprehensive income:

The carrying amount of financial assets measured at fair value through other comprehensive income held as free deposits amounts to TL 163 (31 December 2025: TL 30).

- b) Information on financial assets at fair value through other comprehensive income:

	30 June 2026	31 December 2025
Debt Securities	170	37
Quoted on a Stock Exchange	76	37
Not Quoted on a Stock Exchange	94	-
Share Certificates	-	-
Quoted on a Stock Exchange	-	-
Not Quoted on a Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	170	37

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I. Explanations and Disclosures Related to the Assets of the Balance Sheet (cont'd)

5. Information on loans (cont'd):

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

	30 June 2026		31 December 2025	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Given to Bank Partners	-	-	-	23
Credits Given to Legal Entity Partners	-	-	-	23
Loans Given to Real Person Partners	-	-	-	-
Indirect Loans Given to Bank Partners	-	-	-	37
Loans Given to Bank Members	1	-	6	1
Total	1	-	6	61

b) Information on the first and second group loans and other receivables including restructured or rescheduled loans:

30 June 2026		Loans Not Subject to Restructuring	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
Non-specialized Loans	11,251	-	-	6
Enterprise Loans	3,921	-	-	6
Export Loans	1,374	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	5,948	-	-	-
Retail Loans	8	-	-	-
Credit Cards	-	-	-	-
Other	-	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	11,251	-	-	6

31 December 2025		Loans Not Subject to Restructuring	Restructured Loans	
			Loans with Revised Contract Terms	Refinance
Non-specialized Loans	8,736	-	-	7
Enterprise Loans	2,364	-	-	7
Export Loans	625	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	5,704	-	-	-
Retail Loans	7	-	-	-
Credit Cards	-	-	-	-
Other	36	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	8,736	-	-	7

Expected Credit Loss	Standard Loans		Loans Under Close Monitoring	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
12 Months Expected Credit Loss	9	4	-	-
Significant Increase in Credit Risk	-	-	-	-
Total	9	4	-	-

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I. Explanations and Disclosures Related to the Assets of the Balance Sheet (cont'd)

5. Information on loans (cont'd):

- c) Information on standard loans and closely monitored loans with maturity extensions in the contract:

Cash Loans	Standard Loans	Loans Under Close Monitoring	
		Loans Not Subject to Restructuring	Loans with Restructured Loans
Short-term Loans	11,149	-	-
Medium and Long-term Loans	102	-	6
Total	11,251	-	6

According to the “Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for Them”, there are no loans which the payment schedule has been changed as of 30 June 2026.

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I. Explanations and Disclosures Related to the Assets (cont'd)

5. Information on loans: (cont'd)

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

	Short-Term	Medium and Long-Term	Total
Consumer Loans-TL	1	-	1
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	1	-	1
Other	-	-	-
Consumer Loans-Currency Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Individual Credit Cards-TL	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Individual Credit Cards-FC	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-TL	1	6	7
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	1	6	7
Other	-	-	-
Personnel Loans-Currency Indexed	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Housing Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Personnel Credit Cards-FC	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Overdraft Account-TL (Real Persons) (*)	-	-	-
Overdraft Account-FC (Real Persons)	-	-	-
Total	2	6	8

(*) No balance is held in the overdraft account

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I. Explanations and Disclosures Related to the Assets (cont'd)

5. Information on loans: (cont'd)

e) Information on commercial loans with instalments and corporate credit cards:

	Short-Term	Medium and Long-Term	Total
Installment Trade Loans -TL	131	97	228
Business Loan	-	-	-
Vehicle Loan	-	-	-
Personal Finance Credit	131	97	228
Other	-	-	-
Installment Trade Loans - Currency Indexed	-	-	-
Business Loan	-	-	-
Vehicle Loan	-	-	-
Personal Finance Credit	-	-	-
Other	-	-	-
Installment Trade Loans -FC	-	-	-
Business Loan	-	-	-
Vehicle Loan	-	-	-
Personal Finance Credit	-	-	-
Other	-	-	-
Corporate Credit Cards -TL	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Corporate Credit Cards -FC	-	-	-
Installments	-	-	-
Without Installments	-	-	-
Overdraft Account-TL (Legal Entity)	-	-	-
Overdraft Account-FC (Legal Entity)	-	-	-
Total	131	97	228

f) Allocation of loans by customers (*)

	30 June 2026	31 December 2025
Private	11,257	8,744
Public	-	-
Total	11,257	8,744

(*)Does not include non-performing receivables

g) Distribution of domestic and international loans(*)

	30 June 2026	31 December 2025
Domestic Loans	11,257	8,744
Foreign Loans	-	-
Total	11,257	8,744

(*)Does not include non-performing receivables

h) Loans granted to subsidiaries and associates: None (31 December 2025: None).

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I. Explanations and Disclosures Related to the Assets (cont'd)

5. Information on loans: (cont'd)

i) Expected credit losses for loans (Stage 3):

	30 June 2026	31 December 2025
Stage 3 Expected Loss Provisions		
Allocated for Limited Collection Loans and Other Receivables	-	-
Allocated for Uncollectible Loans and Other Receivables	-	-
Allocated for Loss Loans and Other Receivables	191	203
Total	191	203

j) Information on non-performing (Net):

j.1) Information on loans and other receivables included in non-performing loans, which are restructured or rescheduled:

	III. Group Loans and Receivables with Limited Collectability	IV. Group Uncollectible Loans and Other Receivables	V. Group Loss Loans and Other Receivables
30 June 2026			
(Gross Amount Before Provision)	-	-	633
Restructured Loans and Other Receivables	-	-	633
31 December 2025			
(Gross Amount Before Provision)	-	-	3
Restructured Loans and Other Receivables	-	-	3

j.2) Information on total non-performing credit transactions:

	III. Group Loans and Receivables with Limited Collectability	IV. Group Uncollectible Loans and Other Receivables	V. Group Loss Loans and Other Receivables
31 December 2025 Balance	-	-	413
Additions During the Period (+)	-	-	40
Inflow from Other Non-Performing Accounts Receivable (+)	-	-	-
Outflow from Other Non-Performing Accounts Receivable (-)	-	-	-
Collection During the Period (-)	-	-	(38)
Write-Off (-)	-	-	-
Corporate and Trade Loans	-	-	-
Personal Loans	-	-	-
Credit Cards	-	-	-
Indexing Difference (-)	-	-	-
Other	-	-	-
30 June 2026 Balance	-	-	415
Provision (-)	-	-	(191)
Net Balance on the Balance Sheet	-	-	224

j.3) Information on foreign currency non-performing loans and other receivables:

None.

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I. Explanations and Disclosures Related to the Assets (cont'd)

5. Information on loans: (cont'd)

j.4) Information regarding gross and net amounts of non-performing loans with respect to user groups:

	III. Group	IV. Group	V. Group
	Loans and Receivables with Limited Collectability	Uncollectible Loans and Other Receivables	Loss Loans and Other Receivables
30 June 2026 (Net)			
Loans to Real Persons and Legal Entities (Gross)	-	-	415
Provision Amount (-)	-	-	(191)
Loans to Real Persons and Legal Entities (Net)	-	-	224
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
31 December 2025(Net)			
Loans to Real Persons and Legal Entities (Gross)	-	-	413
Provision Amount (-)	-	-	(203)
Loans to Real Persons and Legal Entities (Net)	-	-	210
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-

j.5) Interest accruals and valuation differences calculated for non-performing loans with expected credit losses in accordance with TFRS 9 are as follows:

	III. Group	IV. Group	V. Group
	Loans with Limited Collectability and Other Receivables	Loans with Doubtful Collectability and Other Receivables	Uncollectible Loans and Other Receivables
Current Period (Net)			
Interest Accruals and Valuation Differences	-	-	135
Provision (-)	-	-	237
Prior Period (Net)			
Interest Accruals and Valuation Differences	-	-	(102)
Provision (-)	-	-	120
	-	-	223
	-	-	(103)

k) Main principles of liquidation policies of non-performing loans and receivables:

In accordance with the “Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for Them”, legal procedures are carried out by taking into account companies, guarantees and existing collateral, and provisions are set aside for problematic loans in accordance with the relevant decree.

l) Explanations on write-off policy:

As of 30 June 2026, there are no write-offs. (31 December 2025: None).

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I. Explanations and Disclosures Related to the Assets (cont'd)

6. Financial assets Measured at Amortized Cost:

a.1) Financial assets given as collateral / blocked:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Stocks	-	-	-	-
Bond, Treasury Bill and Similar Securities	292	-	292	-
Other	-	-	-	-
Total	292	-	292	-

As of 30 June 2026, the balance of redeemed financial assets pledged as collateral or blocked amounts to TL 117 related to API collateral and TL 175 related to Takasbank collateral (December 31, 2025: As of December 31, 2025, the balance of redeemed financial assets pledged as collateral or blocked amounts to TL 118 related to Interbank collateral and TL 174 related to clearing balances)

a.2) Legal liabilities of amortized financial assets subject to repo transactions:

	30 June 2026	31 December 2025
Equity Securities	-	-
Debt Securities (Bonds, Bills and Similar Instruments)	-	503
Other	-	-
Toplam	-	503

Financial assets measured at amortized cost are available as free deposits and amount to TL 850. (31 December 2025: None).

b) Information on amortized financial assets:

	30 June 2026	31 December 2025
Government Bonds	1,142	1,136
Treasury Bills	-	-
Other Public Sector Debt Securities	-	-
Total	1,142	1,136

c) Information on financial assets measured at amortized cost:

	30 June 2026		31 December 2025	
	TL	FC	TL	FC
Debt Securities	1,142	-	1,136	-
Quoted on a Stock Exchange	1,142	-	1,136	-
Not Quoted on a Stock Exchange	-	-	-	-
Provision for Impairment (-)	-	-	-	-
Total	1,142	-	1,136	-

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I. Explanations and Disclosures Related to the Assets (cont'd)

d) Movement of amortized financial assets during the year:

	30 June 2026	31 December 2025
Value at Beginning of the Period	1,136	51
Foreign Currency Differences on Monetary Assets ^(*)	47	105
Purchases During Year	-	984
Disposal Through Sales and Amortization	(41)	(2)
Impairment Provision (-)	-	(2)
End of the Period Total	1,142	1,136

^(*) Interest income rediscount changes were presented in "foreign currency differences on monetary assets" line.

7. Information on associates (Net):

The Bank has a 1.4925% participation share in the Credit Guarantee Fund and is worth TL 8 (31 December 2025: TL 8 with a rate of 1.4925%).

8. Information on subsidiaries (Net):

The Bank has no subsidiaries in the current period (31 December 2025: None).

9. Information on jointly controlled entities:

The Bank has no jointly controlled entities in the current period (31 December 2025: None).

10. Information on lease receivables (Net):

The Bank has not any lease receivables in the current period (31 December 2025: None).

11. Information on derivative financial instruments for hedging purposes:

The Bank has not any derivative financial instruments for hedging purposes in the current period (31 December 2025: None.).

12. Information on tangible assets:

In accordance with Article 25 of the Communiqué on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks, they are not prepared in interim periods.

13. Information on intangible assets:

In accordance with Article 25 of the Communiqué on Financial Statements and Related Explanations and Footnotes to be Announced to the Public by Banks, they are not prepared in interim periods.

14. Investment Properties (Net):

None (31 December 2025: None).

15. Explanations on Deferred Tax Assets:

While the deferred tax liability is calculated for the total of taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated with the characteristics that it is highly probable to use these differences to provide taxable profit in the future.

The deferred tax arising from the differences between the carrying value and tax value of the assets or liabilities which are related to equity accounts, are subject to offset in equity.

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I. Explanations and Disclosures Related to the Assets (cont'd)

15. Explanations on Deferred Tax Assets (cont'd):

	Current Period		Prior Period	
	Deferred Tax Base Temporary Differences	Deferred Tax Amount	Deferred Tax Base Temporary Differences	Deferred Tax Amount
Employee Rights Provisions	99	30	73	22
Expected Credit Losses Provisions	51	15	11	3
Other Provisions	3	1	76	23
Depreciation(*)	19	6	36	11
Premium Provisions	-	-	-	-
Rediscounts	8	2	4	1
Financial Losses	33	10	-	-
Other	41	12	31	9
Total Deferred Tax Assets	254	76	231	69
Depreciation	-	-	-	-
Rediscounts	-	-	-	-
Other	-	-	-	-
Total Deferred Tax Liabilities	-	-	-	-
Deferred Tax Assets/ (Liabilities), net	254	76	231	69

(*)As of December 31, 2024, it includes a deferred tax asset of TL 27, calculated over the inflation-adjusted tax bases of tangible and intangible fixed assets.

The movements in deferred tax assets as follows:

	30 June 2026	31 December 2025
Deferred Tax Asset / (Liability), Beginning of Period	69	53
Current Period (Expense) / Income	4	14
Deferred Tax Recognized in Equity	3	2
Deferred Tax Asset / (Liability), End of Period	76	69

16. Information on assets held for sale and discontinued operations:

	30 June 2026	31 December 2025
Beginning of the Period	25	27
Acquisitions	-	3
Assets Sold (Cost)	(21)	(5)
Impairment	-	-
Carrying Value	4	25

17. Information on other assets:

a) The distribution of other assets is as follows:

	30 June 2026	31 December 2025
Clearing Accounts	436	300
Collateral Given	88	399
Prepaid Expenses	80	64
Cash Collateral Given	20	17
Other	47	5
Total	671	785

b) If the other assets item of the balance sheet exceeds 10% of the balance sheet total excluding the commitments in the off-balance sheet accounts, the names and amounts of the sub-accounts constituting at least 20% of them: None.

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II. Explanations and Disclosures Related to the Liabilities

1. Information on maturity structure of deposits:

a.1) 30 June 2026:

	Demand	7 Day Call Accounts	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Years	1 Year and Over	Acc. Deposits	Total
Saving Deposits	18	-	80	1,321	25	1	-	-	1,445
Foreign Currency Deposits	174	-	335	7,259	868	314	57	-	9,007
Residents in Turkey	171	-	332	7,212	864	297	52	-	8,928
Residents Abroad	3	-	3	47	4	17	5	-	79
Public Sector Deposits	22	-	-	-	-	-	-	-	22
Commercial Deposits	63	-	2,800	3,207	-	81	-	-	6,151
Other Institutions Deposits	1	-	3	20	-	-	-	-	24
Precious Metals Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	2	-	-	-	-	-	-	-	2
Central Bank of Turkey	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	2	-	-	-	-	-	-	-	2
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	280	-	3,218	11,807	893	396	57	-	16,651

a.2) 31 December 2025:

	Demand	7 Day Call Accounts	Up to 1 Month	1-3 Months	3-6 Months	6 Months - 1 Years	1 Year and Over	Acc. Deposits	Total
Saving Deposits	23	-	115	1,288	1	-	1	-	1,428
Foreign Currency Deposits	1,639	-	97	7,670	921	238	32	-	10,597
Residents in Turkey	328	-	96	7,624	886	221	28	-	9,183
Residents Abroad	1,311	-	1	46	35	17	4	-	1,414
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	54	-	2,691	107	-	-	-	-	2,852
Other Institutions Deposits	1	-	7	12	-	-	-	-	20
Precious Metals Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	2	-	-	-	-	-	-	-	2
Central Bank of Turkey	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	-	-	-	-	-	-
Foreign Banks	2	-	-	-	-	-	-	-	2
Participation Banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	1,719	-	2,910	9,077	922	238	33	-	14,899

b.1) Information on saving deposits under the guarantee of saving deposits insurance:

c) i. Information on saving deposits:

Saving Deposits	Under the Guarantee of Insurance		Exceeding the Limit of Insurance	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Saving Deposits	538	528	6,979	1,083
Foreign Currency Saving Deposits	513	496	8,458	8,266
Other Deposits in the Form of Saving Deposits	4	3	143	43
Foreign Branches' Deposits Under Foreign Authorities' Insurance	-	-	-	-
Off-Shore Banking Regions' Deposits Under Foreign Authorities' Insurance	-	-	-	-
Total	1,055	1,027	15,580	9,392

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II. Explanations and Disclosures Related to the Liabilities (cont'd)

1. Information on maturity structure of deposits (cont'd):

- ii. Deposit amounts not under the guarantee of saving deposit:

Deposits of real persons not under the guarantee of insurance:

	30 June 2026	31 December 2024
Deposits and Other Accounts in Foreign Branches	-	-
Deposits and Other Accounts of the Controlling Partners and Their Mother, Father, Spouse and Children under Custody	-	-
Deposits and Other Accounts of the Chairman and Members of the Board of Directors or Managers, General Manager and Assistants and Their Mother, Father, Spouse and Children under Custody	6,661	3,908
Deposits and Other Accounts Within the Scope of Assets Resulting from Crime in Article 282 of TCK dated 26/9/2004 and numbered 5237	-	-
Deposits in Deposit Banks Established Exclusively for Offshore Banking Activities in Turkey	-	-
Total	6,661	3,908

2. Information on derivative financial liabilities held for trading:

- a) Negative differences table related to derivative financial liabilities held-for-trading: None. (31 December 2025: None).

3. Information on borrowings:

- a) Information on banks and other financial institutions: None (31 December 2025: None.).
- b) Recognition of the loans taken by maturity: None (31 December 2025: None.).

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II. Explanations and Disclosures Related to the Liabilities (cont'd)

3. Information on borrowings (cont'd)

- c) Additional explanations related to the concentrations of the Bank's major liabilities:

The Bank diversifies its funding sources with customer deposits and foreign loans. Foreign currency deposits account for 33.8% of bank deposits and 54.4% of other deposits.

4. Information on funds obtained from repo transactions:

As of June 30, 2026, there are no funds obtained by the Bank from repo transactions amount.(31 December 2025: funds obtained by the Bank from repo transactions amount to TL 511).

5. Other liabilities which exceed 10% of the balance sheet total (excluding off-balance sheet commitments) and the breakdown of these which constitute at least 20% of grand total:

None.

6. Information on debts from lease transactions (Net):

- a) The general explanations on criteria used in determining instalments of financial lease agreements, renewal and purchasing options and restrictions in the agreements that create significant obligations to the Bank:

In the financial lease agreements, instalments are based on useful life, usage periods and provisions of the Tax Procedural Code.

- b) Explanations regarding operational leases:

Head-Office and all branch premises of the Bank are leased under operational leases. In 2026, finance lease liabilities amount to TL 81 (December 2025: TL 84). In 2026, interest expense of TL 12 and depreciation expense of TL 26 were transferred to the profit and loss accounts. The lease periods vary between 5 and 10 years (30 June 2025: interest expense of TL 12 and depreciation expense of TL 17).

- c) Explanations on the lessor and lessee in sale and lease back transactions, agreement conditions, and major agreement terms:

None.

7. Information on derivative financial liabilities for hedging purposes:

None.

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II. Explanations and Disclosures Related to the Liabilities (cont'd)

8. Information on provisions:

- a) Information on general provisions: None.
- b) Provisions for depreciation of principal on foreign currency indexed loans and financial leasing receivables: There is no provision for currency differences for foreign currency indexed loans (31 December 2025: None).
- c) Stage 3 expected credit loss provisions allocated for unindemnified non-cash loans not converted into cash amount to TL 19 (31 December 2025: TL 20).
- d) Liabilities regarding leave, severance pay:

The Bank has calculated the reserve for employee termination benefits by using actuarial valuation methods as set out in the TAS No: 19 and reflected this in the financial statements.

d.1) Employee benefits table:

	30 June 2026	31 December 2025
Employee termination benefit provision	58	41
Unused vacation provision	41	32
Total of Provision for Employee Benefits	99	73

According to the Turkish Accounting Standard Regarding the Benefits Provided to Employees numbered TAS 19, the total benefit is calculated for the employees who complete one year of working service and whose working period ends due to retirement or if the service is terminated earlier. The cost of the services rendered by the employees in the current or previous periods is calculated annually by independent actuaries within the framework of the defined benefit plan, using the liability method. In accordance with the Turkish Accounting Standard on Employee Benefits (TAS 19) published in the Official Gazette dated 12 March 2013 and numbered 28585, actuarial loss accounted for under shareholders' equity as of 30 June 2026 is TL 25 loss (31 March 2025: TL 28 loss).

In performing the actuarial valuations, the severance pay entitlements to be received upon retirement as defined under the Labor Law No. 1475 and the details of active employees as of the valuation date have been taken as a basis. The assumptions used in the actuarial calculation have been determined in accordance with TAS 19 and are as follows:

	Assumptions
Discount Rate	% 30.61
Inflation Rate	% 27.27

e) Information on other provisions:

e.1) Information on free provisions allocated for possible risks:

None. (31 December 2025:None)

e.2) In case other provisions exceed 10% of the total provisions, the names and amounts of the sub-accounts causing the excess:

	30 June 2026	31 December 2025
Provision for Uncompensated Non-Cash Loans	13	14
Provision of Expected Credit Losses for Non-Cash Loans (Stage 1 and Stage 2)	6	6
Other Provisions (*)	31	44
Total	50	64

(*) Other provisions consist of TL 31 for legal provisions. (31 December 2025: Other provisions consist of TL 30 for legal provisions and TL 14 for non-legal provisions)

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II. Explanations and Disclosures Related to the Liabilities (cont'd)

9. Explanations on taxes payable:

a) Information on current tax liability:

a.1) Information on corporate tax:

As of 30 June 2026 and 31 December 2025, remaining tax liability/(receivable) after deducting temporary taxes paid during the period from corporate tax:

	30 June 2026	31 December 2025
Current Period Tax Payable	-	11
Prepaid Tax	-	(47)
Total	-	(36)

a.2) Explanations on taxes payable:

	30 June 2026	31 December 2025
Corporate Tax Payable	-	-
BITT	13	14
Securities Capital Income Tax	25	21
Income Tax Deducted from Salaries	10	49
Real Estate Capital Income Tax	2	2
Value Added Tax Payable	1	3
Stamp Tax	-	1
Other	2	-
Total	53	90

a.3) Information on premiums:

	30 June 2026	31 December 2025
Social Security Premiums-Employer	7	8
Social Security Premiums-Employee	4	4
Unemployment Insurance-Employer	-	1
Unemployment Insurance-Employee	-	-
Bank Social Aid Pension Fund Premium-Employee	-	-
Bank Social Aid Pension Fund Premium-Employer	-	-
Pension Fund Membership Fees and Provisions-Employee	-	-
Pension Fund Membership Fees and Provisions-Employer	-	-
Other	-	-
Total	11	13

b) Explanations on deferred tax liabilities, if any: None (31 December 2025: None).

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II. Explanations and Disclosures Related to the Liabilities (cont'd)

10. Information on shareholders' equity:

- a) Presentation of paid-in capital:

The Bank's share capital was increased by TL 2,275 from TL 1,000 to TL 3,275. Of the capital increase, TL 682 was paid in cash in advance, while the remaining TL 1,593 was committed to be paid by 30 September 2026. The capital increase was registered on 2 July 2026. As of 30 June 2026, the Bank's paid-in capital increased from TL 1,000 to TL 1,682, reflecting the TL 682 paid in advance. The paid-in capital comprises 16,820 million shares with a nominal value of TL 1,682 (31 December 2025: 10 billion shares with a nominal value of TL 1,000).

	30 June 2026	31 December 2025
Equity Provision(*)	1,682	1,000
Provision for Preferred Stock	-	-

(*) Represents Nominal Capital.

- b) The Bank does not apply registered share capital system. (31 December 2025: None).
- c) Information on share capital increases' their sources and other information on increased capital shares in the current period: Explained in a) section.
- d) Information on share capital increases from revaluation funds in the current period: None.
- e) Capital commitments in the last fiscal year and at the end of the following interim period, the general purpose of these commitments and projected resources required to meet these commitments: None.
- f) Indicators of the Bank's income, profitability and liquidity for the previous periods and possible effects of these future assumptions on the Bank's equity due to the uncertainty of these indicators:

Prior year income, profitability and liquidity of the Bank is closely monitored by the Financial Reporting Department and reported to the Board of Directors, Asset and Liability Committee. Risk Management tries to forecast the effects of interest, currency and maturity fluctuations that change these indicators with static and dynamic scenario analysis. Net asset value, which is defined as the difference of fair values of assets and liabilities, is measured. Expectations are made for Bank's future interest income via simulations of net interest income and scenario analysis.

- g) Information on preferred shares: None.
- h) Information on marketable securities value increase fund:

	Current Period		Prior Period	
	TL	FC	TL	FC
From subsidiaries, associates and jointly controlled entities (joint ventures)				
Valuation differences	-	-	-	-
Exchange rate difference	-	-	-	-
Financial assets at fair value through other comprehensive income				
Valuation differences	(1)	-	(2)	-
Exchange rate difference	-	-	-	-
Total	(1)	-	(2)	-

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III. Explanations and Disclosures Related to the Off-Balance Sheet

1. Information on off-balance sheet liabilities:

a) Nature and amount of irrevocable loan commitments:

	30 June 2026	31 December 2025
Loan Granting Commitments	1	1
Payment Commitments for Checks	10	9
Forward Asset Purchase and Sales Commitments	20	1,260
Other Irrevocable Commitments	-	-
Total	31	1,270

b) The nature and amount of possible losses and commitments arising from off-balance sheet items:

The Bank, within the context of banking activities, undertakes certain commitments, consisting of loan commitments, letters of guarantee, acceptance credits and letters of credit.

b.1) Non-cash loans, including guarantees, bank acceptances and financial guarantees, and other letters of credit:

	30 June 2026	31 December 2025
Letters of Credit	208	68
Other Guarantees and Collaterals	4,065	4,250
Total	4,273	4,318

b.2) Definite guarantees, temporary guarantees, sureties and similar transactions:

	30 June 2026	31 December 2025
Definite Letter of Guarantees	1,101	747
Temporary Letter of Guarantees	2	3
Other Letter of Guarantees	111	111
Total	1,214	861

c) Total amount of non-cash loans:

	30 June 2026	31 December 2025
Non-Cash Loans Given Against Achieving Cash Loans	68	6
With Maturity of 1 Year or Less Than 1 Year	8	6
With Maturity of More Than 1 Year	60	-
Other Non-Cash Loans	5,419	5,173
Total	5,487	5,179

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss

1. a) Information on interest income on loans:

	30 June 2026		31 March 2025	
	TL	FC	TL	FC
Interest on Loans^(*)				
Short-Term Loans	1,241	105	1,567	123
Medium and Long Term-Loans	27	-	30	-
Interests Received from Non-Performing Receivables	20	-	25	-
Total	1,288	105	1,622	123

(*) Includes fees and commissions obtained from cash loans.

b) Information on interest income received from banks:

	30 June 2026		31 March 2025	
	TL	FC	TL	FC
The Central Bank of Turkey	-	-	-	-
Domestic Banks	38	2	37	-
Foreign Banks	-	10	-	12
Branches and Head Office Abroad	-	-	-	-
Total	38	12	37	12

c) Information on interest received from securities:

	30 June 2026		31 March 2025	
	TL	FC	TL	FC
From Financial Assets at Fair Value Through Profit and Loss	-	-	-	-
From Financial Assets at Fair Value Through Other Comprehensive Income	7	-	110	-
Financial Assets Measured at Amortized Cost	186	-	12	-
Total	193	-	122	-

d) Information on interest income received from associates and subsidiaries:

None (30 June 2025: None).

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (cont'd)

- 2. a) Information on interest on funds borrowed:** None.(30 June 2025:None)
b. Information on interest expense to associates and subsidiaries: None. (30 June 2025:None)
c. Information on interest paid to securities issued: None.(30 June 2025:None)
d. Display of the interest paid on the deposit according to the maturity structure:

30 June 2026								
Time Deposits								
Account Name	Demand Deposits	Up to 1 month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Longer than 1 Year	Acc. Deposits	Total
Turkish Lira								
Interbank Deposits	-	-	-	-	-	-	-	-
Savings Deposit	-	18	235	2	-	-	-	255
Official Deposit	-	-	-	-	-	-	-	-
Trade Deposit	-	503	435	33	-	-	-	971
Other Deposit	-	-	4	-	-	-	-	4
7-Day Notice Deposit	-	-	-	-	-	-	-	-
Precious Metal Reserve	-	-	-	-	-	-	-	-
Total	-	521	674	35	-	-	-	1,230
Foreign Currency								
Foreign currency deposits	-	3	143	16	5	-	-	167
Interbank Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposit	-	-	-	-	-	-	-	-
Precious Metal	-	-	-	-	-	-	-	-
Total	-	3	143	16	5	-	-	167
Grand Total	-	524	817	51	5	-	-	1,397

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (cont'd)

d. Display of the interest paid on the deposit according to the maturity structure (cont'd):

30 June 2025								
Time Deposits								
Account Name	Demand Deposits	Up to 1 month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Longer than 1 Year	Acc. Deposits	Total
Turkish Lira								
Interbank Deposits	-	-	-	-	-	-	-	-
Savings Deposit	-	19	381	92	1	-	-	493
Official Deposit	-	-	-	-	-	-	-	-
Trade Deposit	-	386	319	63	9	-	-	777
Other Deposit	-	1	23	5	-	-	-	29
7-Day Notice Deposit	-	-	-	-	-	-	-	-
Precious Metal Reserve	-	-	-	-	-	-	-	-
Total	-	406	723	160	10	-	-	1,299
Foreign Currency								
Foreign currency deposits	-	6	151	13	1	-	-	171
Interbank Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposit	-	-	-	-	-	-	-	-
Precious Metal	-	-	-	-	-	-	-	-
Total	-	6	151	13	1	-	-	171
Grand Total	-	412	874	173	11	-	-	1,470

3. Information on dividend income:

For the period ending 30 June 2026, dividend income amount to TL 1. (30 June 2025: 1 TL).

4. Explanations on trade profit and loss:

	30 June 2026	30 June 2025
Profit	97	223
Profit from Capital Market Operations	-	-
From Derivative Financial Transactions	7	14
Profit from Foreign Exchange	90	209
Loss (-)	(279)	(447)
Loss from Capital Market Operations	-	-
From Derivative Financial Transactions	(92)	(100)
Loss from Foreign Exchange	(187)	(347)
Total	(182)	(224)

5. Information on other operating income:

	30 June 2026	30 June 2025
Income from sales of assets	10	4
Other(*) (**)	102	43
Total	112	47

(*) The amount of TL 87 included in "other" as of 30 June 2026 represents the reversal of prior years' expenses (30 June 2025: includes income of TL 31 arising from the reversal of free provisions within "other").

(**) The liabilities arising under the management and support services agreement entered into with Bankmed S.A.L., one of the Bank's majority shareholders, were released pursuant to a protocol signed in January 2026. This amount includes income of TL 87 thousand resulting from the release of management fees fully provided for in prior periods.

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (cont'd)

6. Provision for impairment of loans and other receivables of banks

	30 June 2026	30 June 2025
Expected Credit Losses	(8)	(45)
12 Month ECL (Stage 1)	4	-
Significant Increase in Credit Risk (Stage 2)	1	-
Default (Stage 3)	(13)	(45)
Provision for Impairment Losses on Securities	-	-
Financial Assets Measured at Fair Value through Profit or Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
Provision for Impairment Losses on Associates, Subsidiaries and Joint-ventures	-	-
Associates	-	-
Subsidiaries	-	-
Partnerships under Common Control (Business partnerships)	-	-
Other	-	-
Total	(8)	(45)

7. Information on other operating expenses:

	30 June 2026	30 June 2025
Provision for Employee Termination Benefits	-	-
Tax, Duty, Fees	26	17
Bank Social Aid Fund Deficit Provision	-	-
Impairment Expenses of Tangible Assets	-	-
Depreciation Expenses of Tangible Assets	42	33
Impairment Expenses of Intangible Assets	-	-
Impairment Expense of Goodwill	-	-
Depreciation Expenses of Intangible Assets	4	4
Impairment for Investments Accounted for under Equity Method	-	-
Impairment Expenses of Assets to be Disposed	-	-
Depreciation Expenses of Assets to be Disposed	-	1
Impairment Expenses of Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	144	157
Leasing Expenses Related to TFRS 16 Exceptions	-	-
Maintenance Expenses	61	44
Advertisement Expenses	-	-
Other Expenses(*)	83	112
Loss on Sales of Assets	-	-
Other(**)	20	31
Total	236	242

(*)Other operating expenses consist of TL 7 of vehicle expenses, TL 10 of communication expenses, TL 4 of heating and lighting expenses, TL 1 of stationery expenses, TL 3 of cleaning expenses, TL 2 of non-deductible expenses, TL 25 of computer usage expenses, TL 12 of subcontractor expenses, TL 1 of appraisal expenses, TL 5 of shared expenses, TL 4 of insurance expenses, TL 1 of representation and hospitality expenses, and TL 8 of other expenses (30 June 2025: Other operating expenses consisted of TL 7 of vehicle expenses, TL 8 of communication expenses, TL 4 of heating and lighting expenses, TL 1 of stationery expenses, TL 2 of cleaning expenses, TL 2 of non-deductible expenses, TL 20 of computer usage expenses, TL 13 of subcontractor expenses, TL 1 of appraisal expenses, TL 4 of shared expenses, TL 5 of insurance expenses, TL 1 of representation and hospitality expenses, and TL 44 of other expenses).

(**) Other operating expenses consist of TL 9 of audit and consultancy expenses, TL 5 of Savings Deposit Insurance Fund (SDIF) expenses, and TL 6 of other expenses (30 June 2025: Other operating expenses consisted of TL 18 of audit and consultancy expenses, TL 6 of Savings Deposit Insurance Fund (SDIF) expenses, and TL 7 of other expenses).

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (cont'd)

8. Information on profit / loss from continuing and discontinued operations before tax:

For the accounting period ended 30 June 2026, the Bank had no current tax expense (30 June 2025: no current tax expense). Deferred tax income amounted to TL 4 for the period ended 30 June 2026 (30 June 2025: TL 23 deferred tax income).

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

Net profit for the period from continuing operations amounts to TL 5 (30 June 2025: TL 151).

10. Explanations on net profit/loss for the period.

- a) If disclosure of the nature, size and recurrence rate of income and expense items arising from ordinary banking transactions is necessary for understanding the performance of the bank during the period, the nature and amount of these items: None
- b) The effect of a change in the estimation made regarding the financial statement items on the profit/loss, if there is a possibility that it will affect the following periods, the effect including those periods: None
- c) Profit/loss attributable to minority shares: None

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IV. Explanations and Disclosures Related to the Statement of Profit or Loss (cont'd)

11. If the other items in the income statement exceed 10% of the income statement total, accounts amounting to at least 20% of these items are shown below:

	30 June 2026	30 June 2025
<u>Other fees and commissions received</u>		
Expertise fees collected from customers	1	1
Transfer commissions	1	-
Insurance commissions	-	1
Cheque expense	-	-
Safe deposit box commissions	-	-
Intelligence Fee	-	-
Letter of Credit Commissions	-	-
Credit Card Commissions and Fees	-	-
Collection item commissions	-	-
Other banking service income	1	1
Total	3	3

	30 June 2026	30 June 2025
<u>Other fees and commissions given</u>		
Other commissions paid to banks	4	2
Exchange custody commission	1	1
Credit card commissions	1	1
Other	5	5
Total	11	9

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V. Explanations on the Risk Group of the Bank

1. Volume of related party transactions, income and expense amounts involved and outstanding loan and deposit balances:

a) 30 June 2026:

Risk Group of The Bank	Associates and Subsidiaries		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans						
Balance at Beginning of Period	-	-	-	23	-	37
Balance at End of Period	-	-	-	-	-	-
Interest Received and Commission Income	-	-	-	-	-	-

b) 31 December 2025:

Risk Group of The Bank	Associates and Subsidiaries		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
	Cash	Non-Cash	Cash	Non-Cash	Cash	Non-Cash
Loans and Other Receivables						
Balance at Beginning of Period	-	-	-	26	-	28
Balance at End of Period	-	-	-	23	-	37
Interest Received and Commission Income	-	-	-	-	-	-

c.1) Information on deposits belonging to the risk group of the Bank:

Risk Group of The Bank	Associates and Subsidiaries		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025	30 June 2026	31 December 2025
Deposit						
Beginning of the Period	-	-	2	8	2	2
End of the Period	-	-	6	2	1	2
Deposit Interest Expense	-	-	-	-	-	-

In addition, the Bank has not any “Funds Borrowed” used from risk group of the Bank (31 December 2025: None) and there is no interest expense was incurred from funds borrowed in 2026 (30 June 2025: None).

c.2) Information on forward and option agreements and other similar agreements made with related parties:
None.

d) For the period ended 30 June 2026, the total amount of remuneration and benefits provided to the senior management of the Bank TL 41 (30 June 2025: TL 55).

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V. Explanations on the Risk Group of the Bank (cont'd)

2. Regarding the risk group that the Risk Group of the Bank:

- a) The relations of the Bank with the entities controlled by the Bank and its related parties, regardless of whether there are any transactions or not:

The Bank carries out various commercial banking transactions with its group companies.

- b) Besides the structure of relationship, nature of the transaction, amount and ratio to the total volume of transactions, amount of major items and ratio to all items, pricing policies and other factors:

	Balance	% Compared to the Amounts in the Financial Statements
Banks and other receivables	-	0.00
Borrowings	-	0.00
Non-cash loans	-	0.00
Deposits	6	0.04

These transactions are priced in accordance with the general pricing policies of the Bank.

- c) In cases whereby separate disclosure is not necessary, the total of similar items in order to present the total impact on the financial statements: Explained in disclosure b).
- d) Transactions accounted under the equity method: None.
- e) Disclosures related to purchase and sale of real estate and other assets, services given/received, agency contracts, leasing contracts, transferring information as a result of research and development, license contracts, financing (including supports in the form of loans, capital in cash and capital in kind), guarantees, and management contracts:

Within the limits prescribed by the Banking Law, the Bank grants cash and non-cash loans to the Bank's risk group. These amounts are excluded from the Bank's total cash and non-cash loan balances. Details of such loan amounts are provided in Note 1(a).

VI. Explanation Subsequent Events

On 8 July 2026, Coşkun Çabuk was appointed to succeed Murat Uysal, who stepped down from his role as General Manager. In addition, at the Bank's Extraordinary General Assembly Meeting held on 5 August 2026, changes were made to the Chairman of the Board of Directors, the members of the Audit Committee, and certain members of the Board of Directors. New members were elected to the Board of Directors and the Audit Committee to replace those who had resigned from their positions.

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SECTION SIX

THE LIMITED REVIEW REPORT

I. Explanations Related to the Limited Review Report

The unconsolidated financial statements as of and for the period ended 30 June 2026 have been subject to a limited review by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. (a member firm of Ernst & Young Global Limited), and the limited review report dated 24 August 2026 has been presented prior to the unconsolidated financial statements.

II. Explanations and Notes Prepared by the Independent Auditor

None.

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SECTION SEVEN (*)

EXPLANATIONS ON INTERIM ACTIVITY REPORT

Message from the Chairman of the Board of Directors and the General Manager

Dear Shareholders,

The tensions in the Middle East have pushed up costs especially energy prices and have negatively affected inflation expectations. The Central Bank of the Republic of Türkiye continues to combat inflation through its monetary policy and macroprudential measures, while also guiding the banking sector through existing regulations. The banking sector, in turn, continues to contribute to the economy by supporting production and investment.

As T-Bank, we have demonstrated a successful performance in the early periods of 2026 with rational policies and healthy policy management.

During the first half of 2026, the sale of our Bank was completed and a change in shareholding structure took place. We believe that, with its strengthened capital base and experienced management team, the Bank will successfully achieve its growth objectives and implement its new strategic initiatives. Going forward, our strategy is to prudently manage the risk portfolio, expand our customer base in promising sectors, and invest in areas that offer sustainable growth and efficiency.

As of 30 June 2026, the Bank's total assets amounted to TL 20,792, while its loan portfolio and customer deposits reached TL 11,472 and TL 16,651, respectively. The Bank recorded a profit of TL 5 in the first half of 2026.

Finally, on behalf of T-Bank's management, we extend our sincere gratitude to our customers for their continued confidence, to our shareholders for their unwavering support, and to all of our employees for their commitment, dedication, and valuable contributions.

Changes in the main contract during the period:

None.

Financial situation evaluation

As of 30 June 2026, T-Bank's total assets amounted to TL 20,792, while its cash loan portfolio and guarantees and sureties stood at TL 11,472 and TL 5,486, respectively.

In the first half of 2026, the Bank's securities portfolio amounted to TL 1,312, while its deposit volume reached TL 16,651.

The Bank recorded a net profit of TL 5 for the first half of 2026, compared to a net profit of TL 355 for the same period in 2025.

The regulatory minimum Capital Adequacy Ratio (CAR) is 8%. As of June 2026, the Bank's Capital Adequacy Ratio was 16.56%, remaining well above the regulatory requirement.

Non-performing loans accounted for 3.55% of total loans, and the provision coverage ratio for non-performing loans was 45.95%.

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Explanations on Interim Activity Report (Continued)

Summary Financial Information

Thousand TL	30 June 2026	31 December 2025
Total Assets	20,792	18,877
Loan Portfolio (net)	11,472	8,950
Loan Portfolio (gross)	11,672	9,157
Securities Portfolio (Net)	1,312	1,173
Banks/Receivables from Money Markets (Net)	2,289	3,159
Total Deposit	16,651	14,899
Funds Borrowed	-	-
Equity	2,208	1,529
Guarantees and Sureties	5,487	5,179

Thousand TL	30 June 2026	30 June 2025
Net Interest Income	588	752
Net Commission Income	26	6
Profit / (Loss) Before Taxes	1	128
Net Profit / (Loss)	5	151

Condensed Financial Rates (%)

	30 June 2026	31 December 2025
Capital Adequacy Ratio	16.56	14.40
Loans/Deposit	68.90	60.07
Loans/Total Assets	55.18	47.41
Liquid Assets/ Total Assets	17.04	23.87
Loans Under Follow-up (net) / Total Loans (net)	1.95	2.35
Loans Under Follow-up (gross) / Total Loans (gross)	3.55	4.51
Loans Under Follow-up (net) / Total Assets	1.08	1.12
Loan Provisions / Loans Under Follow-up	45.95	49.04

T-Bank at the end of June 2026

With 6 branches located in Turkey's most vibrant industrial and commercial centres, T-Bank offers convenient solutions in line with its "boutique service" approach.

Determining to provide solutions to its customers as its mission, T-Bank focuses on raising the quality bar of its services and products within the framework of its sustainable growth strategy. Increasing its satisfaction and loyalty ratio day by day, the Bank aims to provide its customers with a unique banking experience.

T-Bank succeeds in transforming its main shareholders' effective and wide correspondent bank network in the Middle East and North Africa Region into a competitive advantage. The Bank also takes care to establish long-term relationships with the banks that will add added value to its services and further strengthen its financial structure.