Destek Yatırım Bankası Anonim Şirketi

UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES AS OF AND FOR THE YEAR ENDED 31 DECEMBER 2025 TOGETHER WITH INDEPENDENT AUDITOR'S REPORT

(Convenience translation of the unconsolidated financial statements, related disclosures and independent auditor's report originally issued in Turkish)

CONVENIENCE TRANSLATION INTO ENGLISH OF THE INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH

INDEPENDENT AUDITOR'S REPORT

To the General Assembly of Destek Yatırım Bankası Anonim Şirketi

A) Report on the Audit of the Unconsolidated Financial Statements

Opinion

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

In our opinion, the unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette No.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Board and circulars and interpretations published by BRSA and Turkish Financial Reporting Standards ("TFRS") for those matters not regulated by the aforementioned regulations.

Basis for Opinion

Our audit was conducted in accordance with the "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the "SIA") that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the "POA"). Our responsibilities under these standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We hereby declare that we are independent of the Bank in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") and the ethical requirements regarding independent audit in regulations issued by POA that are relevant to our audit of the unconsolidated financial statements. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

Key Audit Matters

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

Impairment of loans

Please refer to Section 5, Note I, Article 6 and Section 4, Note II for details on accounting policies regarding impairment of loans and significant accounting estimates and assumptions.

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Key Audit Matter	How Our Audit Addressed the Key Audit Matter
Impairment of loans is a key area of judgment for the management. The Bank has total loans which comprise 70% of the Bank's total assets in its unconsolidated financial statements as at and for the year ended 31 December 2025. The Bank recognises provisions for impairment of loans in accordance with the "Regulation on Procedures and Principles for Classification of Loans and Provisions to be set aside" ("Regulation") which should be considered by banks that do not apply TFRS 9. The Bank calculates general provisions and specific provisions for loans in accordance with the Regulation. Not fulfilling the requirements of the TFRS 9 is a potential risk for the Bank. Failure in determining the loans and receivables that are impaired and not recording the adequate provision for these impaired loans is the aforementioned risk. Accordingly, impairment of loans and receivables is considered as a key audit matter.	As part of our audit work, the following procedures were performed: -We assessed and tested the design, implementation and operating effectiveness of key controls applied by the Bank with respect to classification of loans and determination and calculation of impairments. Our information system experts have also participated to perform these procedures. -We tested and assessed, the determination of impaired loans and the compliance of impairment provisions with the Regulation for specific provisions. -We tested and assessed, the compliance of provisions with the Regulation and the accuracy of provision calculation for general provisions. -We have assessed disclosures made within the TFRS 9 framework in the unconsolidated financial statements of the Bank with respect to loans and receivables and related impairment provisions.

Emphasis of Matter

1-) We draw attention to Note IV of the explanations to the unconsolidated financial statements where the transactions related to the risk group are explained. As at the reporting date and for the year then ended, a significant portion of the loans, marketable securities issued, derivative financial instruments, interest received on loans, interest paid on marketable securities issued and gains/losses on derivative financial instruments are attributable to related parties. However, our opinion is not modified in respect of this matter.

2-) In accordance with the decision of the Banking Regulation and Supervision Agency on 17 February 2022 and numbered 10096, Destek Yatırım Bankası Anonim Şirketi (the "Bank") has received an exemption that the provisions can be set aside within the scope of Articles 10th, 11th, 13th and 15th of the Regulation within the framework of paragraph 6 of Article 9 of the Regulation on the Classification of Loans and the Procedures and Principles to be Reserved for These Loans instead of the TFRS 9 standard that entered into force as of 1 January 2018.

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

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

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

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

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

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

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

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

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

- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

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

B) Report on Other Legal and Regulatory Requirements

1) No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code ("TCC") No. 6102 and that causes us to believe that the Bank's bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank's articles of association related to financial reporting.

2) In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri A.Ş.
An Independent Member of BAKER TILLY INTERNATIONAL

Metin ETKİN,
Partner

İstanbul, 16 February 20

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CONVENIENCE TRANSLATION OF
THE UNCONSOLIDATED FINANCIAL STATEMENTS AND RELATED DISCLOSURES
TOGETHER WITH INDEPENDENT AUDITOR'S REPORT
ORIGINALLY ISSUED IN TURKISH

UNCONSOLIDATED FINANCIAL REPORT OF
DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ
AS OF 31 DECEMBER 2025

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The unconsolidated financial report as at and for the year ended on 31 December 2025 which is prepared in accordance with the "Communiqué Related to Publicly Announced Financial Statements of Banks and Explanations and Notes Related to these Financial Statements" as regulated by the Banking Regulation and Supervision Agency includes the following sections.

- GENERAL INFORMATION
- UNCONSOLIDATED FINANCIAL STATEMENTS
- EXPLANATIONS ON ACCOUNTING POLICIES
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS
- OTHER EXPLANATIONS
- INDEPENDENT AUDITOR'S REPORT

The accompanying unconsolidated financial statements and notes to these unconsolidated financial statements as at and for the year ended on 31 December 2025 which are expressed, unless indicated otherwise, in thousands of Turkish Lira ("TL"), have been prepared based on the accounting books of the Bank in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards, and the related appendices and interpretations on these, and have been independently audited.

Altunç Kumova	Özgür Akayoğlu	Kerim Tosun	Ali Erdem Neşeli
Chairman of the Board	*Member of the Board and General Manager*	*Deputy General Manager of Financial Management Accounting*	*Financial Management and Reporting Director*

Hakan Coşkun	Süleyman Türetken
Member of the Board and Audit Committee Member	*Vice Chairman of the Board and Audit Committee Member*

Contact information of the personnel in charge of addressing questions regarding this financial report is as follows:

Name-Surname/Title	: Ali Erdem Neşeli/Financial Management and Reporting Director
Phone	: 0 212 371 55 00
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(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

SECTION ONE

General Information

I. History of the Bank including its incorporation date, initial legal status and amendments to legal status

Destek Yatırım Bankası Anonim Şirketi ("Destek Yatırım Bankası" or the "Bank") was established in accordance with the decision of Banking Regulation and Supervision Board on 4 February 2021 and numbered 9412, and the decision was published in the Official Gazette on 12 July 2021 with the initial authorized share capital amounting to TL 300.000.

The Bank carried out its operations to obtain an operating permit from the Banking Regulation and Supervision Agency in accordance with the provisions of the legislation in force following the establishment and registration procedures. Accordingly, the Bank was authorised to start operations with the decision of the Banking Regulation and Supervision Board on 6 January 2022 and numbered 10024. The relevant authorisation was published in the Official Gazette on 8 January 2022 and numbered 31713. The Bank started its operations on 25 February 2022 after the authorisation granted by the Banking Regulation and Supervision Agency ("BRSA").

The Bank is considered as "Development and Investment Bank" according to the classification in the Banking Law No. 5411 and the Bank has no authority to have bank deposits and relevant transactions.

II. Explanation about the Bank's capital structure, shareholders holding directly or indirectly, collectively or individually, the management and controlling power and changes in current year, if any and explanations on the controlling group of the Bank

As of 31 December 2025, the current paid-in share capital of Destek Yatırım Bankası is amounting to TL 1.600.000 (31 December 2024: TL 600.000). The paid-in share capital is divided into 1 billion 600 million outstanding shares each with a nominal amount of TL 1.

As of 31 December 2025, the principal shareholders and their respective shareholding rates in Destek Yatırım Bankası are as follows:

Shareholders	Amount	Share (%)	Paid-in share capital	Unpaid share capital
Destek Finans Faktoring A.Ş.	1.599.999	99.99996	1.599.999.996	-
Altunç Kumova	0,001	0.00001	1	-
Özgür Akayoğlu	0,001	0.00001	1	-
Kerim Tosun	0,001	0.00001	1	-
Azem Can Kumova	0,001	0.00001	1	-
Total share capital	**1.600.000**	**100.00**	**1.600.000.000**	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

III. Explanations regarding the board of directors, members of the audit committee, chief executive officer and executive vice presidents and their areas of responsibility and shares if any

Name and Surname	Duty	Education	Date of appointment
Altunç Kumova	Chairman of the Board	Bachelor's Degree	27.03.2024
Süleyman Türetken	Member of the Board, Vice Chairman of the Board, Audit Committe Member	Bachelor's Degree	27.03.2024
İlhami Koç	Member of the Board	Bachelor's Degree	12.11.2024
Hakan Coşkun	Member of the Board, Audit Committe Member	Master's Degree	27.03.2024
Özgür Akayoğlu	General Manager and Member of the Board	Master's Degree	27.03.2024
Kerim Tosun	Assistant General Manager – Financial Management and Accounting	Bachelor's Degree	04.08.2021
Levent Arslan	Assistant General Manager – Operations Department	Bachelor's Degree	04.08.2021
Mustafa Ertan Tanrıyakul	Assistant General Manager – Treasury and Finance Department	Bachelor's Degree	06.12.2021
Tevfik Kemal Özcan	Assistant General Manager – IT Department	Master's Degree	02.04.2024
Yasemin Şafak Dilşen	Assistant General Manager – Corporate and Commercial Banking	Master's Degree	02.12.2024

Chairman of the Board of Directors Altunç Kumova and Board Member and General Manager Özgür Akayoğlu and Assistant General Manager Kerim Tosun have a direct share of TL 1 each representing the Bank's share capital.

The abovementioned other persons do not own any shares in the Bank.

IV. Information on the individual and corporate shareholders having control shares of the Bank

Shareholders	Amount	Share (%)	Paid-in share capital (Number of shares)	Unpaid share capital (Number of shares)
Destek Finans Faktoring A.Ş.	1.599.999	99.9999999	1.599.999.996	-

V. Summary information on the Bank's activities and nature of business

The Bank carries out all kinds of banking transactions specified and permitted in Article 4 of the Banking Law (except for deposit and mutual funds), including but not limited to the matters presented below, and wide variety of economic, financial and commercial matters that authorised by the legislation. The Bank was established to ensure operating in all matters that the legislation allows to be carried out or executed by banks.

The Bank is authorized to implement all of the activities indicated below in accordance with the Banking legislation, the Turkish Commercial Code, the Capital Markets Law and other laws and legislation.

- All bank transactions, and to provide short, medium and long-term secured or unsecured cash and non-cash loans such as guarantees, endorsements or acceptances to institutions and organizations operating in all economic sectors, to individuals, at home and abroad to give or lend in any form and manner, to open letters of credit, to confirm opened letters of credit, to carry out other transactions related to letters of credit and guarantees or commercial vehicles, and to establish partnerships and joining partnership arrangements,

- Providing funds to sectors in Türkiye and abroad, especially domestic and foreign trade, industry, agriculture, construction, mining, public works, transportation, tourism, animal husbandry and computer sectors, with national and international banking methods, and supporting the financing of projects, including development, investment, build-operate-transfer projects,

- Providing assistance and act as intermediary institution of foreign and domestic capital to invest in Türkiye and to participate in established or to-be-established companies, and to provide consultancy on these matters,

- Providing short, medium and long-term loans for pledges, mortgages and other collaterals,

- Ensuring all kinds of industrial and commercial transactions, and, to participate in persons and organizations established in accordance with private law and public law operating in these matters, to establish partnerships, to acquire shares and other securities of public law and private law legal entities that have been established or will be established including buying and selling securities and bonds,

- Implementing capital or money market transactions on different securities in nature, in cooperation with national/international organizations when necessary, and to participate in companies established/to be established for this matter,

- Providing guarantees and intermediating in all kinds of leasing transactions as a party, including domestic and international transactions,

- Ensuring wide variety of factoring transactions in the manner authorised by the legislation at home and abroad, to provide financing related to these, to provide consultancy services on financial matters on a sector and subject of matter basis,

- Ensuring derivative transactions, all kinds of foreign exchange transactions including forward foreign exchange buying/selling, reverse repurchase agreements and transactions, and to carry out transactions in the stock exchanges,

- Trading gold, silver and other precious metals in established and future precious metal and metal exchanges,

V. Summary information on the Bank's activities and nature of business (continued)

- Providing banking services to its customers in Türkiye and abroad through information technology such as call center, telephone banking, electronic banking, electronic commerce and internet, and providing direct banking services,
- Establishing relationships with domestic and foreign banks, carrying out all kinds of banking transactions with the Central Bank of the Republic of Türkiye and domestic and foreign banks,
- Ensuring operations in Turkish Lira and foreign currencies in all national and international money markets,
- Acquisition of properties in Türkiye and abroad, to transfer, assign, mortgage and restrict these with other real rights, and lease them partially or completely and to dispose of them in a way that can establish all kinds of personal or real rights and obligations,
- Obtaining and removing mortgages in one's favour in order to ensure the security or collection of receivables, to arrange mortgage agreements, to establish and remove commercial mortgages, to conclude lease agreements,
- Issuing capital market instruments, making all kinds of legal dispositions including pledge, and establishing or removing pledges in its favor,
- Ensuring insurance agency transactions in Türkiye and abroad,
- Providing securities' intermediary activities for which banks are authorized by the Capital Markets Law, to establish, operate and manage securities' investment funds,
- Ensuring capital market activities in accordance with the relevant provisions of the Capital Markets Law,
- Ensuring trading of treasury bills, bonds and other securities issued or to be issued by the Treasury, capital market instruments, securities and other capital market instruments issued or to be issued by public and private legal entities, including the Public and Private Partnerships, and making all kinds of legal dispositions and pledges,
- Ensuring money market operations and capital market activities authorised by the Capital Markets Board and relevant regulations, including as the intermediary of institutions authorized to carry out these activities,
- Providing financing to public and private sector organizations, financing to mergers and acquisitions, company restructurings, privatization, public offering, issuing securities, equity, share and stock evaluations and transfers, feasibility activities and sector research and trading activities, and providing consultancy services regarding aforementioned matters,
- Ensuring national and international banking transactions authorized by the relevant legislation.

VI. The existing or potential, actual or legal obstacles on the immediate transfer of equity between the Bank and its subsidiaries or reimbursement of liabilities

There are no existing or potential, actual or legal obstacles to the immediate transfer of equity capital or repayment of debts between the Bank and its subsidiary Destek Yatırım Menkul Değerler Anonim Şirketi.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

I. Unconsolidated Balance Sheets
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DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION) AS AT 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

			Audited			Audited		
			Current period			Prior period		
			31 December 2025			31 December 2024		
	ASSETS	Notes (5 - I)	TL	FC	Total	TL	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**5.707.252**	**1.002.914**	**6.710.166**	**2.729.381**	**858.450**	**3.587.831**
1.1	**Cash and Cash Equivalents**		**4.076.977**	**988.791**	**5.065.768**	**1.374.766**	**767.239**	**2.142.005**
1.1.1	Cash and Cash Equivalents and the CBRT	(1)	3.437	779.175	782.612	2.856	567.183	570.039
1.1.2	Banks	(4)	319.583	209.616	529.199	771.110	200.056	971.166
1.1.3	Receivables from Money Markets		3.753.957	-	3.753.957	600.800	-	600.800
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(2)**	-	-	-	-	-	-
1.2.1	Government debt securities		-	-	-	-	-	-
1.2.2	Share certificates		-	-	-	-	-	-
1.2.3	Other financial assets		-	-	-	-	-	-
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(5)**	**1.568.212**	-	**1.568.212**	**1.067.167**	**88.756**	**1.155.923**
1.3.1	Government debt securities		1.519.035	-	1.519.035	1.029.399	88.756	1.118.155
1.3.2	Share certificates		-	-	-	-	-	-
1.3.3	Other financial assets		49.177		49.177	37.768	-	37.768
1.4	**Derivative Financial Asset**	**(3)**	**62.063**	**14.123**	**76.186**	**287.448**	**2.455**	**289.903**
1.4.1	Derivative financial assets at fair value through profit or loss		62.063	14.123	76.186	287.448	2.455	289.903
1.4.2	Derivative financial assets at fair value through other comprehensive income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS AT AMORTISED COST (Net)**		**8.923.926**	**12.605.931**	**21.529.857**	**4.698.600**	**7.434.295**	**12.132.895**
2.1	**Loans**	**(6)**	**8.869.179**	**12.605.931**	**21.475.110**	**4.698.600**	**7.434.295**	**12.132.895**
2.2	**Lease Receivables**	**(11)**	-	-	-	-	-	-
2.3	**Factoring Receivables**		-	-	-	-	-	-
2.4	**Financial Assets at Amortised Cost**	(7)	-	-	-	-	-	-
2.4.1	Government debt securities		-	-	-	-	-	-
2.4.2	Other financial assets		-	-	-	-	-	-
2.5	**Non-performing receivables**		68.434	-	68.434	-	-	-
2.6	**Provisions for Expected Losses (-)**		13.687	-	13.687	-	-	-
III.	**NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)**	**(16)**	-	-	-	-	-	-
3.1	Held for Sale		-	-	-	-	-	-
3.2	Discontinued Operations		-	-	-	-	-	-
IV.	**INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES**		**1.375.000**	-	**1.375.000**	**300.000**	-	**300.000**
4.1	**Associates (Net)**	**(8)**	-	-	-	-	-	-
4.1.1	Investments Accounted for Using the Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated		-	-	-	-	-	-
4.2	**Subsidiaries (Net)**	**(9)**	**1.375.000**	-	**1.375.000**	**300.000**	-	**300.000**
4.2.1	Unconsolidated Financial Subsidiaries		1.375.000	-	1.375.000	300.000	-	300.000
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	**Joint Ventures (Net)**	**(10)**	-	-	-	-	-	-
4.3.1	Investments Accounted for Using the Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated		-	-	-	-	-	-
V.	**PROPERTY, PLANT AND EQUIPMENT (Net)**	**(12)**	**130.607**	-	**130.607**	**93.957**	-	**93.957**
VI.	**INTANGIBLE ASSETS (Net)**	**(13)**	**183.846**	-	**183.846**	**121.139**	-	**121.139**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		183.846	-	183.846	121.139	-	121.139
VII.	**INVESTMENT PROPERTIES (Net)**	**(14)**	-	-	-	-	-	-
VIII.	**CURRENT INCOME TAX ASSETS**	**(15)**	-	-	-	-	-	-
IX.	**DEFERRED TAX ASSETS**	**(9)**	**2.237**	-	**2.237**	-	-	-
X.	**OTHER ASSETS**	**(17)**	**441.450**	**148.652**	**590.102**	**180.763**	**108.699**	**289.462**
	TOTAL ASSETS		**16.764.318**	**13.757.497**	**30.521.815**	**8.123.840**	**8.401.444**	**16.525.284**

The accompanying notes form an integral part of these unconsolidated financial statements.

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEETS (STATEMENTS OF FINANCIAL POSITION) AS AT 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

			Audited			Audited		
			Current period			Prior period		
			31 December 2025			31 December 2024		
	LIABILITIES	Notes (5 - II)	TL	FC	Total	TL	FC	Total
I.	**DEPOSITS**	(1)	-	-	-	-	-	-
II.	**BORROWINGS**	(4)	-	11.205.058	11.205.058	-	5.047.682	5.047.682
III.	**MONEY MARKETS**	(3)	417.220	371.130	788.350	4.273	173.841	178.114
IV.	**MARKETABLE SECURITIES ISSUED (Net)**	(4)	503.839	7.395.043	7.898.882	382.983	4.188.825	4.571.808
4.1	Bills		235.577	-	235.577	253.828	-	253.828
4.2	Asset-backed securities		-	-	-	-	-	-
4.3	Bonds		268.262	7.395.043	7.663.305	129.155	4.188.825	4.317.980
V.	**FUNDS**	(4)	1.441.447	2.041.480	3.482.927	523.741	2.430.072	2.953.813
5.1	Borrower Funds		1.441.447	2.041.480	3.482.927	523.741	2.430.072	2.953.813
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**		-	-	-	-	-	-
VII.	**DERIVATIVE FINANCIAL LIABILITIES**	(2)	37.779	19.527	57.306	44.173	1.069	45.242
7.1	Derivative liabilities at fair value through profit or loss		37.779	19.527	57.306	44.173	1.069	45.242
7.2	Derivative liabilities at fair value through other comprehensive income		-	-	-	-	-	-
VIII.	**FACTORING LIABILITIES**		-	-	-	-	-	-
IX.	**LEASE LIABILITIES**	(6)	65.176	-	65.176	21.638	-	21.638
X.	**PROVISIONS**	(8)	264.846	197.351	462.197	147.419	118.795	266.214
10.1	General Provisions		239.277	197.351	436.628	136.732	118.795	255.527
10.2	Provisions for Restructuring		-	-	-	-	-	-
10.3	Provisions for Employee Benefits		18.761	-	18.761	7.599	-	7.599
10.4	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.5	Other Provisions		6.808	-	6.808	3.088	-	3.088
XI.	**CURRENT INCOME TAX LIABILITIES**	(9)	313.976	-	313.976	208.878	-	208.878
XII.	**DEFERRED TAX LIABILITIES**	(9)	-	-	-	57.157	-	57.157
XIII.	**LIABILITIES FOR NON-CURRENT ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS**	(10)	-	-	-	-	-	-
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT**	(11)	-	444.903	444.903	-	-	-
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	444.903	444.903	-	-	-
XV.	**OTHER LIABILITIES**	(5)	462.921	257.641	720.562	209.911	196.551	406.462
XVI.	**EQUITY**	(12)	5.082.478	-	5.082.478	2.757.688	10.588	2.768.276
16.1	Paid-in Share Capital		1.600.000	-	1.600.000	600.000	-	600.000
16.2	Capital Reserves		-	-	-	-	-	-
16.2.1	Share premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Other comprehensive income or expenses not to be reclassified to profit or loss		(213)	-	(213)	(550)	-	(550)
16.4	Other comprehensive income or expenses to be reclassified to profit or loss		24.420	-	24.420	(17.916)	10.588	(7.328)
16.5	Profit Reserves		108.807	-	108.807	51.259	-	51.259
16.5.1	Legal Reserves		108.807	-	108.807	51.259	-	51.259
16.5.2	Statutory Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		-	-	-	-	-	-
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		3.349.464	-	3.349.464	2.124.895	-	2.124.895
16.6.1	Prior years' profits or losses		2.067.347	-	2.067.347	973.928	-	973.928
16.6.2	Profit for the period		1.282.117	-	1.282.117	1.150.967	-	1.150.967
	TOTAL LIABILITIES		8.589.682	21.932.133	30.521.815	4.357.861	12.167.423	16.525.284

The accompanying notes form an integral part of these unconsolidated financial statements.

UNCONSOLIDATED OFF-BALANCE SHEET COMMITMENTS AS AT 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

			Audited			Audited		
			Current period			Prior period		
			31 December 2025			31 December 2024		
		Notes (5 - III)	TL	FC	Total	TL	FC	Total
A.	**Off-balance sheet commitments (I+II+III)**		**48.611.763**	**35.694.179**	**84.305.942**	**31.288.597**	21.098.224	**52.386.821**
I.	**Guarantees and warranties**	(1),(3)	6.979.788	379.141	7.358.929	4.614.467	267.617	4.882.084
1.1	Letters of guarantee		6.979.788	379.141	7.358.929	4.614.467	267.617	4.882.084
1.1.1	Guarantees subject to state tender law		529		529	1.695	184.961	186.656
1.1.2	Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3	Other letters of guarantee		6.979.259	379.141	7.358.400	4.612.772	82.656	4.695.428
1.2	Bank acceptances		-	-	-	-	-	-
1.2.1	Import letter of acceptance		-	-	-	-	-	-
1.2.2	Other bank acceptances		-	-	-	-	-	-
1.3	Letters of credit		-	-	-	-	-	-
1.3.1	Documentary letters of credit		-	-	-	-	-	-
1.3.2	Other letters of credit		-	-	-	-	-	-
1.4	Prefinancing given as guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2	Other endorsement		-	-	-	-	-	-
1.6	Securities issue purchase guarantee		-	-	-	-	-	-
1.7	Factoring guarantees		-	-	-	-	-	-
1.8	Other guarantees		-	-	-	-	-	-
1.9	Other bill of guarantees		-	-	-	-	-	-
II.	**Commitments**	(1),(3)	**28.005.067**	**10.037.341**	**38.042.408**	9.914.309	4.169.059	**14.083.368**
2.1	Irrevocable commitments		10.010.647	10.037.341	20.047.988	4.172.039	4.169.059	8.341.098
2.1.1	Asset purchase and sale commitments		10.010.647	10.037.341	20.047.988	4.172.039	4.169.059	8.341.098
2.1.2	Deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3	Share capital commitments to associates and subsidiaries		-	-	-	-	-	-
2.1.4	Loan granting commitments		-	-	-	-	-	-
2.1.5	Securities issue brokerage commitments		-	-	-	-	-	-
2.1.6	Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7	Commitments for cheques		-	-	-	-	-	-
2.1.8	Tax and fund liabilities from export commitments		-	-	-	-	-	-
2.1.9	Commitments for credit card limits		-	-	-	-	-	-
2.1.10	Commitments for credit cards and banking services promotions		-	-	-	-	-	-
2.1.11	Receivables from short sale commitments of marketable securities		-	-	-	-	-	-
2.1.12	Payables for short sale commitments of marketable securities		-	-	-	-	-	-
2.1.13	Other irrevocable commitments		-	-	-	-	-	-
2.2	Revocable commitments		17.994.420	-	17.994.420	5.742.270	-	5.742.270
2.2.1	Revocable loan granting commitments		17.994.420	-	17.994.420	5.742.270	-	5.742.270
2.2.2	Other revocable commitments		-	-	-	-	-	-
III.	**Derivative financial instruments**	(2)	**13.626.908**	**25.277.697**	**38.904.605**	**16.759.821**	**16.661.548**	**33.421.369**
3.1	Derivative financial instruments for hedging purposes		-	-	-	-	-	-
3.1.1	Transactions for fair value hedge		-	-	-	-	-	-
3.1.2	Transactions for cash flow hedge		-	-	-	-	-	-
3.1.3	Transactions for foreign net investment hedge		-	-	-	-	-	-
3.2	Trading transactions		13.626.908	25.277.697	38.904.605	16.759.821	16.661.548	33.421.369
3.2.1	Forward foreign currency buy/sell transactions		5.926.128	6.537.132	12.463.260	15.949.444	15.177.260	31.126.704
3.2.1.1	Forward foreign currency transactions-buy		1.370.014	4.913.756	6.283.770	8.911.124	6.944.584	15.855.708
3.2.1.2	Forward foreign currency transactions-sell		4.556.114	1.623.376	6.179.490	7.038.320	8.232.676	15.270.996
3.2.2	Swap transactions related to foreign currency and interest rates		7.700.780	18.740.565	26.441.345	810.377	1.484.288	2.294.665
3.2.2.1	Foreign currency swap-buy		6.455.334	6.767.174	13.222.508	-	1.143.846	1.143.846
3.2.2.2	Foreign currency swap-sell		1.245.446	11.973.391	13.218.837	810.377	340.442	1.150.819
3.2.2.3	Interest rate swap-buy		-	-	-	-	-	-
3.2.2.4	Interest rate swap-sell		-	-	-	-	-	-
3.2.3	Foreign currency, interest rate and securities options		-	-	-	-	-	-
3.2.3.1	Foreign currency options-buy		-	-	-	-	-	-
3.2.3.2	Foreign currency options-sell		-	-	-	-	-	-
3.2.3.3	Interest rate options-buy		-	-	-	-	-	-
3.2.3.4	Interest rate options-sell		-	-	-	-	-	-
3.2.3.5	Securities options-buy		-	-	-	-	-	-
3.2.3.6	Securities options-sell		-	-	-	-	-	-
3.2.4	Foreign currency futures		-	-	-	-	-	-
3.2.4.1	Foreign currency futures-buy		-	-	-	-	-	-
3.2.4.2	Foreign currency futures-sell		-	-	-	-	-	-
3.2.5	Interest rate futures		-	-	-	-	-	-
3.2.5.1	Interest rate futures-buy		-	-	-	-	-	-
3.2.5.2	Interest rate futures-sell		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
B.	**Custody and pledges received (IV+V+VI)**		**104.224.998**	**17.060.420**	**121.285.418**	**56.850.722**	**10.019.965**	**66.870.687**
IV.	**Items held in custody**		**2.756.050**	**6.162.508**	**8.918.558**	**1.790.218**	**3.987.796**	5.778.014
4.1	Customer fund and portfolio balances		-	-	-	-	-	-
4.2	Investment securities held in custody		392.347	6.148.210	6.540.557	741.082	3.916.974	4.658.056
4.3	Cheques received for collection		855.915	14.298	870.213	44.126	-	44.126
4.4	Commercial notes received for collection		-	-	-	-	-	-
4.5	Other assets received for collection		-	-	-	-	-	-
4.6	Assets received for public offering		-	-	-	-	-	-
4.7	Other items under custody		-	-	-	-	-	-
4.8	Custodians		1.507.788	-	1.507.788	1.005.010	70.822	1.075.832
V.	**Pledges received**		**101.468.948**	**10.897.912**	**112.366.860**	**55.060.504**	**6.032.169**	**61.092.673**
5.1	Marketable securities		636.388	-	636.388			
5.2	Guarantee notes		-	-	-			
5.3	Commodity		-	-	-			
5.4	Warrants		-	-	-	-	-	-
5.5	Properties		625.000	-	625.000	-	-	-
5.6	Other pledged items		100.207.560	10.897.912	111.105.472	55.060.504	6.032.169	61.092.673
5.7	Pledged items-depository		-	-	-	-	-	-
VI.	**Accepted independent guarantees and warranties**		-	-	-	-	-	-
	Total off-balance sheet commitments (A+B)		**152.836.761**	**52.754.599**	**205.591.360**	88.139.319	**31.118.189**	**119.257.508**

The accompanying notes form an integral part of these unconsolidated financial statements.

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENTS OF PROFIT OR LOSS FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

			Audited current period	Audited prior period
	Income and expense items	Notes (5 - IV)	1 January-31 December 2025	1 January-31 December 2024
I.	**INTEREST INCOME**	(1)	**5.859.981**	**2.625.607**
1.1	Interest on Loans		4.437.483	1.734.147
1.2	Interest Received from Reserve Deposits		-	-
1.3	Interest Received from Banks		127.715	161.427
1.4	Interest Received from Money Market Transactions		850.603	260.869
1.5	Interest Received from Marketable Securities Portfolio		430.811	465.967
1.5.1	Financial Assets at Fair Value Through Profit or Los		-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		430.811	465.967
1.5.3	Financial Assets at Amortised Cost		-	-
1.6	Finance Lease Income		-	-
1.7	Other Interest Income		13.369	3.197
II.	**INTEREST EXPENSE (-)**	(2)	**2.054.690**	**791.808**
2.1	Interest on Deposits		-	-
2.2	Interest on Funds Borrowed		630.288	149.541
2.3	Interest expense on money market transactions		173.195	69.220
2.4	Interest on Securities Issued		785.748	356.827
2.5	Interest on Leases		33.609	8.206
2.6	Other Interest Expenses		431.850	208.014
III.	**NET INTEREST INCOME/EXPENSE (I - II)**		**3.805.291**	**1.833.799**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSE**		**99.075**	**23.067**
4.1	Fees and Commissions Received		144.117	47.457
4.1.1	Non-cash Loans		91.087	36.525
4.1.2	Other	(12)	53.030	10.932
4.2	Fees and Commissions Paid		(45.042)	(24.390)
4.2.1	Non-cash Loans		12.484	(7.454)
4.2.2	Other	(12)	32.558	(16.936)
V.	**DIVIDEND INCOME**	(3)	-	-
VI.	**OPERATING PROFIT/LOSS (Net)**	(4)	**(1.218.444)**	**323.848**
6.1	Gains/Losses on Securities		323.647	83.372
6.2	Derivative Financial Transactions Gains/Losses		852.581	586.098
6.3	Foreign Exchange Gains/Losses		(2.394.672)	(345.622)
VII.	**OTHER OPERATING INCOME**	(5)	**101.685**	**5.254**
VIII.	**GROSS PROFIT FROM OPERATING ACTIVITIES (III+IV+V+VI+VII)**		**2.787.607**	**2.185.968**
IX.	**PROVISIONS FOR EXPECTED CREDIT LOSSES (-)**	(6)	**194.788**	**186.753**
X.	**PERSONNEL EXPENSES (-)**		**388.761**	**150.004**
XI.	**OTHER OPERATING EXPENSES (-)**	(7)	**262.702**	**144.942**
XII.	**NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)**		**1.941.356**	**1.704.269**
XIII.	**SURPLUS WRITTEN AS GAIN AFTER BUSINESS COMBINATION**		-	-
XIV.	**PROFIT/LOSS FROM EQUITY METHOD OF SUBSIDIARIES**		-	-
XV.	**NET MONETARY POSITION GAIN/LOSS**		-	-
XVI.	**PROFIT/LOSS BEFORE TAXES FROM CONTINUING OPERATIONS (XIII+...+XVI)**	(8)	**1.941.356**	**1.704.269**
XVII.	**PROVISION FOR TAXES ON INCOME FROM CONTINUING OPERATIONS (±)**	(9)	**659.239**	**553.302**
17.1	Current Tax Provision		718.778	526.803
17.2	Expense effect of deferred tax (+)		-	26.499
17.3	Income effect of deferred tax (-)		59.539	-
XVIII.	**NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)**	(10)	**1.282.117**	**1.150.967**
XIX.	**INCOME FROM DISCONTINUED OPERATIONS**		-	-
19.1	Income from assets held for sale		-	-
19.2	Gain on sale of associates, subsidiaries and joint ventures		-	-
19.3	Other income from discontinued operations		-	-
XX.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		-	-
20.1	Expenses on assets held for sale		-	-
20.2	Losses on sale of associates, subsidiaries and joint ventures		-	-
20.3	Other expenses from discontinued operations		-	-
XXI.	**PROFIT/LOSS BEFORE TAXES FROM DISCONTINUED OPERATIONS (XX - XXI)**	(8)	-	-
XXII.	**TAX PROVISION FOR DISCONTINUED OPERATIONS (±)**	(9)	-	-
22.1	Current tax provision		-	-
22.2	Expense effect of deferred tax (+)		-	-
22.3	Income effect of deferred tax (-)		-	-
XXIII.	**NET PROFIT/ LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)**	(10)	-	-
XXIV.	**NET PROFIT/LOSS (XVIII+XXIII)**	(11)	**1.282.117**	**1.150.967**
	Earnings per share		1.5445	2.4230

The accompanying notes form an integral part of these unconsolidated financial statements.

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

		Audited current period 1 January- 31 December 2025	Audited prior period 1 January- 31 December 2024
I.	**PROFIT (LOSS) FOR THE PERIOD**	**1.282.117**	**1.150.967**
II.	**OTHER COMPREHENSIVE INCOME**	**32.085**	**(27.272)**
2.1	**Other comprehensive income not be reclassified to profit or loss**	**337**	**(277)**
2.1.1	Gains (losses) on Revaluation of Property, Plant and Equipment	-	-
2.1.2	Gains (losses) on Revaluation of Intangible Assets	-	-
2.1.3	Gains (losses) on Remeasurements of Defined Benefit Plans	481	(395)
2.1.4	Other Items of Other Comprehensive Income Not to Be Reclassified to Profit Or Loss	-	-
2.1.5	Taxes Relating to Other Comprehensive Items Not to Be Reclassified To Profit Or Loss	(144)	118
2.2	**Other comprehensive income to be reclassified to profit or loss**	**31.748**	**(29.995)**
2.2.1	Currency translation differences	-	-
2.2.2	Gains/(losses) on revaluation of classification of Financial Assets at Fair Value Through Other Comprehensive Income	45.354	(38.564)
2.2.3	Gains/losses on cash flows hedges	-	-
2.2.4	Gains/losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Items of Other Comprehensive Income that will be Reclassified to Other Profit or Loss	-	-
2.2.6	Taxes Relating to Other Comprehensive Items to Be Reclassified To Profit Or Loss	(13.606)	11.569
III.	**TOTAL COMPREHENSIVE INCOME (I+II)**	**1.314.202**	**1.123.695**

The accompanying notes form an integral part of these unconsolidated financial statements.

CONVENIENCE TRANSLATION OF THE UNCONSOLIDATED FINANCIAL STATEMENTS ORIGINALLY ISSUED IN TURKISH

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENTS OF CHANGES IN EQUITY FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

						Items not to be reclassified to profit or loss			Items to be reclassified to profit or loss						
		Paid-in share capital	Share premium	Share certificate cancellation profits	Other capital reserves	Non-current assets revaluation surplus	Gains/(losses) on defined benefit plans	Other (Shares of other comprehensive income of investments accounted for using equity method not be reclassified to profit or loss and accumulated amounts of other comprehensive income items not be reclassified to profit or loss	Currency translation differences	Revaluation and/or reclassification gains/(losses) on financial assets at fair value through other comprehensive income	Other (Shares of other comprehensive income of investments for cash flow hedging gains/(losses) accounted for using the equity method to be classified to profit or loss and accumulated amounts of other comprehensive income items to be reclassified to profit or loss)	Profit reserves	Prior period net income/(loss)	Profit for the period	Total equity
	PRIOR PERIOD														
	1 January– 31 December 2024														
I.	**Balance at the beginning of the period**	350.000	-	-	-	-	(273)	-	-	19.667	-	4.541	86.271	934.375	1.394.581
II.	**Adjustments in accordance with TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**New balance (I+II)**	350.000	-	-	-	-	(273)	-	-	19.667	-	4.541	86.271	934.375	1.394.581
IV.	**Total comprehensive income**	-	-	-	-	-	(277)	-	-	(26.995)	-	-	-	1.150.967	1.123.695
V.	**Capital increase in cash**	250.000	-	-	-	-	-	-	-	-	-	-	-	-	250.000
VI.	**Capital increase through internal reserves**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Issued capital inflation adjustment difference**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated debt**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/(decrease) through other changes in equity**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit distribution**	-	-	-	-	-	-	-	-	-	-	46.718	887.657	(934.375)	-
11.1	Dividend distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	46.718	887.657	(934.375)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	End of the period (III+IV+...X+XI)	600.000	-	-	-	-	(550)	-	-	(7.328)	-	51.259	973.928	1.150.967	2.768.276
	CURRENT PERIOD														
	1 January– 31 December 2025														
I.	**Balance at the beginning of the period**	600.000	-	-	-	-	(550)	-	-	(7.328)	-	51.259	973.928	1.150.967	2.768.276
II.	**Adjustments in accordance with TAS 8**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of accounting errors	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**New balance (I+II)**	600.000	-	-	-	-	(550)	-	-	(7.328)	-	51.259	973.928	1.150.967	2.768.276
IV.	**Total comprehensive income**	-	-	-	-	-	337	-	-	31.748	-	-	-	1.282.117	1.314.202
V.	**Capital increase in cash**	1.000.000	-	-	-	-	-	-	-	-	-	-	-	-	1.000.000
VI.	**Capital increase through internal reserves**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Issued capital inflation adjustment difference**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible bonds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated debt**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/(decrease) through other changes in equity**	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit distribution**	-	-	-	-	-	-	-	-	-	-	57.548	1.093.419	(1.150.967)	-
11.1	Dividend distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	57.548	1.093.419	(1.150.967)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	End of the period (III+IV+...X+XI)	1.600.000	-	-	-	-	(213)	-	-	24.420	-	108.807	2.067.347	1.282.117	5.082.478

The accompanying notes form an integral part of these unconsolidated financial statements.

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

		Audited current period	Audited prior period
		1 January- 31 December 2025	1 January- 31 December 2024
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating profit before changes in operating assets and liabilities**	**1.412.810**	**1.123.347**
1.1.1	Interest received	5.739.950	2.613.848
1.1.2	Interest paid	(1.967.116)	(747.333)
1.1.3	Dividend received	-	-
1.1.4	Fees and commissions received	-	-
1.1.5	Other income	-	-
1.1.6	Collections from previously written-off loans and other receivable	-	-
1.1.7	Cash payments to personnel and service suppliers	(397.644)	(152.999)
1.1.8	Taxes paid	(659.239)	(553.302)
1.1.9	Other	(1.303.141)	(36.867)
1.2	**Changes in operating assets and liabilities subject to banking operations**	**(2.153.722)**	**(1.816.808)**
1.2.1	Net (increase) decrease in financial assets at fair value through profit or loss	-	-
1.2.2	Net (increase) decrease in due from banks	-	-
1.2.3	Net (increase) decrease in loans	(8.810.399)	(9.338.229)
1.2.4	Net (increase) decrease in other assets	(389.950)	(368.433)
1.2.5	Net increase (decrease) in bank deposits	-	-
1.2.6	Net increase (decrease) in other deposits	-	-
1.2.7	Net increase (decrease) in financial liabilities at fair value through profit or loss	-	-
1.2.8	Net increase (decrease) in borrowings	5.680.918	4.818.582
1.2.9	Net increase (decrease) in matured payables	-	-
1.2.10	Net increase (decrease) in other liabilities	1.365.709	3.071.272
I.	**Net cash from banking operations**	**(740.912)**	**(693.461)**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net cash from investing activities**	**(1.557.289)**	**(831.349)**
2.1	Cash paid for the purchase of associates, subsidiaries and joint ventures	(1.075.000)	(300.000)
2.2	Cash obtained from the sale of associates, subsidiaries and joint ventures	-	-
2.3	Cash paid for the purchase of property, plant and equipment and intangible asset	(52.903)	(108.730)
2.4	Cash obtained from the sale of property, plant and equipment and intangible asset	-	(1.817)
2.5	Cash paid for the purchase of financial assets at fair value through other comprehensive income	(366.678)	(356.310)
2.6	Cash obtained from the sale of financial assets at fair value through other comprehensive income	-	-
2.7	Cash paid for the purchase of financial assets at amortised cost	-	-
2.8	Cash obtained from sale of financial assets at amortised cost	-	-
2.9	Other	(62.708)	(64.492)
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
III.	**Net cash flows from financing activities**	**4.710.292**	**2.941.781**
3.1	Cash inflows from borrowings and securities issued	3.710.292	2.691.781
3.2	Cash outflows from borrowings and securities issued	-	-
3.3	Equity instruments issued	1.000.000	250.000
3.4	Dividends paid	-	-
3.5	Payments for lease liabilities	-	-
3.6	Other (+/-)	-	-
IV.	**Effect of change in foreign exchange rate on cash and cash equivalents (+/-)**	**210.882**	**119.526**
V.	**Net increase/decrease in cash and cash equivalents (I+II+III+IV)**	**2.622.973**	**1.536.497**
VI.	**Cash and cash equivalents at beginning of the period (+)**	**1.670.394**	**133.897**
VII.	**Cash and cash equivalents at end of the period (V+VI)**	**4.293.367**	**1.670.394**

The accompanying notes form an integral part of these unconsolidated financial statements.

DESTEK YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENTS OF PROFIT DISTRIBUTION FOR THE YEARS ENDED 31 DECEMBER 2025 AND 2024
(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

		Current period 31 December 2025 (*)	Prior period 31 December 2024
I.	**DISTRIBUTION OF CURRENT YEAR INCOME (1)**		
1.1	PROFIT FOR THE PERIOD	1.941.356	1.704.269
1.2	TAXES PAYABLE (-)	(659.239)	(553.302)
1.2.1	Corporate Tax	(718.778)	(526.803)
1.2.2	Income Withholding Tax	-	-
1.2.3	Other taxes	59.539	(26.499)
A.	**NET PROFIT FOR THE PERIOD (1.1-1.2)**	**1.282.117**	**1.150.967**
1.3	PRIOR YEAR LOSSES (-)	-	-
1.4	FIRST LEGAL RESERVES (-)	-	-
1.5	OTHER STATUTORY RESERVES (-)	-	-
B.	**NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)]**	**1.282.117**	**1.150.967**
1.6	FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1	To Owners of Ordinary Shares	-	-
1.6.2	To Owners of Privileged Shares	-	-
1.6.3	To Owners of Preferred Shares	-	-
1.6.4	To Profit Sharing Bonds	-	-
1.6.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.7	DIVIDENDS TO PERSONNEL (-)	-	-
1.8	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9	SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1	To Owners of Ordinary Shares	-	-
1.9.2	To Owners of Privileged Shares	-	-
1.9.3	To Owners of Preferred Shares	-	-
1.9.4	To Profit Sharing Bonds	-	-
1.9.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
1.10	STATUTORY RESERVES (-)	-	-
1.11	EXTRAORDINARY RESERVES	-	-
1.12	OTHER RESERVES	-	-
1.13	SPECIAL FUNDS	-	-
II.	**DISTRIBUTION OF RESERVES**		
2.1	APPROPRIATED RESERVES	-	-
2.2	DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.2.1	To Owners of Ordinary Shares	-	-
2.2.2	To Owners of Privileged Shares	-	-
2.2.3	To Owners of Preferred Shares	-	-
2.2.4	To Profit Sharing Bonds	-	-
2.2.5	To Holders of Profit and (Loss) Sharing Certificates	-	-
2.3	DIVIDENDS TO PERSONNEL (-)	-	-
2.4	DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
III.	**EARNINGS PER SHARE**		
3.1	TO OWNERS OF ORDINARY SHARES (TL)	1.54	2.42
3.2	TO OWNERS OF ORDINARY SHARES (%)	154	242
3.3	TO OWNERS OF PRIVILEGED SHARES (TL)	-	-
3.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-
IV.	**DIVIDEND PER SHARE**	-	-
4.1	TO OWNERS OF ORDINARY SHARES (TL)	-	-
4.2	TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3	TO OWNERS OF PRIVILEGED SHARES (TL)	-	-
4.4	TO OWNERS OF PRIVILEGED SHARES (%)	-	-

SECTION THREE

Explanations on Accounting Policies

I. Basis of presentation

1. Preparation of the financial statements and the accompanying notes in accordance with Turkish Accounting Standards and the Communique on Principles and Procedures on the Accounting Practice and Documentation of Banks

The financial statements are prepared within the scope of the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" ("Regulation") related with Banking Law numbered 5411 published in the Official Gazette No. 26333 dated 1 November 2006 and other regulations related to reporting principles on accounting records of Banks published by Banking Regulation and Supervision Agency (the "BRSA") and circulars and interpretations published by BRSA (together referred as BRSA Accounting and Reporting Legislation) and in case where a specific regulation is not made by BRSA, Turkish Financial Reporting Standards ("TFRS") and (referred as "Turkish Accounting and Financial Reporting Regulations" or "Reporting Standards") put into effect by Public Oversight Accounting and Auditing Standards Authority (the "POA").

The amounts in the financial statements and relevant notes expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.

The accompanying financial statements have been prepared in accordance with the "Communique amending the Communique on the Financial Statements and Related Disclosures and Footnotes to be Announced to Public by Banks" published in the Official Gazette dated 1 February 2019 numbered 30673.

Within the framework of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set aside with the decision of the Banking Regulation and Supervision Board dated 21 December 2017 and numbered 7650, the provisions of the Bank will be replaced by the 10th, 11th, 13th and 15th of the regulation instead of TFRS 9 considering the authorisation obtained from BRSA on 21 February 2022. In this context, the Bank did not apply the provisions of TFRS 9 effective as of 1 January 2018 regarding the measurement of provisions. In accordance with the authorisation received from the BRSA, the Bank calculates its provisions not with the expected credit losses under TFRS 9, but within the scope of the 10th, 11th, 13th and 15th articles of the regulation until indicated otherwise.

As of 31 December 2025, the balance sheet and off-balance sheet commitments are presented comparatively with the financial statements as at and for the year ended 31 December 2024. The statement of profit or loss, profit or loss and other comprehensive income, statement of changes in equity, statement of cash flows and profit distribution for the year ended on 31 December 2025 are presented comparatively with the financial statements for the year ended on 31 December 2024.

2. Accounting policies and valuation principles used in the preparation of the financial statements

Accounting policies and valuation principles adopted when preparing the unconsolidated financial statements are in accordance with the legislation, communiqué, explanation and circular released by BRSA concerning accounting and financial reporting, and, for matters which are not regulated by the foregoing, with the provisions of TAS/TFRS (together "BRSA Accounting and Financial Reporting Legislation).

The amendments and any changes in transition to TAS/TFRS, do not have a material influence on the Bank's accounting policies, financial position and performance, effective from 1 Janaury 2023. The Bank management estimated that the amendments to TAS and TFRS, which have been published but not entered into force as of the date of the unconsolidated financial statements, will not have a material influence on the Bank's accounting policies, financial position and performance.

Explanations on Accounting Policies (continued)

I. Basis of presentation (continued)

2. Accounting policies and valuation principles used in the preparation of the financial statements (continued)

In accordance with the announcement disclosed by the Public Oversight, Accounting, and Auditing Standards Authority (the "POA") on 23 November 2023, it was decided that entities applying TFRS must implement the "TAS 29 Financial Reporting in Hyperinflationary Economies" in their financial statements starting from the 31 December 2023 annual reporting period. In addition, entities authorized to regulate and supervise within their respective nature of business were granted the flexibility to set different transition dates for the application of TAS 29 provisions. Within this scope, under the decision of the Banking Regulation and Supervision Agency (the "BRSA") on 12 December 2023, and numbered 10744, banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies, are exempted from applying the inflation adjustments required by TAS 29 in their financial statements on 31 December 2023. Furthermore, in accordance with the decision dated 11 January 2024, and numbered 10825, these entities are required to implement inflation accounting commencing from 1 January 2025. Accordingly, the Bank has not applied the inflation accounting required under TAS 29 in the accompanying unconsolidated financial statements as at and for the year ended 31 December 2025. The accounting policies and valuation principles are disclosed in Notes II and XXIII.

II. Explanations on strategy of using financial instruments and foreign currency transactions

1. The Bank's strategy on financial instruments

The Bank's core business operations encompass cash management, foreign trade finance, structured finance, treasury products and services provided to Corporate and Commercial Banking customers, as well as all banking services excluding deposit-taking and investment banking activities.

The Bank started its operations on 25 February 2022 and approximately 17% (31 December 2024: 17%) of the Bank's resources consist of equity as of the balance sheet date. The Bank's main objective is to diversify its funding sources over time. In accordance with this objective, both expanding the investor base and diversifying the borrowing markets have been prioritised. The domestic bond/bill market is targeted to be the primary funding source of the Bank in the first months. In addition, Borsa Istanbul Debt Securities Market, Central Bank of the Republic of Türkiye (the "CBRT") Open Market Operations Market, Takasbank Money Market and Interbank repo/deposit market will be used as funding sources. The efforts are being realised to utilise funding opportunities especially from foreign banks with relatively long-term maturities. Swap transactions will be used to manage the liquidity of different currencies.

As of the balance sheet date, the share of loans granted in the Bank's assets is 71% (31 December 2024: 73%), and there is a liquid balance sheet structure in which the Bank's resources are used in short and medium-term financial instruments.

2. The Bank's explanations on foreign currency transactions

The Bank adopted an asset-liability balance management strategy aimed at adverse the effects of risks and increasing profits by balancing the resources and assets it uses in terms of risk. The main goal of asset-liability management is to keep the Bank's liquidity risk, exchange rate risk and credit risk within certain limits; to increase profitability and strengthen the Bank's equity and capital.

Foreign currency denominated monetary assets and liabilities are translated with the exchange rates announced by the CBRT prevailing at the balance sheet date. Gains and losses arising from such valuations are recognised in the statement of profit or loss under the account of "Foreign exchange gains or losses", except for valuation differences arising from foreign currency participations, subsidiaries and foreign currency non-performing loans.

III. Explanations on forward and option contracts and derivative instruments

Derivative transactions are classified as trading and are carried at their fair value in the unconsolidated financial statements.

Liabilities and receivables arising from derivative transactions are recognised in the off-balance sheet accounts recognised based on the contractual amounts.

Explanations on Accounting Policies (continued)

III. Explanations on forward and option contracts and derivative instruments (continued)

Derivative transactions are carried at fair value in the periods following their recognition. In accordance with their classification, derivative transactions are presented in "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Other Comprehensive Income" if their fair value is positive. On the other hand, derivative transactions are presented in "Derivative Financial Liabilities at Fair Value Through Profit or Loss" or "Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income" if their fair value is negative. Differences in the fair value of derivative transactions at fair value of derivative financial assets are recognised in profit or loss are recognised under profit or loss from derivative financial transactions in the operating profit/loss in the statement of profit or loss.

The Bank has no embedded derivative products determined by seperation from the main contract or derivative products for hedging purposes.

As of 31 December 2025, the Bank has derivative financial assets amounting to TL 76.186 (31 December 2024: TL 289.903) and derivative financial liabilities amounting to TL 57.306 (31 December 2024: TL 45.242) classified as "Derivative financial assets at fair value through profit or loss".

IV. Explanations on interest income and expense

Interest income and expenses are reflected in the records at their fair value and are recognized on an accrual basis using the effective interest method, taking into account the current principal amount.

V. Explanations on fee and commission income and expense

Revenue arising from banking operations are recognised as income in the period they are collected.

Loan fees and commission expenses paid to other institutions and organizations regarding financial liabilities and including transaction costs are considered as a part of the interest expense of the relevant loan.

Fees and commission income/expenses collected/paid regarding any forward transaction are recognised on an accrual basis.

Revenue provided through contracts or through consultancy and project services related to transactions such as asset acquisitions, partnership purchases or sale for a third real or legal person, are recognised as income during the completion of the transactions, the provision of the service or when they are collected, depending on their nature.

VI. Explanations on financial assets

The Bank categorizes its financial assets as "Fair Value Through Profit or Loss", "Fair Value Through Other Comprehensive Income" or "Measured at Amortized Cost". Such financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Issued for classification and measurement of the financial instruments published in the Official Gazette No. 29953 dated 19 January 2017 by the Public Oversight Accounting and Auditing Standards Authority ("POA"). Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

The Bank recognises a financial asset in its unconsolidated financial statements only when it is a party to the terms of the contract relating to the financial instrument. According to TFRS 9 requirements, classification and measurement of financial assets will depend on the business model within which financial assets are managed and their contractual cash flow characteristics whether the cash flows represent solely payments of principal and interest.

Explanations on Accounting Policies (continued)

VI. Explanations on financial assets (continued)

1. 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 hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short-term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are recognised in the statement of profit or loss. As of 31 December 2025 and 2024, the Bank has no financial assets at fair value through profit or loss.

2. Financial assets at fair value through other comprehensive income

A financial asset is classified as measured at fair value through other comprehensive income (FVOCI) if it is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets, and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

Financial assets at fair value through other comprehensive income are initially recognized at their acquisition cost reflecting their fair value plus transaction costs. Following their initial recognition, financial assets at fair value through other comprehensive income are measured at their fair value. Interest income on debt securities at fair value through other comprehensive income calculated using the effective interest method, and dividend income from equity instruments, are recognized in the statement of profit or loss.

The difference between the fair value and the amortized cost of financial assets at fair value through other comprehensive income, namely 'unrealized gains and losses,' is not recognized in the profit or loss for the period until the collection of the value corresponding to the related financial asset, or the sale, disposal, or impairment of the asset; instead, it is monitored under "Other Comprehensive Income or Expense to be Reclassified to Profit or Loss" within equity. When the securities are collected or disposed of, the accumulated fair value differences reflected in equity are transferred to the statement of profit or loss.

Equity instruments classified as financial assets at fair value through other comprehensive income are recognized at their fair values.

The "Financial Assets at Fair Value Through Other Comprehensive Income" portfolio includes fixed-rate treasury bills, government bonds, and Eurobonds issued by the Turkish Treasury, as well as TLREF-indexed (Turkish Lira Overnight Reference Rate) government bonds.

As of 31 December 2025, government debt securities classified under "Financial Assets at Fair Value through Other Comprehensive Income" is amounting to TL 1.519.035 (31 December 2024: TL 1.118.155) and the Bank has other financial assets amounting to TL 49.177 in the accompanying unconsolidated financial statements (31 December 2024: TL 37.768).

Explanations on Accounting Policies (continued)

VI. Explanations on financial assets (continued)

3. Financial assets at amortised cost

A financial asset is classified as measured at amortized cost if it is held within a business model whose objective is to hold financial assets in order to collect contractual cash flows, and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

Financial assets at amortized cost are initially recognised by adding transaction costs to their acquisition costs, which reflect their fair values, and following their recognised, they are measured at their "Amortized cost" using the "Effective interest (internal rate of return) method". Interest income related to financial assets measured at amortized cost is reflected in the statement of profit or loss. The Bank's financial assets measured at amortized cost consist of loans. As of 31 December 2025, the Bank has loans amounting to TL 21.529.857 (31 December 2024: TL 12.132.895).

Loans

Loans are financial assets that have fixed or determinable payments terms and are not quoted in an active market. Loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the "Effective Interest Rate (internal rate of return) Method". Transaction fees, dues and other expenses paid for loan guarantees are recognized under the profit and loss accounts.

The Bank management reviews the loan portfolio at regular intervals and in case of doubts that the loans granted will not be collected. The Bank applies the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside", which was published in the Official Gazette No. 29750 on 22 September 2016 and amended by the regulation published in the Official Gazette No. 30569 dated 18 October 2018, for loans that are considered in this matter. Accordingly, the Bank realises classifications within the framework of the principles set out in the "Regulation on Provisions" ("Regulation on Provisions").

Within the framework of the Regulation on the Procedures and Principles Regarding the Classification of Loans and the Provisions to be Set aside with the decision of the Banking Regulation and Supervision Board dated 21 December 2017 and numbered 7650, the provisions of the Bank will be replaced by the 10th, 11th, 13th and 15th of the regulation instead of TFRS 9 considering the authorisation obtained from BRSA on 21 February 2022. In this context, the Bank did not apply the provisions of TFRS 9 effective as of 1 January 2018 regarding the measurement of provisions. In accordance with the authorisation received from the BRSA, the Bank calculates its provisions not with the expected credit losses under TFRS 9, but within the scope of the 10th, 11th, 13th and 15th articles of the regulation until indicated otherwise.

VII. Explanations on offsetting financial assets

Financial assets and liabilities are offset and the net amount is recognised in the unconsolidated balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and there is an intention to collect/pay the related financial assets and liabilities on a net basis, or to realize the asset and settle the liability simultaneously.

VIII. Explanations on sales and repurchase agreements and securities lending transactions

Securities subject to repurchase agreements ("Repo") are classified as Financial assets at fair value through profit or loss", "Financial assets at fair value through other comprehensive income" and "at amortised cost" in the balance sheet according to the investment purposes and measured according to the portfolio of the Bank to which they belong. Funds obtained under repurchase agreements are accounted under "Funds provided under repurchase agreements" in liability accounts and differences between the sale and repurchase prices determined by these repurchase agreements are accrued evenly over the life of the repurchase agreement using the "Effective interest (internal return) method". Funds given against securities purchased under agreements to resell ("Reverse repos") are accounted under "Receivables from money market" in the unconsolidated balance sheet. The difference between the purchase and resell price determined by these repurchase agreements is accrued evenly over the life of repurchase agreements using the "Effective interest rate method".

Explanations on Accounting Policies (continued)

IX. Explanations on non-current assets held for sale and related to discontinued operations and explanations on liabilities related with these assets

According to "TFRS 5 Non-Current Assets Held for Sale and Discontinued Operations" which satisfy to be classified as held for sale are measured by the lower of carrying value less cost to sell and these assets are not amortised; and are separately presented in the financial statements. For an asset (or else the group of assets) to be classified as held for sale; the asset should be ready for immediate sale in frequently seen and accustomed terms and the probability of sale should be high. For the probability of sale to be high, appropriate level of management should have made a plan for the sale of the asset (or else the group of assets) and a program should have been initiated in order to determine buyers as well as complete the plan. Also, the asset or else the group of assets) shall be actively marketed in conformity with its fair value. On the other hand, the sale is expected to be journalized as a completed sale within one year after the classification date; and the necessary transactions and procedures to complete the plan should demonstrate the fact that the possibility of making significant changes or cancelling the plan is low. Certain events and conditions may extend the duration of completion of sale to more than one year.

If such delay arises from any events and conditions beyond the control of the entity and if there is sufficient evidence that has an ongoing disposal plan for these assets, such assets (or else the group of assets) are continued to be classified as assets held for sale (or else the group of assets). A discontinued operation is part of bank as held for sale or disposed. The results of discontinued operations are presented Explanations on interest income and expense in the statement of profit or loss. As of 31 December 2025 and 2024, the Bank has no discontinued operations at the end of the annual reporting period.

As of 31 December 2025 and 2024, the Bank has no non-current assets held for sale.

A discontinued operation is a division of a bank that is classified as being disposed of or held for sale. The results of discontinued operations are presented separately in the statement of profit or loss.

X. Explanations on goodwill and other intangible assets

As of 31 December 2025 and 2024, the Bank has no goodwill. Other intangible assets consist of acquired computer software and licenses. Intangible assets are amortized according to the straight-line basis, considering their economic useful lives in the unconsolidated financial statements. Depreciation is provided for intangible assets over 3-15 years.

Explanations on Accounting Policies (continued)

XI. Explanations on property, plant and equipment

Property, plant and equipment are depreciated using the straight-line basis. The useful lives of property, plant and equipment are determined by the Bank management and are depreciated using rates determined according to their useful lives. Property, plant and equipment are depreciated over 3-10 years using the straight-line basis.

Depreciation is allocated using the straight-line basis over the shorter of the operting lease periods for leasehold improvements or the useful life leasehold improvements.

For assets that have been recognised for less than one accounting period as of the balance sheet date, depreciation has been allocated in the amount calculated by proportioning the depreciation amount estimated a year to the period the asset recognised under assets. Gains or losses on disposals of property, plant and equipment are determined by comparing proceeds with their net carrying amounts. Repairs and maintenance expenses are charged to the statements of profit or loss during the period in which they are incurred. The cost of major renovations is included in the carrying amount of the asset when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing asset will flow to the Bank. Major renovations are depreciated over the remaining useful life of the related asset. The Bank has no purchase commitment regarding its property, plant and equipment. The Bank has no pledges and mortgages on its property, plant and equipment.

Property, plant and equipment	Economic useful lives
Cahs on hand	50 years
Office machinery and suppliers	4-15 years
Leasehold improvements	5 years
Other property, plant and equipment	3-10 years
Motor vehicles	2-5 years

XII. Explanations on leases

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 the application of TFRS 16. 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 unconsolidated financial statements at the effective date of the lease.

After the commencement date, the Bank measures the right-of-use asset applying a cost model. To apply the cost model, the Bank measures the right-of-use asset at cost less any accumulated depreciation and any accumulated impairment losses; and adjusted for any remeasurement of the lease liability. The Bank applies TAS 36 "Impairment of Assets" to determine whether the real estates considered as right of-use assets are impaired and to account for any impairment loss identified.

With the "TFRS 16 Leases" standard effective from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been disclosed under the "Lease liabilities" as liability by lessees. The lease transactions were started to be recognised under "Property, plant and equipment" as an asset and under "Lease liabilities" as a liability.

TFRS 16 Leases standard eliminates the dual accounting model currently applied for lessees through recognizing finance leases in the balance sheet whereas not recognizing operational lease. Instead, it is set forth a single model similar to the accounting of finance leases (on balance sheet). For lessors, the accounting remains the same.

Right of use assets
The Bank recognises right-of-use assets at the commencement date of the lease (i.e., the date the underlying asset is available for use). Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.The right use includes the presence of:

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

Explanations on Accounting Policies (continued)

XII. Explanations on leases (continued)

When 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 the provisions of depreciation regulated under the TAS 16 "Property, plant and equipment", while depreciating the rights of use assets.

Lease liability

The Bank measures the lease obligation at the present value of the unpaid lease payments on the date that the lease commences. Lease payments included in the measurement of the lease obligation on the date that the lease actually commences, consists of the following payments to be made for the right of use of the underlying asset during the lease period and not paid on the date the lease actually starts.

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

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

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.

XIII. Explanations on provisions, contingent liabilities and contingent assets

Provisions and contingent liabilities are accounted in accordance with the Turkish Accounting Standard "Contingent Liabilities and Contingent Assets" ("TAS 37"). Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made. A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence in accordance with the periodicity principle. A liability is recognized as a contingent liability where a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of more than one events not wholly within the control of the Bank; or a present obligation that arises from past events but it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or the amount of the obligation cannot be measured with sufficient reliability and disclosed in the notes to the unconsolidated financial statements.

XIV. Explanations on obligations related to employee benefits

Under the Turkish Labor Law, the Bank operating in Türkiye are required to pay a specific amount to the employees who have retired or whose employment is terminated other than the reasons specified in the Turkish Labor Law. According to the related regulation, the Bank is obliged to pay termination benefits for employees who retire, quit for their military service obligations, who have been dismissed as defined in the related regulation or who have completed at least one year of service. The reserve for employment termination benefits represents the present value of the estimated total reserve for the future probable obligation of the Bank arising from this liability. In accordance with TAS 19, actuarial gains and losses are recognized in equity. The Bank and its employees are not a member of foundations, funds or similar organizations.

Explanations on Accounting Policies (continued)

XV. Explanations on taxation

1. Corporate tax

As of 31 December 2025, the current period effective corporate tax rate in Türkiye is 30%.

Pursuant to Article 25 of Law No. 7394 published in the Official Gazette dated 15 April 2022 and numbered 31810; Corporate tax rate has been determined as 25% for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies is determined as 25%, and this rate will be effective as of 1 July 2022. It came into force to start with the declarations that must be submitted and to be applied to corporate earnings for accounting periods starting from 1 January 2022.

In accordance with Article 21 of the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, starting from the declarations that must be submitted as of 1/10/2023; The corporate tax rate to be applied to the earnings of entities in 2023 and the following taxation periods has been increased from 25% to 30% for banks and other institutions mentioned in the law. As of 31 December 2025, the corporate tax rate has been applied as 30% in the unconsolidated financial statements.

The corporate tax rate is applied to the tax base to be calculated as a result of the addition of the nondeductible expenses in accordance with the tax laws to the commercial income of the corporations and deducting the exceptions (such as the participation earnings exemption) and deductions in the tax laws. No further tax is paid if the profit is not distributed.

Dividends paid to non-resident corporations, which have a place of business or permanent attorney in Türkiye or to resident corporations are not subject to withholding tax. While dividends paid to individuals and corporations were subject to withholding tax at the rate of 15%, this rate has been changed to 10% with the Presidential Decision published in the Official Gazette dated 22 December 2021 and No. 31697. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

Corporations calculate advance tax quarterly on their financial profits at the corporate tax rate valid for that year and declare and pay until the 17th day of the second month following that period. Advance tax paid by corporations for the current period is offset against the annual corporate tax calculated on the annual corporate income in the following year. Despite the offset, if there is temporary prepaid tax remaining, this balance can be used to offset any other financial liabilities to the government.

Under the Turkish Corporate Tax Law, losses can be carried forward to offset against future taxable income for up to five years. Losses cannot be carried back to offset profits from previous periods.

Corporations which have been fallen to legal proceedings because of owe to the bank or Savings Deposit Insurance Funds, and their warranters' real estates, participation stocks, founding bonds, redeemed shares, options to call of mortgagors' revenues that used for against debts or transferring to SDIF, 50% of the profits arising from the sale of the assets obtained by the banks in this way, and 75% of the profits arising from the sale of others are exempted from corporation tax. Previously, corporate taxpayers were allowed to exclude 50% of such capital gains from their corporate tax base, subject to certain conditions. With the new law, capital gains from sale of immovables will be fully taxable. Immovables which have been acquired before the effective date of the new law (15 July 2023), however the exemption rate for capital gains from such immovables will be 25%.

Explanations on Accounting Policies (continued)

XV. Explanations on taxation (continued)

1. Corporate tax (continued)

Tax returns are required to be filled and delivered to the related tax office until the end of the fourth month following the balance sheet date and the accrued tax is paid until the end of the same month. Tax returns are open for 5 years from the beginning of the year following the balance sheet date and during this period the tax authorities have the right to audit tax returns, and the related accounting records on which they are based and may issue re-assessments based on their findings. As of the end of the 2021 calendar year, the conditions sought for inflation adjustment in the calculation of corporate tax have been fulfilled, within the framework of the repeated provision of Article 298/A of the Tax Procedure Law. However, with the Law No. 7352 on the Amendment of the Tax Procedure Law and the Corporate Tax Law, published in the Official Gazette dated 29 January 2022 and numbered 31734, the temporary article 33 was added to the Tax Procedure Law No. 213, including the advance tax periods. Financial statements will not be subject to inflation adjustment for the 2021 and 2022 accounting periods (for those designated as a special accounting period, as of the accounting periods ending in 2022 and 2023) and the advance tax periods for the 2023 accounting period, regardless of whether the conditions for the repetitive inflation adjustment within the scope of Article 298 are satisfied.

In accordance with Article 298 of the Tax Procedure Law, it is stipulated that financial statements shall be subject to inflation adjustment if the increase in the producer price index exceeds 100% in the last three accounting periods, including the current period, and 10% in the current accounting period; as of 31 December 2021, these conditions have been satisfied.

It has been enacted that the financial statements as at and for the year ended 31 December 2023 will be subject to inflation adjustment regardless of whether the conditions for the inflation adjustment are met, and the profit/loss differences arising from the inflation adjustment to be made will be presented in the previous years' profit/loss account. According to the 17th article of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 on 28 December 2023, banks are companies within the scope of the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated 21 November 2012. Profit/loss differences arising from the inflation adjustment to be made by payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in the 2024 and 2025 accounting periods, including the advance tax periods. It is regulated that the resulting profits or losses will not be taken into account in determining the corporate tax base.

Income withholding tax

There is a withholding tax liability on dividend distributions, and this withholding tax liability is accrued in the period in which the dividend payment is made. Dividend payments other than those made to non-resident taxpayer institutions that generate income through a workplace or permanent representative in Türkiye and to institutions resident in Türkiye are subject to 15% withholding tax. In the application of withholding tax rates for profit distributions made to non-resident taxpayer institutions and natural persons, the withholding tax rates included in the relevant Double Taxation Avoidance Agreements are also taken into consideration. Addition of retained earnings to capital is not considered profit distribution, therefore it is not subject to withholding tax.

Transfer pricing

Transfer pricing is discussed under the title of "disguised profit distribution" through transfer pricing of Article 13 of the Corporate Tax Law. The details of the implementation in the "General Notification on Disguised Profit Distribution Through Transfer Pricing" published on November 18, 2007, have been identified.

If the taxpayers are involved in the purchase, sale or purchase of goods, services or goods that are not carried out within the scope of the precedent of comparability with the parties concerned, then the relevant profits will be considered to be implicitly distributed through transfer pricing. Disguised profit distributions done with this type of transfer pricing will not be deductible from the tax base in terms of corporate tax.

Explanations on Accounting Policies (continued)

2. Deferred tax

The Bank calculates and reflects deferred tax in accordance with the provisions of "Income Taxes" ("TAS 12") for taxable temporary differences that arise between the book value of an asset or liability and its tax basis determined in accordance with the tax legislation. Deferred tax liabilities are recognized for all resulting temporary differences whereas deferred tax assets resulting from temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deferred tax assets can be utilized. As of 31 December 2025, the tax rate used in the calculation of deferred tax assets and liabilities is 30% on temporary differences expected to realise (31 December 2024: 30%). Deferred tax liabilities are calculated for all taxable temporary differences, while deferred tax assets arising from deductible temporary differences are recognized only if it is highly probable that future taxable profits will be available to utilize these differences.

XVI. Explanations on borrowings

Except for liabilities related to financial instruments at fair value, financial liabilities are recognised at their acquisition costs, including transaction costs, and carried at their discounted value calculated using the "effective interest rate" in the subsequent periods. The Bank did not issued convertible bonds during the annual reporting period.

As of 31 December 2025, the Bank has issued securities amounting to TL 7.898.882 (31 December 2024: TL 4.571.808). As of 31 December 2025, the Bank has subordinated debt instruments amounting to TL 444.903 (31 December 2024: None).

In the case of assets that require significant time to be ready for use or sale (qualifying assets), borrowing costs directly associated with their purchase, construction or production are included in the cost of the asset until the relevant asset is made ready for use or sale. The amount of borrowing costs that can be capitalized for funds borrowed for the purpose of acquiring a qualifying asset in a period is the amount determined by deducting the income obtained from temporary investments of these funds from the total borrowing costs incurred for these assets in the relevant period. All other borrowing costs recognised in the statement of profit or loss in the period which they incurred. The Bank satisfies its resource requirements by obtaining loans from domestic and foreign institutions, borrowing from money markets or issuing securities in domestic and foreign markets, when deemed necessary.

XVII. Explanations on issuance of share certificates

None.

XVIII. Explanations on bank drafts and letter of acceptances

None.

XIX. Explanations on government grants

None.

XX. Explanations on operating segments

The Bank has operating activities in "Commercial and Corporate Banking", "Treasury" and "Financial Institutions and Investment Banking".

XXI. Explanations on other matters

None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

XXII. Explanations on subsidiaries, associates and joint ventures

In accordance with TAS 27 "Turkish Accounting Standard for Consolidated and Seperate Financial Statements", investments in associates and subsidiaries are accounted at cost and are recognised to the unconsolidated financial statements after deducting the provision for impairment, if any.

SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. Explanations on equity

Equity and capital adequacy ratio were calculated within the framework of "Regulation on Banks' Equity" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks".

As of 31 December 2025, the Bank's total equity is calculated as TL 5.465.889 (31 December 2024: TL 2.757.042) and capital adequacy ratio is 24.68% (31 December 2024: 24.60%). The capital adequacy standard ratio of the Bank is above the minimum ratio determined by the relevant legislation.

a) Information on equity

Current period	Amount	*Amount before 1 January 2014 (1)*
COMMON EQUITY TIER 1 CAPITAL		
Paid-in share capital following all debts in terms of claim in liquidation of the Bank	1.600.000	
Share premiums	-	
Retained earnings	108.807	
Gains recognized in equity as per TAS	24.420	
Profit	3.349.464	
Profit for the period	1.282.117	
Prior period profit	2.067.347	
Shares acquired free of charge from subsidiaries, associates and jointly controlled partnerships and cannot be recognised within profit for the period	-	
Common Equity Tier 1 Capital Before Deductions	**5.082.691**	
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	
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 recognised in equity in accordance with TAS	213	
Improvement costs for operating leasing	1.832	
Goodwill (net of related tax liability)	-	
Other intangible assets other than mortgage-servicing rights (net of related tax liability)	184.962	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2.237	
Cash-flow hedge reserve	-	
Shortfall of provisions to expected losses	-	
Securitisation gain on sale	88.323	
Gains and losses due to changes in own credit risk on fair valued liabilities	-	
Defined-benefit pension fund net assets	-	
Investments in own shares	-	
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)	-	
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 owns more than 10% of the issued share capital (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 (-) of the common equity Tier 1 in accordance with the second paragraph of the provisional article 2 in the regulation regarding the Banks' Equity	-	
The amount above threshold for the 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 owns more than 10% of the issued share capital	-	
The amount above threshold for mortgage servicing rights	-	
The amount above threshold for deferred tax assets arising from temporary differences	-	
National specific regulatory adjustments which shall 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 regulatory adjustments to Common equity Tier 1	**277.565**	
Common Equity Tier 1 capital (CET 1)	**4.805.126**	

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

a) Information on 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 BRSA	428.457
Eligible capital instruments and relevant share issue premiums that are approved by the BRSA (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	
Investments in own Additional Tier 1 instruments	-
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	-
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 10% threshold)	-
The total of net long position of the direct or indirect investments in additional Tier I capital of consolidated 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 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 subparagraph 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 regulatory adjustments to Additional Tier 1 capital	-
Total Additional Tier 1 capital	**428.457**
Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)	**5.233.583**
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 (Article 8 of the Regulation on the Equity of Banks)	232.306
Tier 2 capital before regulatory adjustments	**232.306**
Tier 2 capital: regulatory adjustments	
Direct and indirect investments of the Bank on its own Tier 2 Capital (-)	-
Investments of the Bank to banks that invest on the Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8	-
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) (-)	-
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (amount above the 10% threshold) (-)	-
National specific regulatory adjustments which shall be determined by the BRSA (-)	-
Total regulatory adjustments to Tier 2 capital	-
Total Tier 2 capital	**232.306**
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	**5.465.889**
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	-
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	-
National specific regulatory adjustments which shall be determined 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 and mortgaging services (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 (-)	

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

a) Information on equity (continued)

OWN FUNDS	
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	5.465.889
Total Risk Weighted Assets	22.143.078
CAPITAL ADEQUACY RATIOS	
Common Equity Tier 1 Capital Adequacy Ratio (%)	21.70
Tier 1 Capital Adequacy Ratio (%)	23.64
Capital Adequacy Ratio (%)	24.68
BUFFERS	
Institution specific buffer requirement of the Bank (a+b+c)	2.53
a)Capital conservation buffer requirement (%)	2.50
b) Bank's specific countercyclical buffer requirement (%)	0.03
c) Systematic bank buffer requirement (%)	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	-
Amounts below the Excess Limits as per the Deduction Principles	
Portion of the total of net long positions of investments in equity items of consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Portion of the total of investments in equity items of consolidated 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	-
Mortgage servicing rights (net of related tax liability)	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-
Limits related to provisions considered in Tier II calculation	
General provisions for standard based receivables (before ten thousand twenty-five limitation)	232.306
Up to 1.25% of total risk-weighted amount of general provisions for receivables where the standard approach used	232.306
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-

(1) Amounts in this column represents the amounts of items that are subject to transition provisions

The difference between Total Capital and Equity in the balance sheet mainly arises from expected credit loss provisions arising from loans classified under stage I and stage II and subordinated loans. In the calculation of Total Capital, up to 1.25% of expected credit loss from stage 1 and stage 2 over the credit risk amount and subordinated loans with nominal amounts are taken into consideration as Tier II Capital. Additionally, the losses reflected to equity which is subject to deduction from TIER I capital are determined by excluding the losses from cash flow hedging. On the other hand, in the calculation of the Total Capital, improvement costs for operating leases followed under property, plant and equipment in the balance sheet, intangible assets and related deferred tax liabilities, other items defined by the regulator are taken into consideration as amounts deducted from Total Capital.

In accordance with the scope of the regulation issued by the Banking Regulation and Supervision Agency, the amount subject to credit risk is calculated with the Central Bank foreign exchange buying rates as of 28 June 2024 and the net valuation differences of the securities in the securities portfolio whose fair value difference is reflected in other comprehensive income are negative. In this case, these differences are not taken into account in the equity amount to be used for the capital adequacy ratio. As of 31 December 2025, the CBRT foreign exchange buying rate on 28 June 2024 was used in the capital adequacy ratio calculations and 0% risk weight was applied to receivables from the Central Bank of the Republic of Türkiye (the "CBRT").

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

Prior period	Amount	*Amount before 1 January 2014* [(1)]
COMMON EQUITY TIER 1 CAPITAL		
Paid-in share capital following all debts in terms of claim in liquidation of the Bank	600.000	
Share premiums	-	
Retained earnings	51.259	
Gains recognized in equity as per TAS	-	
Profit	2.124.895	
Profit for the period	1.150.967	
Prior period profit	973.928	
Shares acquired free of charge from subsidiaries, associates and jointly controlled partnerships and cannot be recognised within profit for the period	-	
Common Equity Tier 1 Capital Before Deductions	**2.776.154**	
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	
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 recognised in equity in accordance with TAS	7.878	
Improvement costs for operating leasing	905	
Goodwill (net of related tax liability)	-	
Other intangible assets other than mortgage-servicing rights (net of related tax liability)	123.919	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	
Cash-flow hedge reserve	-	
Shortfall of provisions to expected losses	-	
Securitisation gain on sale	-	
Gains and losses due to changes in own credit risk on fair valued liabilities	-	
Defined-benefit pension fund net assets	-	
Investments in own shares	-	
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)	-	
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 owns more than 10% of the issued share capital (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 (-) of the common equity Tier 1 in accordance with the second paragraph of the provisional article 2 in the regulation regarding the Banks' Equity	-	
The amount above threshold for the 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 owns more than 10% of the issued share capital	-	
The amount above threshold for mortgage servicing rights	-	
The amount above threshold for deferred tax assets arising from temporary differences	-	
National specific regulatory adjustments which shall 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 regulatory adjustments to Common equity Tier 1	**132.702**	
Common Equity Tier 1 capital (CET 1)	**2.643.452**	

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

a) Information on 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 BRSA	-
Eligible capital instruments and relevant share issue premiums that are approved by the BRSA (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	
Investments in own Additional Tier 1 instruments	-
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	-
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 10% threshold)	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Consolidated 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 subparagraph 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 regulatory adjustments to Additional Tier 1 capital	-
Total Additional Tier 1 capital	-
Total Tier 1 capital (Tier 1 capital = Common Equity Tier 1 capital + Additional Tier 1 capital)	**2.643.452**
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 (Article 8 of the Regulation on the Equity of Banks)	113.590
Tier 2 capital before regulatory adjustments	**113.590**
Tier 2 capital: regulatory adjustments	
Direct and indirect investments of the Bank on its own Tier 2 Capital (-)	-
Investments of the Bank to banks that invest on the Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8	-
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) (-)	-
Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions) (amount above the 10% threshold) (-)	-
National specific regulatory adjustments which shall be determined by the BRSA (-)	-
Total regulatory adjustments to Tier 2 capital	-
Total Tier 2 capital	**113.590**
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	**2.757.042**
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	-
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	-
National specific regulatory adjustments which shall be determined 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 and mortgaging services (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 (-)	

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

a) Information on equity (continued)

OWN FUNDS	
Total Capital (The sum of Tier 1 capital and Tier 2 capital)	2.757.042
Total Risk Weighted Assets	11.207.923
CAPITAL ADEQUACY RATIOS	
Common Equity Tier 1 Capital Adequacy Ratio (%)	23.59
Tier 1 Capital Adequacy Ratio (%)	23.59
Capital Adequacy Ratio (%)	24.60
BUFFERS	
Institution specific buffer requirement of the Bank (a+b+c)	2.54
a)Capital conservation buffer requirement (%)	2.50
b) Bank's specific countercyclical buffer requirement (%)	0.04
c) Systematic bank buffer requirement (%)	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	-
Amounts below the Excess Limits as per the Deduction Principles	
Portion of the total of net long positions of investments in equity items of consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-
Portion of the total of investments in equity items of consolidated 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	-
Mortgage servicing rights (net of related tax liability)	-
Deferred tax assets arising from temporary differences (net of related tax liability)	-
Limits related to provisions considered in Tier II calculation	
General provisions for standard based receivables (before ten thousand twenty-five limitation)	113.590
Up to 1.25% of total risk-weighted amount of general provisions for receivables where the standard approach used	113.590
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)	
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-

(1) Amounts in this column represents the amounts of items that are subject to transition provisions

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

b) Debt instruments included in equity calculation

Issuer	Destek Yatırım Bankası A.Ş.
Identifier(s) (CUSIP, ISIN etc.)	-
Governing law (s) of the instrument	BRSA / Turkish Law
Regulatory treatment	
Subject to 10% deduction as of 1/1/2015	-
Eligible on unconsolidated and/or consolidated basis	Unconsolidated and Consolidated
Instrument type	Bond
Amount recognized in regulatory capital (Currency in million USD, as of most recent reporting date)	10
Nominal value of instrument (million USD)	10
Accounting classification of the instrument	347001 – Subordinated Borrowing Instruments
Issuance date of instrument	07.02.2025
Maturity structure of the instrument (demand/time)	Demand
Original maturity of the instrument	07.02.2025
Issuer call subject to prior supervisory (BRSA) approval	Yes
Optional call date, contingent call dates and redemption amount	07.08.2030
Subsequent call dates, if applicable	Every 6-month interest payment period after 07.08.2030
Interest/Dividend Payments	
Fixed or floating coupon/dividend payments	Floating
Coupon rate and any related index	First 5 years: 9.40% fixed; second 5 years: Interest rate = US Treasury fixed-term borrowing rate plus 4.94% Margin to be applied
Existence of any dividend payment restriction	Yes
Fully discretionary, partially discretionary or mandatory	The Bank has the authority to cancel interest and dividend payments, and if it exercises this authority, it will not be required to pay the difference between the amount specified in the agreement and the amount actually paid, including the amount not paid, in subsequent periods.
Existence of step up or other incentive to redeem	-
Non-cumulative or cumulative	Non-cumulative
Convertibility into Shares	
Convertible or non-convertible into equity shares	If the Bank's TIER 1 capital adequacy ratio or consolidated core capital adequacy ratio falls below 5.125%, the Bank shall have the right to reduce the value of these debt instruments or convert them into shares.
If convertible, conversion trigger (s)	An amount sufficient to ensure that the Bank's TIER 1 capital adequacy ratio or consolidated core capital adequacy ratio reaches at least 5.125 percent may be subject to a write-down or conversion into shares.
If convertible, fully or partially	-
If convertible, conversion rate	Yes
If convertible, type of instrument convertible into	-
If convertible, issuer of instrument to be converted into	-
Write-down feature	
If bonds can be written-down, write-down trigger(s)	Due to the losses incurred, where the Bank is at the point at which the BRSA may determine pursuant to Article 71 of the Banking Law that: (i) its operating license is to be revoked and the Bank is liquidated or (ii) the rights of all of its shareholders (except to dividends), and the management and supervision of the Bank, are to be transferred to the SDIF on the condition that losses are deducted from the capital of existing shareholders (occurrence of either condition means the issuer has become non-viable), or (iii) it is probable that the Issuer will become non-viable; then the bonds can be written-down
If bond can be written-down, full or partial	Partially or fully
If bond can be written-down, permanent or temporary	Continuously
If temporary write-down, description of write-up mechanism	-
Position in subordination hierarchy in case of liquidation (instrument type immediately senior to the instrument)	In the event of the Bank's liquidation, the right to collect the claim from the owner shall be exercised after the deposit holders, other creditors, and debt instruments included in the calculation of contributed capital.
In compliance with article number 7 and 8 of " Own fund regulation "	The instrument is in compliance with article numbered 7.
Details of incompliances with article number 7 and 8 of " Own fund regulation"	The instrument is not in compliant with article numbered 8.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

I. Explanations on equity (continued)

c) Disclosures to ensure reconciliation between the information regarding equity items and the balance sheet amounts

The Bank sets credit limits for counterparties in order to achieve risk limitation in lending transactions which are subject to credit risk and does not allocate loans above these limits. While determining these limits, the financial structure and debt payment capacities of the customers are taken into consideration as well as the credit policies and strategies determined by the Bank. The Bank includes the credit risks incurred due to all kinds of transactions specified in the Banking Law No. 5411 and within the scope of credit. Credit risks incurred due to new products and services planned to be offered by the Bank are also evaluated in this context.

II. Explanations on credit risk

Calculation of the amount subject to credit risk in the Bank is realised according to the "Standard Approach" within the framework of the "Regulation on Measurement and Assessment of Capital Adequacy of Banks".

In order to ensure effectiveness in risk management, information is provided at regular intervals on the basis of informing the senior management about the developments in credit risk management and the results of the analyses and studies carried out accordingly regarding effectiveness in risk management. When assuming credit risk, actions are taken in compliance with the limits set forth by the Banking Law. The Bank has internal "risk limits" established in accordance with its portfolio structure and risk appetite, and adherence to these limits is monitored by designated control officers at three levels of oversight.

The Bank determined policies regarding credit risk management and realises its "Credit Policy" on the basis of its risk management. Regarding the Bank's risk management policy, the Bank's credit standards regarding the loans to be allocated to customers to be included in the corporate loan portfolio have been determined by adhering to the legal legislation and banking ethical rules. The general principles and procedures of the loan have been regulated, and the duties, authorities, responsibilities and obligations regarding the loan process have been determined. The detailed analysis of the credit allocation process is included in the "Credit Allocation and Credit Monitoring Procedure".

The Bank allocates its existing loans to Article numbered II "Communiqué on Methods and Principles for Determining the Nature of Loans and Other Receivables and Allocation of Provisions" published by BRSA. In the evaluation of customers, the Bank uses the "internal rating system" developed within the Bank and which takes into account the behavioral characteristics of the customers as well as their financial data. In accordance with the rules determined in the "Credit Allocation and Credit Monitoring Procedure", the Bank regularly monitors the credit worthiness of all credit customers in the portfolio and prepares action plans accordingly.

As of 31 December 2025, the Bank has 60 cash loans from its customers amounting to TL 21.475.110 and 86 non-cash loans from its customers amounting to TL 7.358.929. The Bank's largest 100 and 200 cash and non-cash loan customers compose 100% and 100%, respectively of the total cash and non-cash loan portfolio under balance sheet and off-balance sheet items. (As of 31 December 2024, the Bank has 24 cash loans from its customers amounting to TL 12.132.895 and 72 non-cash loans from its customers amounting to TL 4.882.084. The Bank's largest 100 and 200 cash and non-cash loan customers compose 100% and 100%, respectively of the total cash and non-cash loan portfolio under balance sheet and off-balance sheet items).

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

Risk Classifications	Current Period Risk Amount (1)	Average Risk Amount (2)
Conditional and unconditional receivables from central governments and Central Banks	5.867.063	4.631.077
Conditional and unconditional receivables from regional or local governments	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	3.027.401	2.637.304
Conditional and unconditional receivables from corporate	21.744.660	19.750.370
Conditional and unconditional receivables from retail portfolios	-	-
Conditional and unconditional receivables secured by mortgages	35.000	2.917
Past due receivables	54.747	15.727
Receivables defined under high-risk category by BRSA	-	-
Collateralized securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate receivables	-	-
Investments similar to collective investment funds	-	-
Equity security investments	-	-
Other receivables	2.072.123	2.015.369
Total	**32.800.994**	**29.052.764**

(1) The figures represent total risk amounts before Credit Risk Mitigation and before credit conversion factor.
(2) The average risk amount is determined by taking the arithmetic average of the amounts in the monthly reports prepared in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

Risk Classifications	Prior Period Risk Amount (1)	Average Risk Amount (2)
Conditional and unconditional receivables from central governments and Central Banks	1.565.536	1.992.808
Conditional and unconditional receivables from regional or local governments	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-
Conditional and unconditional receivables from multilateral development banks	-	-
Conditional and unconditional receivables from international organizations	-	-
Conditional and unconditional receivables from banks and brokerage houses	1.601.476	1.157.191
Conditional and unconditional receivables from corporate	12.959.077	8.034.294
Conditional and unconditional receivables from retail portfolios	-	-
Conditional and unconditional receivables secured by mortgages	-	-
Past due receivables	-	-
Receivables defined under high-risk category by BRSA	-	-
Collateralized securities	-	-
Securitization positions	-	-
Short-term receivables from banks, brokerage houses and corporate receivables	-	-
Investments similar to collective investment funds	-	-
Equity security investments	-	-
Other receivables	749.943	577.697
Total	**16.876.032**	**11.761.990**

(1) The figures represent total risk amounts before Credit Risk Mitigation and before credit conversion factor.
(2) The average risk amount is determined by taking the arithmetic average of the amounts in the monthly reports prepared in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

1) Profile on significant risks in significant regions

	Risk Classifications (1)																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Total
Current Period																		
1. Domestic	5.867.063	-	-	-	-	2.764.692	21.744.231	-	35.000	54.747	-	-	-	-	-	-	697.123	31.162.8:
2. European Union Countries	-	-	-	-	-	67.016	-	-	-	-	-	-	-	-	-	-	-	67.0
3. OECD Countries (2)	-	-	-	-	-	102.569	-	-	-	-	-	-	-	-	-	-	-	102.5(
4. Off- Shore Regions	-	-	-	-	-	-	429	-	-	-	-	-	-	-	-	-	-	4:
5. USA, Canada	-	-	-	-	-	56.392	-	-	-	-	-	-	-	-	-	-	-	56.3'
6. Other Countries	-	-	-	-	-	36.732	-	-	-	-	-	-	-	-	-	-	-	36.7:
7. Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.375.000	1.375.0(
8. Undistributed Assets / Liabilities (3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	**5.867.063**	-	-	-	-	**3.027.401**	**21.744.660**	-	**35.000**	**54.747**	-	-	-	-	-	-	**2.072.123**	**32.800.9**

(1) Risk classes in the Regulation on Measurement and Assessment of Capital Adequacy of Banks will be taken into consideration. Risk amounts after credit conversion and credit risk mitigation are presented accordingly.

(2) EU countries, OECD countries other than USA and Canada

(3) Assets and liabilities that are not distributed according to a consistent principle

1	Conditional and unconditional receivables from central governments and Central Banks
2	Conditional and unconditional receivables from regional or local governments
3	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4	Conditional and unconditional receivables from multilateral development banks
5	Conditional and unconditional receivables from international organizations
6	Conditional and unconditional receivables from banks and brokerage houses
7	Conditional and unconditional receivables from corporates
8	Conditional and unconditional receivables from retail portfolios
9	Conditional and unconditional receivables secured by mortgages
10	Past due receivables
11	Receivables defined under high-risk category by BRSA
12	Collateralized securities
13	Securitization positions
14	Short-term receivables from banks, brokerage houses and corporates receivables
15	Investments similar to collective investment funds
16	Equity security investments
17	Other receivables

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

1) Profile on significant risks in significant regions (continued)

	Risk Classifications (1)																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	Total
Prior Period																		
1. Domestic	1.565.536	-	-	-	-	1.292.470	12.958.563	-	-	-	-	-	-	-	-	-	749.943	16.566.512
2. European Union Countries	-	-	-	-	-	216.315	-	-	-	-	-	-	-	-	-	-	-	216.315
3. OECD Countries (2)	-	-	-	-	-	56.621	-	-	-	-	-	-	-	-	-	-	-	56.621
4. Off- Shore Regions	-	-	-	-	-	-	514	-	-	-	-	-	-	-	-	-	-	514
5. USA, Canada	-	-	-	-	-	36.060	-	-	-	-	-	-	-	-	-	-	-	36.060
6. Other Countries	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	10
7. Investment and associates, subsidiaries and joint ventures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Undistributed Assets / Liabilities (3)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**1.565.536**	-	-	-	-	**1.601.476**	**12.959.077**	-	-	-	-	-	-	-	-	-	**749.943**	**16.876.032**

(1) Risk classes in the Regulation on Measurement and Assessment of Capital Adequacy of Banks will be taken into consideration. Risk amounts after credit conversion and credit risk mitigation are presented accordingly.
(2) EU countries, OECD countries other than USA and Canada

(3) Assets and liabilities that are not distributed according to a consistent principle

1	Conditional and unconditional receivables from central governments and Central Banks
2	Conditional and unconditional receivables from regional or local governments
3	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4	Conditional and unconditional receivables from multilateral development banks
5	Conditional and unconditional receivables from international organizations
6	Conditional and unconditional receivables from banks and brokerage houses
7	Conditional and unconditional receivables from corporates
8	Conditional and unconditional receivables from retail portfolios
9	Conditional and unconditional receivables secured by mortgages
10	Past due receivables
11	Receivables defined under high-risk category by BRSA
12	Collateralized securities
13	Securitization positions
14	Short-term receivables from banks, brokerage houses and corporates receivables
15	Investments similar to collective investment funds
16	Equity security investments
17	Other receivables

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

2) Risk profile according to sectors and counterparties

	Risk Classifications (1)																			
Current period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	TL	FC	Total
Agricultural	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farming and raising livestock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	**6.260.620**	-	-	-	-	-	-	-	-	-	-	**2.306.085**	**3.954.535**	**6.260.620**
Mining	-	-	-	-	-	-	590.619	-	-	-	-	-	-	-	-	-	-	590.619	-	590.619
Production	-	-	-	-	-	-	4.307.039	-	-	-	-	-	-	-	-	-	-	1.049.801	3.257.238	4.307.039
Electricity, Gas, Water	-	-	-	-	-	-	1.362.962	-	-	-	-	-	-	-	-	-	-	665.665	697.297	1.362.962
Construction	-	-	-	-	-	-	**2.026.544**	-	**35.000**	-	-	-	-	-	-	-	-	**1.641.279**	**420.265**	2.061.544
Services	**5.867.063**	-	-	-	-	**3.027.401**	**13.457.496**	-	-	**54.747**	-	-	-	-	-	-	-	**11.790.124**	**10.616.583**	**22.406.707**
Wholesale and Retail Trade	-	-	-	-	-	-	1.403.539	-	-	54.747	-	-	-	-	-	-	-	647.733	810.553	1.458.286
Hotel, Food, Beverage Services	-	-	-	-	-	-	1.356	-	-	-	-	-	-	-	-	-	-	450	906	1.356
Transportation and Telecommunication	-	-	-	-	-	-	326.936	-	-	-	-	-	-	-	-	-	-	309.757	17.179	326.936
Financial Institutions	5.867.063	-	-	-	-	3.027.401	11.712.120	-	-	-	-	-	-	-	-	-	-	10.818.639	9.787.945	20.606.584
Real Estate and Lending Services	-	-	-	-	-	-	12.181	-	-	-	-	-	-	-	-	-	-	12.181	-	12.181
Self-employment Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Education Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and social Services	-	-	-	-	-	-	1.364	-	-	-	-	-	-	-	-	-	-	1.364	-	1.364
Other (2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**2.072.123**	**2.072.123**	-	**2.072.123**
Total	**5.867.063**	-	-	-	-	**3.027.401**	**21.744.660**	-	**35.000**	**54.747**	-	-	-	-	-	-	**2.072.123**	**17.809.611**	**14.991.383**	**32.800.994**

(1) Risk classes in the Regulation on Measurement and Assessment of Capital Adequacy of Banks will be taken into consideration. Risk amounts after credit conversion and credit risk mitigation are presented accordingly.
(2) Loans provided to holdings are presented in "Other".

1	Conditional and unconditional receivables from central governments and Central Banks
2	Conditional and unconditional receivables from regional or local governments
3	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4	Conditional and unconditional receivables from multilateral development banks
5	Conditional and unconditional receivables from international organizations
6	Conditional and unconditional receivables from banks and brokerage houses
7	Conditional and unconditional receivables from corporates
8	Conditional and unconditional receivables from retail portfolios
9	Conditional and unconditional receivables secured by mortgages
10	Past due receivables
11	Receivables defined under high-risk category by BRSA
12	Collateralized securities
13	Securitization positions
14	Short-term receivables from banks, brokerage houses and corporates receivables
15	Investments similar to collective investment funds
16	Equity security investments
17	Other receivables

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

2) Risk profile according to sectors and counterparties (continued)

	Risk Classifications [1]																			
Prior period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	TL	FC	Total
Agricultural	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Farming and raising livestock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacturing	-	-	-	-	-	-	**2.290.768**	-	-	-	-	-	-	-	-	-	-	**1.516.531**	**774.237**	**2.290.768**
Mining	-	-	-	-	-	-	500	-	-	-	-	-	-	-	-	-	-	500	-	500
Production	-	-	-	-	-	-	1.595.176	-	-	-	-	-	-	-	-	-	-	871.889	723.287	1.595.176
Electricity, Gas, Water	-	-	-	-	-	-	695.092	-	-	-	-	-	-	-	-	-	-	644.142	50.950	695.092
Construction	-	-	-	-	-	-	**689.219**	-	-	-	-	-	-	-	-	-	-	**342.971**	**346.248**	**689.219**
Services	**1.565.536**	-	-	-	-	**1.601.476**	**9.979.090**	-	-	-	-	-	-	-	-	-	-	**6.909.985**	**6.236.117**	**13.146.102**
Wholesale and Retail Trade	-	-	-	-	-	-	390.525	-	-	-	-	-	-	-	-	-	-	249.878	140.647	390.525
Hotel, Food, Beverage Services	-	-	-	-	-	-	36.717	-	-	-	-	-	-	-	-	-	-	14.758	21.959	36.717
Transportation and Telecommunication	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Institutions	1.565.536	-	-	-	-	1.601.476	9.535.575	-	-	-	-	-	-	-	-	-	-	6.629.076	6.073.511	12.702.587
Real Estate and Lending Services	-	-	-	-	-	-	14.909	-	-	-	-	-	-	-	-	-	-	14.909	-	14.909
Self-employment Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Education Service	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Health and social Services	-	-	-	-	-	-	1.364	-	-	-	-	-	-	-	-	-	-	1.364	-	1.364
Other [2]	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	**749.943**	**749.943**	-	**749.943**
Total	**1.565.536**	-	-	-	-	**1.601.476**	**12.959.077**	-	-	-	-	-	-	-	-	-	**749.943**	**9.519.430**	**7.356.602**	**16.876.032**

(1) Risk classes in the Regulation on Measurement and Assessment of Capital Adequacy of Banks will be taken into consideration. Risk amounts after credit conversion and credit risk mitigation are presented accordingly.

(2) Loans provided to holdings are presented in "Other".

1	Conditional and unconditional receivables from central governments and Central Banks
2	Conditional and unconditional receivables from regional or local governments
3	Conditional and unconditional receivables from administrative bodies and non-commercial enterprises
4	Conditional and unconditional receivables from multilateral development banks
5	Conditional and unconditional receivables from international organizations
6	Conditional and unconditional receivables from banks and brokerage houses
7	Conditional and unconditional receivables from corporates
8	Conditional and unconditional receivables from retail portfolios
9	Conditional and unconditional receivables secured by mortgages
10	Past due receivables
11	Receivables defined under high-risk category by BRSA
12	Collateralized securities
13	Securitization positions
14	Short-term receivables from banks, brokerage houses and corporates receivables
15	Investments similar to collective investment funds
16	Equity security investments
17	Other receivables

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

3) Term distribution of risks with term structure

	Time to Maturity				
Risk Categories- Current period	**1 month**	**1-3 months**	**3-6 months**	**6 -12 months**	**1 year and over**
Conditional and unconditional receivables from central governments and Central Banks	4.428.972	-	-	-	1.438.091
Conditional and unconditional receivables from regional or local governments	-	-	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	2.881.913	16.175	60.933	32.990	35.390
Conditional and unconditional receivables from corporates	4.632.491	2.922.651	3.259.190	8.958.861	1.971.467
Conditional and unconditional receivables from retail portfolios	-	-	-	-	-
Conditional and unconditional receivables secured by mortgages	-	-	-	35.000	-
Past due receivables	-	-	-	-	54.747
Receivables defined under high-risk category by BRSA	-	-	-	-	-
Collateralized securities	-	-	-	-	-
Securitization positions	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporate receivables	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-
Equity security investments	-	-	-	-	-
Other receivables	2.072.123	-	-	-	-
Total	**14.015.499**	**2.938.826**	**3.320.123**	**9.026.851**	**3.499.695**

	Time to Maturity				
Risk Categories- Prior period	**1 month**	**1-3 months**	**3-6 months**	**6 -12 months**	**1 year and over**
Conditional and unconditional receivables from central governments and Central Banks	472.614	-	-	-	1.092.922
Conditional and unconditional receivables from regional or local governments	-	-	-	-	-
Conditional and unconditional receivables from administrative bodies and non-commercial enterprises	-	-	-	-	-
Conditional and unconditional receivables from multilateral development banks	-	-	-	-	-
Conditional and unconditional receivables from international organizations	-	-	-	-	-
Conditional and unconditional receivables from banks and brokerage houses	1.412.780	28.047	60.409	100.000	240
Conditional and unconditional receivables from corporates	4.438.655	1.863.142	1.036.767	4.081.503	1.539.010
Conditional and unconditional receivables from retail portfolios	-	-	-	-	-
Conditional and unconditional receivables secured by mortgages	-	-	-	-	-
Past due receivables	-	-	-	-	-
Receivables defined under high-risk category by BRSA	-	-	-	-	-
Collateralized securities	-	-	-	-	-
Securitization positions	-	-	-	-	-
Short-term receivables from banks, brokerage houses and corporate receivables	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-
Equity security investments	-	-	-	-	-
Other receivables	749.943	-	-	-	-
Total	**7.073.992**	**1.891.189**	**1.097.176**	**4.181.503**	**2.632.172**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

4) Information on risk categories

There is no credit rating agency and export credit agency assigned by the Bank.

Risk amounts according to risk weights

Risk weight Current period	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	Deducted from Equity
1.Amount Before Credit Risk Mitigation	5.878.241	-	4.126.334	-	-	9.646.493	-	13.149.926	-	-	-	-
2.Amount After Credit Risk Mitigation	6.381.185	-	3.935.508	-	-	9.373.778	-	13.110.523	-	-	-	-

Risk weight Prior period	0%	10%	20%	25%	35%	50%	75%	100%	150%	200%	Other	Deducted from Equity
1.Amount Before Credit Risk Mitigation	1.662.962	-	1.956.723	-	-	9.052.191	-	4.204.156	-	-	-	-
2.Amount After Credit Risk Mitigation	1.679.191	-	1.979.477	-	-	9.052.191	-	4.165.173	-	-	-	-

5) Credit quality of assets

Current period		Gross carrying values of (according to TAS)		Provisions/ depreciation and impairment	Net value
		Defaulted exposures	Non-defaulted exposures		
1	Loans	68.434	21.475.110	(318.538)	21.225.006
2	Debt securities	-	1.568.212	(124)	1.568.088
3	Off-balance sheet exposures	-	7.358.929	(80.194)	7.278.735
4	**Total**	68.434	**30.402.251**	**(398.856)**	**30.071.829**

Prior period		Gross carrying values of (according to TAS)		Provisions/ depreciation and impairment	Net value
		Defaulted exposures	Non-defaulted exposures		
1	Loans	-	12.132.895	(179.574)	11.953.321
2	Debt securities	-	1.155.923	(42.687)	1.113.236
3	Off-balance sheet exposures	-	4.882.084	(40.869)	4.841.215
4	**Total**	-	**18.170.902**	**(263.130)**	**17.907.772**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

II. Explanations on credit risk (continued)

6) Explanations on impaired loans and non-performing loans, value adjustments and provisions, value adjustments and provisions during the period, separately by sectors or counterparty type

Current period	Impaired	Past due	Value adjustments (*)	Provisions
Agricultural	-	-	-	-
Farming and raising livestock	-	-	-	-
Forestry	-	-	-	-
Fishing	-	-	-	-
Manufacturing	-	-	-	-
Mining	-	-	-	-
Production	-	-	-	-
Electricity, Gas, Water	-	-	-	-
Construction	-	-	-	-
Services	-	**68.434**	-	**(13.687)**
Wholesale and Retail Trade	-	68.434	-	(13.687)
Hotel, Food, Beverage Services	-	-	-	-
Transportation and Telecommunication	-	-	-	-
Financial Institutions	-	-	-	-
Real Estate and Lending Services	-	-	-	-
Self-employment Service	-	-	-	-
Education Service	-	-	-	-
Health and social Services	-	-	-	-
Other	-	-	-	-
Total	-	**68.434**	-	**(13.687)**

31 December 2024: None.

7) Reconciliation of changes in value adjustments and provisions for impaired loans

Information on value adjustments and changes in loan loss provisions

Current period	Opening balance	Additions during the period	Reversals	Other adjustments	Closing balance
Specific provisions	-	13.687	-	-	13.687
General provisions	255.527	181.101	-	-	436.628

Prior period	Opening balance	Additions during the period	Reversals	Other adjustments	Closing balance
Specific provisions	-	-	-	-	-
General provisions	68.774	186.753	-	-	255.527

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

II. Explanations on credit risk (continued)

8) Risks included in the countercyclical capital buffer calculation

Current period

Country of ultimate risk	Private sector credit exposures in banking book	Risk Weighted Equivalent trading book	Total
Türkiye	24.338.984	224.686	24.563.670
United Arab Emirates	35.226	-	35.226
Switzerland	-	102.569	102.569
Russia	58	-	58
Germany	11.631	-	11.631
England	55.385	-	55.385
United States of America	56.392	-	56.392
Malta	429	-	429
China	1.448	-	1.448

Prior period

Country of ultimate risk	Private sector credit exposures in banking book	Risk Weighted Equivalent trading book	Total
Türkiye	13.683.163	654.827	14.337.990
United Arab Emirates	7	-	7
Switzerland	123.943	3.130	127.073
Belgium	16.949	-	16.949
Germany	11.687	-	11.687
England	40.524	-	40.524
United States of America	25.809	-	25.809
Malta	514	-	514

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

III. Explanations on currency risk

The difference between the Bank's foreign currency denominated and foreign currency indexed assets and liabilities is defined as the "Net Foreign Currency Position" and is the basis of currency risk.

Foreign currency risk indicates the probability of loss that banks are subject to due to the exchange rate movements in the market.

Currency risks are calculated on monthly basis in the risk table within the scope of the Standard Method and the results are reported to the relevant official bodies and the Bank management. Currency risk is considered in the calculation of the Capital Adequacy Ratio as a part of the market risk.

Currency risk is managed and monitored in accordance with all legal regulations and risk limits and early warning limits determined by the Board of Directors as a component of market risk.

The Bank's publicly announced foreign exchange bid rates for USD and EUR as of the date of the financial statements denominated in Turkish Lira ("TL") and for the last five working days prior to that date are as follows:

(The exchange rates indicated below are presented in TL 1.)

	USD	EUR
Balance sheet evaluation rate (31 December 2025) (First day current bid rate)	42.8457	50.2859
31 December 2025	42.8457	50.2859
30 December 2025	42.8542	50.4519
29 December 2025	42.7656	50.3547
26 December 2025	42.7641	50.3896
25 December 2025	42.7434	50.4208

The simple arithmetic average of the Bank's current foreign exchange bid rate denominated in USD and EUR (Last 30 days) is as follows:

USD 1	42.5849
EUR 1	49.8591

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

III. Explanations on currency risk (continued)

Information related to Bank's currency risk

	EUR	USD	Other currencies	Total
31 December 2025				
Assets				
Cash (Cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	301	778.145	729	779.175
Banks	42.437	46.945	120.234	209.616
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	-
Financial assets at fair value through other comprehensive income	-	-	-	-
Loans	5.307.778	7.298.153	-	12.605.931
Investments in associates, subsidiaries and joint ventures	-	-	-	-
Financial assets at amortised cost	-	-	-	-
Hedging derivative financial assets	-	14.123	-	14.123
Property, plant and equipment	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	148.652	-	148.652
Total assets	**5.350.516**	**8.286.018**	**120.963**	**13.757.497**
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Funds from money market	100.811	218.364	51.955	371.130
Funds borrowed from other financial institutions	-	11.157.919	47.139	11.205.058
Marketable securities issued [1]	-	7.839.946	-	7.839.946
Miscellaneous payables	44.381	165.762	10.389	220.532
Hedging derivative financial liabilities	-	19.176	351	19.527
Other liabilities	521.531	1.235.155	519.254	2.275.940
Total liabilities	**666.723**	**20.636.322**	**629.088**	**21.932.133**
Net on balance sheet position	**4.683.793**	**(12.350.304)**	**(508.125)**	**(8.174.636)**
Net-off balance sheet position	**(4.744.485)**	**12.308.664**	**502.643**	**8.066.822**
Financial derivative assets	415.854	20.769.909	505.167	21.690.930
Financial derivative liabilities	5.160.339	8.461.245	2.524	13.624.108
Non-cash loans (*)	324.072	55.069	-	379.141
31 December 2024				
Total assets	**624.192**	**7.686.332**	**90.920**	**8.401.444**
Total liabilities	**1.191.299**	**10.865.080**	**100.456**	**12.156.835**
Net on balance sheet position	**(567.107)**	**(3.178.748)**	**(9.536)**	**(3.755.391)**
Net-off balance sheet position	**535.944**	**3.112.762**	**17.787**	**3.666.493**
Financial derivative assets	735.532	11.431.677	81.341	12.248.550
Financial derivative liabilities	199.588	8.318.915	63.554	8.582.057
Non-cash loans	158.253	109.364	-	267.617

(*) Non-cash loans are not included in the total of "Net-off balance sheet position".

[1] Includes bonds issued that qualify as subordinated loans, which are presented under the "subordinated loans" item in the balance sheet.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

31 December 2025

	Changes in foreign exchange rates	Change in profit/loss	Change in equity
USD	10% Increase	(4.164)	(4.164)
USD	10% Decrease	4.164	4.164
EUR	10% Increase	(6.069)	(6.069)
EUR	10% Decrease	6.069	6.069
Other foreign currencies	10% Increase	(548)	(548)
Other foreign currencies	10% Decrease	548	548

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

III. Explanations on currency risk (continued)

31 December 2024

	Changes in foreign exchange rates	Change in profit/loss	Change in equity
USD	10% Increase	(6.599)	(5.540)
USD	10% Decrease	6.599	5.540
EUR	10% Increase	(3.116)	(3.116)
EUR	10% Decrease	3.116	3.116
Other foreign currencies	10% Increase	825	825
Other foreign currencies	10% Decrease	(825)	(825)

IV. Explanations on interest rate risk

Interest Rate Risk" can be defined as the impact of interest rate changes on interest-sensitive asset and liability items of both on and off-balance sheets and represents as the loss for the Bank.

Interest sensitivity regarding the asset and liability items included in the balance sheet and off-balance sheet items is measured and evaluated by the Asset-Liability Committee ("ALCO").

The Bank has monitored the matters such as measurement, analysis and reporting regarding the management of interest rate risk with relevant procedures.

The influence of the interest rate risk in the current period on net income and equity was immaterial.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

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	5 years and over	Non-interest bearing	Total
31 December 2025							
Assets							
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	767.996	-	-	-	-	14.616	782.612
Banks	355.009	-	-	-	-	174.190	529.199
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Receivables from money market	3.753.957	-	-	-	-	-	3.753.957
Financial assets at fair value through other comprehensive income	-	27.393	21.784	1.519.035	-	-	1.568.212
Loans	8.744.338	6.362.046	6.367.253	1.473	-	54.747	21.529.857
Financial assets at amortised cost	-	-	-	-	-	-	-
Other assets [(1)]	23.084	7.885	45.217			2.281.792	2.357.978
Total assets	**13.644.384**	**6.397.324**	**6.434.254**	**1.520.508**		**2.525.345**	**30.521.815**
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Funds	-	-	-	-	-	-	-
Funds from money market	788.350	-	-	-	-	-	788.350
Miscellaneous payables	-	-	-	-	-	280.791	280.791
Issued securities [(3)]	268.262	895.931	3.418.438	3.316.251	444.903	-	8.343.785
Other funds	4.203.430	2.110.296	82.578	4.808.754	-	-	11.205.058
Other liabilities [(2)]	3.242.453	42.063	8.696	-	-	6.610.619	9.903.831
Total liabilities	**8.502.495**	**3.048.290**	**3.509.712**	**8.125.005**	**444.903**	**6.891.410**	**30.521.815**
Balance sheet long position	5.141.889	3.349.034	2.924.542	-	-	-	11.415.465
Balance sheet short position	-	-	-	(6.604.497)	(444.903)	(4.366.065)	(11.415.465)
Net off-balance sheet long position	-	-	-	-	-	-	-
Net off-balance sheet short position	-	-	-	-	-	-	-
Total position	**5.141.889**	**3.349.034**	**2.924.542**	**(6.604.497)**	**(444.903)**	**(4.366.065)**	**-**

(1) Property, plant and equipment, intangible assets, derivative financial assets and other assets are presented in the "other assets".

(2) Derivative financial liabilities, funds, other funds, provisions, current tax period expense, deferred tax liability and equity are presented in the "other liabilities".

(3) Includes bonds issued that qualify as subordinated loans, which are presented under the "subordinated loans" item in the balance sheet.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

IV. Explanations on interest rate risk (continued)

	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Non-interest bearing	Total
31 December 2024							
Assets							
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	469.798	-	-	-	-	100.241	570.039
Banks	788.477	-	-	-	-	182.689	971.166
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-
Receivables from money market	600.800	-	-	-	-	-	600.800
Financial assets at fair value through other comprehensive income	-	2.780	34.988	1.029.400	88.755	-	1.155.923
Loans	5.455.134	1.865.729	4.812.032	-	-	-	12.132.895
Financial assets at amortised cost	-	-	-	-	-	-	-
Other assets [(1)]	-	-	-	-	-	1.094.461	1.094.461
Total assets	**7.314.209**	**1.868.509**	**4.847.020**	**1.029.400**	**88.755**	**1.377.391**	**16.525.284**
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Funds	-	-	-	-	-	-	-
Funds from money market	178.114	-	-	-	-	-	178.114
Miscellaneous payables	-	-	-	-	-	-	-
Issued securities	552.478	541.401	3.117.546	360.383	-	-	4.571.808
Other funds	353.881	761.528	147.076	3.785.197	-	-	5.047.682
Other liabilities [(2)]	2.026.106	10.400	-	-	-	4.691.174	6.727.680
Total liabilities	**3.110.579**	**1.313.329**	**3.264.622**	**4.145.580**		**4.691.174**	**16.525.284**
Balance sheet long position	4.203.630	555.180	1.582.398	-	88.755	-	6.429.963
Balance sheet short position	-	-	-	(3.116.180)	-	(3.313.783)	(6.429.963)
Net off-balance sheet long position	-	-	-	-	-	-	-
Net off-balance sheet short position	-	-	-	-	-	-	-
Total position	**4.203.630**	**555.180**	**1.582.398**	**(3.116.180)**	**88.755**	**(3.313.783)**	-

(1) Property, plant and equipment, intangible assets, derivative financial assets and other assets are presented in the "other assets".

(2) Derivative financial liabilities, funds, other funds, provisions, current tax period expense, deferred tax liability and equity are presented in the "other liabilities".

Average interest rates for monetary financial instruments (%)

31 December 2025	EUR	USD	JPY	TL
Assets				
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	-	-	-	-
Banks	-	0.30	-	35.99
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	37.99
Financial assets at fair value through other comprehensive income	-	-	-	31.12
Loans	8.67	9.49	-	44.86
Financial assets at amortised cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Funds from money market	2.50	2.95	-	33.19
Miscellaneous payables	-	-	-	-
Issued securities	-	8.27	-	38.03
Other funds	-	6.61	-	-
Other liabilities	2.79	4.01	-	35.53

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

IV. Explanations on interest rate risk (continued)

Average interest rates for monetary financial instruments (%)

31 December 2024	EUR	USD	JPY	TL
Assets				
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	-	-	-	-
Banks	-	1.70	-	47.37
Financial assets at fair value through profit or loss	-	-	-	-
Receivables from money market	-	-	-	48.72
Financial assets at fair value through other comprehensive income	-	6.63	-	51.93
Loans	8.95	10.23	-	54.79
Financial assets at amortised cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Funds from money market	1.00	2.73	-	40.00
Miscellaneous payables	-	-	-	-
Issued securities	-	8.13	-	50.86
Other funds	3.15	8.28	-	-
Other liabilities	2.88	4.69	-	43.22

Disclosures on interest rate risks arising from banking book and accounts

In accordance with the regulation on the measurement and evaluation of interest rate risk arising from banking accounts through the standard shock method, disclosed in detail by the Bank's different currencies, the economic value differences resulting from fluctuations in interest rates are as follows:

	EVE		NII	
Period	**31.12.2025**	**31.12.2024**	**31.12.2025**	**31.12.2024**
Parallel Up	-272	-	-	-
Parallel Down	336	-	-	-
Steepener	-301	-	-	-
Flattener	233	-	-	-
Short-term Up	-71	-	-	-
Short-term Down	98	-	-	-
Maximum	336	-	-	-
Period	**31.12.2025**		**31.12.2024**	
Tier-I Capital	5,233,583		3,781,417	

V. Explanations on position risk of equity securities

None.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

VI. Explanations on liqiudity risk management and liqiudity coverage ratio

a) Explanations on the Bank related to the liquidity risk management including the Bank's risk capacity, responsibilities and structure of liquidity risk management, reporting of liquidity risk in internal

banking, the strategy of liquidity risk and how to provide the communication of policies and implementations with board of directors and business lines

The Bank's liquidity and funding policy is to own sufficient liquidity reserve and funding opportunities to meet Bank's liabilities even in cases of stress, resulting from the market conditions or other conditions specific to the Bank. The Bank has capacity to meet a high risk with broad and stable deposit, strong base capital structure and diversified foreign borrowing sources and is capable of providing additional liquidity with high quality liquid securities in its portfolio and available limits at both the Central Bank of Türkiye and other money markets. Management of liquidity risk is shared by the ERC, ALCO, Treasury Department and Risk Management Department. The ERC determines the liquidity management policies and the appropriate liquidity risk level in line with the Bank's risk appetite and monitors whether the liquidity risk is managed under the framework of determined policies and within the defined limits. The Bank's liquidity is discussed at weekly ALCO meetings and reported to the Board of Directors through monthly risk assessment reports. Excesses are monitored by the Risk Management Department through the liquidity risk appetite, limit and early warning values determined by the Bank's Board of Directors, and necessary notifications are made to the relevant management levels.

In accordance with the fifth paragraph of Article 4 of the Regulation on Banks' Liquidity Coverage Ratio, it has been decided to apply the consolidated and unconsolidated total and foreign currency liquidity coverage ratios for development and investment banks as zero percent until the contrary is determined by the BRSA, and in this context, compliance with the legal ratio is not determined accordingly.

b) Liquidity management and the degree of centralization of fund strategies, the information about the procedure between bank and the partners of Bank

None.

c) Explanation related to policies regarding fund resources times variations of funding strategy of the Bank

Since the Bank has considered as an "Investment bank", its funding sources are limited to non-deposits, and the Bank's primary goal is to diversify its funding sources over time. Accordingly, both expanding the investor base and diversifying the borrowing markets have been determined as priorities. The Bank's funding source consists of loans from other financial institutions and borrowings from the interbank money market. In particular, relatively long-term funding opportunities from foreign banks and borrowing opportunities from organized markets can also be used.

d) Explanation related to liquidity management as currencies forming at least 5 percentage of aggregate liabilities of the Bank

Liquidity management denominated in foreign currencies is ensured by harmonizing and diversifying the Bank's domestic funding resources in terms of currency, passive cost and maturity of the resources under the management of the Treasury Department, and foreign funding opportunities in coordination with the Treasury Department and the Financial Institutions Group.

e) Information related to the techniques about the reduction of current liquidity risk

In order to satisfy possible cash outflows, the Bank will establish a liquidity buffer in accordance with its internal liquidity target and monitor the relevant data on a daily basis. In order to mitigate risk, it is required to diversify resources, adverse the possible concentration in payment dates, and observe asset-liability maturity and possible mismatch.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

VI. Explanations on liqiudity risk management and liqiudity coverage ratio (continued)

f) Explanation regarding stress test

Conducting measurement, monitoring, limitation, stress testing and scenario analysis are compatible with the structure and complexity of positions regarding liquidity risk management and reporting these operations to the Board of Directors is stipulated by the Risk Management Procedure.

g) General information on liquidity urgent and unexpected situation plan

In cases where there is a risk that the Bank's liquid assets will decrease to a level where it cannot satisfy short-term liabilities and will make it difficult for the Bank to continue its operating activities and banking operations, in order to be prepared for a financial emergency in order to manage the liquidity matters it may encounter as much as possible and to protect the Bank's assets and reputation. The necessary actions that can be implemented are determined by the Liquidity Emergency Action Plan ("LEAP") that are approved from Board of Directors.

h) Liquidity coverage ratio

In accordance with the "Regulation on Measurement and Evaluation of Liquidity Adequacy of Banks" entered into force after published on Official Gazette dated 1 November 2006 and numbered 26333 published by BRSA, starting from 1 June 2007, weekly simple average of total liquidity adequacy rates related to primary maturity segment and total liquidity adequacy rate related to secondary maturity segment cannot be less than 100% while weekly simple average of foreign currency liquidity ratio related to primary maturity segment and foreign currency adequacy rate related to secondary maturity segment cannot be less than 80%.

Liquidity coverage ratio is calculated by dividing high-quality liquid assets ("HQLA") to net cash outflows within a one-month maturity.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

VI. Explanations on liqiudity risk management and liqiudity coverage ratio (continued)

Breakdown of assets and liabilities according to their outstanding maturities

31 December 2025	Demand (1)	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over	Undistributed (2)	Total
Assets								
Cash (cash on hand, effectives, cash in transit, cheques purchased) and balances with the Central Bank of the Republic of Türkiye	14.616	767.996	-	-	-	-	-	782.612
Banks	174.190	355.009	-	-	-	-	-	529.199
Financial assets at fair value through profit or loss	-	-	-	-	-	-	-	-
Receivables from money market	-	3.753.957	-	-	-	-	-	3.753.957
Financial assets at fair value through other comprehensive income	-	-	27.393	21.784	1.519.035	-	-	1.568.212
Loans	54.747	8.744.338	6.362.046	6.367.253	1.473	-	-	21.529.857
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other assets (3)	-	23.084	7.885	45.217	-	-	2.281.792	2.357.978
Total assets	**243.553**	**13.644.384**	**6.397.324**	**6.434.254**	**1.520.508**	-	**2.281.792**	**30.521.815**
Liabilities								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Other funds	-	4.203.430	2.110.296	82.578	4.808.754	-	-	11.205.058
Funds from money market	-	788.350	-	-	-	-	-	788.350
Issued securities (5)	-	268.262	895.931	3.418.438	3.316.251	444.903	-	8.343.785
Miscellaneous payables	280.791	-	-	-	-	-	-	280.791
Other liabilities (4)	527.812	3.242.453	42.063	8.696	-	-	6.082.807	9.903.831
Total liabilities	**808.603**	**8.502.495**	**3.048.290**	**3.509.712**	**8.125.005**	**444.903**	**6.082.807**	**30.521.815**
Liquidity gap	**(565.050)**	**5.141.889**	**3.349.034**	**2.924.542**	**(6.604.497)**	**(444.903)**	**(3.801.015)**	-
31 December 2024								
Total assets	282.930	7.314.209	1.868.509	4.847.020	1.029.400	88.755	1.094.461	16.525.284
Total liabilities	1.032.553	3.110.579	1.313.329	3.264.622	4.145.580	-	3.658.621	16.525.284

(1) Cash on hand, bank deposits, prepaid expenses except for miscellaneous payables, miscellaneous payables, demand funds and temporary accounts are stated in demand column.

(2) Property, plant and equipment, intangible assets and other asset are stated in undistributed column. Provisions, current period tax expense, deferred tax liabilities and equity are stated in undistributed column.

(3) Property, plant and equipment, intangible assets and other assets are presented in other assets.

(4) Derivative financial liabilities, provisions, funds current period tax expense, deferred tax liabilities and equity are presented in other liabilities.

(5) Includes bonds issued that qualify as subordinated loans, which are presented under the "subordinated loans" item in the balance sheet.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

Remaining maturity of contractual financial liabilities

The maturity profile of contractual financial liabilities shows the undiscounted cash outflows of the Bank's financial liabilities based on the nearest possible contractual maturity.

31 December 2025	Book value	Gross nominal amount	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over
Non-derivative financial liabilities								
Funds from other financial institutions	11.205.058	11.652.036	-	4.214.977	2.137.050	84.090	5.215.919	-
Funds from money market	788.350	788.753	-	788.753	-	-	-	-
Issued securities	8.343.785	10.711.598	-	278.827	942.870	3.624.215	4.619.983	1.245.703
Funds	3.482.927	3.494.469	527.812	2.932.088	34.569	-	-	-
Total	**23.820.120**	**26.646.856**	**527.812**	**8.214.645**	**3.114.489**	**3.708.305**	**9.835.902**	**1.245.703**

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

VI. Explanations on liqiudity risk management and liqiudity coverage ratio (continued)

Remaining maturity of contractual financial liabilities (continued)

The maturity profile of contractual financial liabilities shows the undiscounted cash outflows of the Bank's financial liabilities based on the nearest possible contractual maturity.

31 December 2024	Book value	Gross nominal amount	Demand	Up to 1 month	1-3 months	3-12 months	1-5 years	5 years and over
Non-derivative financial liabilities								
Funds from other financial institutions	5.047.682	5.328.751	-	354.126	768.811	149.913	4.055.901	-
Funds from money market	178.114	178.132	-	178.132	-	-	-	-
Issued securities	4.571.808	4.943.561	-	840.844	-	3.597.807	504.910	-
Funds	2.953.813	2.958.066	1.160.146	1.766.133	31.787	-	-	-
Total	**12.751.417**	**13.408.510**	**1.160.146**	**3.139.235**	**800.598**	**3.747.720**	**4.560.811**	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

VII. Explanations on leverage ratio

As of 31 December 2025, the leverage ratio of the Bank is calculated as 7.47%. This ratio is above the minimum ratio which is 3%.

	Current period 31 December 2025[1]	Prior period 31 December 2024[1]
Balance sheet assets		
1 Balance sheet assets (excluding derivative financial assets and credit derivatives, including collaterals)	32.045.130	14.782.289
2 Assets deducted from Core capital	(261.429)	(120.456)
3 Total risk amount of balance sheet assets (sum of lines 1 and 2)	31.783.701	14.661.833
Derivative financial assets and credit derivatives		
4 Cost of replenishment for derivative financial assets and credit derivatives	-	-
5 Potential credit risk amount of derivative financial assets and credit derivatives	526.655	710.121
6 Total risk amount of derivative financial assets and credit derivatives (sum of lines 4 and 5)	526.655	710.121
Financing transactions secured by marketable security or commodity		
7 Risk amount of financing transactions secured by marketable security or commodity	724.827	746.895
8 Risk amount arising from intermediary transactions	-	-
9 Total risk amount of financing transactions secured by marketable security or commodity (sum of lines 7 and 8)	724.827	746.895
Off-balance sheet transactions		
10 Gross nominal amount of off-balance sheet transactions	32.366.187	18.224.048
11 (Correction amount due to multiplication with credit conversion rates)	-	-
12 Total risk of off-balance sheet transactions (sum of lines 10 and 11)	32.366.187	18.224.048
Capital and total risk		
13 Capital	5.084.448	2.566.392
14 Total risk amount (sum of lines 3, 6, 9 and 12)	65.401.370	34.342.927
Leverage ratio		
15 Leverage ratio	7.77	7.47

(1) Represents three-month average amounts.

VIII. Transactions carried out on behalf of customers, items held in trust

None.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

IX. Explanations on presentation of financial assets and liabilities at their fair value

The fair values of financial assets measured at amortised cost are determined based on market prices or when this price is not available, based on market prices quoted for other securities subject to the same redemption qualifications in terms of interest, maturity and other similar conditions.

Bank accounts are recognised at amortised cost in the financial statements and it is estimated that their fair values approximate their carrying values due to their short-term nature. The discount rates used in the fair value calculation of the loans granted are the interest rates prevailing in the markets for the relevant loan type as of 31 December 2025.

The fair values of the borrower funds received from other financial institutions are assumed to approximate their carrying values due to their short-term nature. The discount rates used in the fair value calculation of funds obtained from other financial institutions are the interest rates prevailing in the markets for the type of loan used.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

as of 31 December 2025. The fair values of other financial liabilities are assumed to approximate their carrying values due to their short-term nature.

The following table summarizes the carrying values and fair values of financial assets and liabilities.

	Carrying value		Fair value	
	Current period	Prior period	Current period	Prior period
Financial assets				
Cash and cash equivalents and the CBRT	782.612	570.039	782.612	570.039
Banks	529.199	971.166	529.199	971.166
Receivables from money market	3.753.957	600.800	3.753.957	600.800
Financial assets at fair value through other comprehensive income	1.568.212	1.155.923	1.568.212	1.155.923
Loans	21.529.857	12.132.895	22.042.741	12.124.482
Financial assets at amortised cost	-	-	-	-
Financial liabilities				
Funds from other financial institutions	11.205.058	5.047.682	11.200.668	5.043.877
Funds from money market	788.350	178.114	788.350	178.114
Issued securities	8.343.785	4.571.808	8.583.241	4.565.616
Funds	3.482.927	2.953.813	3.482.927	2.953.813
Miscellaneous payables	-	-	-	-
Lease liabilities	65.176	21.638	65.176	21.638

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

IX. Explanations on presentation of financial assets and liabilities at their fair value (continued)

Fair value hierarchy

TFRS 13 sets a hierarchy of valuation techniques according to the observability of data used in valuation techniques which establish basis for fair value calculations.

The fair value hierarchy is determined as follows:

a) Quoted market prices (non-adjusted) (Level 1)
b) Directly (by way of prices) or indirectly (derived from prices) data for the assets or liabilities, other than quoted prices in the 1st level (Level 2)
c) Data not based on observable data regarding assets or liabilities (Level 3).

31 December 2025	Level 1	Level 2	Level 3	Total
Financial assets				
Financial assets at fair value through other comprehensive income	1.568.212	-	-	1.568.212
Financial assets at fair value through profit or loss	-	-	-	-
Derivative financial assets	-	76.186	-	76.186
Total	**1.568.212**	**76.186**	**-**	**1.644.398**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

Financial liabilities				
Issued securities	7.898.882	-	-	7.898.882
Derivative financial liabilities	-	57.306	-	57.306
Total	**7.898.882**	**57.306**	**-**	**7.956.188**

31 December 2024	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets				
Financial assets at fair value through other comprehensive income	1.155.923	-	-	1.155.923
Financial assets at fair value through profit or loss	-	-	-	-
Derivative financial assets	-	289.903	-	289.903
Total	**1.155.923**	**289.903**	**-**	**1.445.826**
Financial liabilities				
Issued securities	4.571.808	-	-	4.571.808
Derivative financial liabilities	-	45.242	-	45.242
Total	**4.571.808**	**45.242**	**-**	**4.617.050**

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management

The notes and related explanations prepared in accordance with the "Communiqué Regarding Risk Management by Banks" published in the Official Gazette numbered 29511 on 23 October 2015 are as follows:

a) Risk management approach and weighted risk amounts

1. The Bank's Risk Management Approach

The Bank's risk management approach includes establishing a healthy risk management system, including human resources, information technology infrastructure, risk assessment models, regulations, procedures, application instructions and reports, and fulfilling all requirements for its operation, creating an integrated risk management based on risk and return. Accordingly, the Bank ensures relevant policies, procedures and sets limits, and risk management activities are established and defined in accordance with internal and external legislation. The Bank has established the system and infrastructure for the measurement and management of the risks it is exposed to in accordance with its risk profile and operating environment. Duties, authorities and responsibilities within the scope of the risk management system are fulfilled and satisfied in accordance with the legislation and internal procedures.

The Board of Directors of the Bank has sole responsibility to establish the risk management system and monitor its effectiveness. The Board of Directors realises its oversight responsibility through the Audit Committee and other relevant committees.

The operating activities of the Bank should be carried out in a manner that does not exceed the internal and legal capital limits and the risk appetite limits determined by the Board of Directors. Risk governance model includes three lines of defense consisting of: The risk-taking units at the first level; responsible for assessing and minimizing risks for a given level of return (level 1). Risk Management

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

Unit, at the second level, identifies, monitors, controls, quantifies risk, provides appropriate tools and methodologies, provides coordination and assistance; measures risk adjusted performance across the business lines; reports to appropriate levels and proposes mitigation measures, being supported by business lines, where the risk is actually created, and specialized units (level 2). Internal Audit – provides the independent review function (level 3).

"Risk appetite" is a high-level determination of how much risk a bank is willing to accept taking into account the risk/return attributes.

The Bank applies audit and control mechanisms to determine that processes are carried out in accordance with the Bank's policies and procedures, within the procedures and principles determined by the Board of Directors, and are reported in a correct manner to the key management personnel.

Operating activities implemented within internal systems are used as instruments to identify weaknesses in risk management processes, policies and procedures and to detect transactions that are contrary to the limits, policies and procedures. Thus, the "Internal Audit Department", "Internal Control Department" and "Risk Management Department", which operate directly under the Board of Directors, continue their activities in coordination with other departments and key management personnel.

In accordance with the risk management activities of the Bank, the evaluations regarding risk management are realised on a monthly basis to identify, measure and manage risks and the results are submitted to the Board of Directors.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

a) Risk management approach and weighted risk amounts (continued)

2) Overview of risk weighted assets

		Risk-Weighted Assets		Minimum Capital Requirements	Minimum Capital Requirements
		Current period	Prior period	Current period	Prior period
1	Credit risk (excluding counterparty credit risk) (CCR)	18.393.638	8.797.938	1.471.491	703.835
2	Standardized approach (SA)	18.393.638	8.797.938	1.471.491	703.835
3	Internal rating-based (IRB) approach	-	-	-	-
4	Counterparty credit risk	213.819	312.120	17.106	24.970
5	Standardized approach for counterparty credit risk (SACCR)	213.819	312.120	17.106	24.970
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	21.940	-	1.755	-
13	IRB ratings-based approach (RBA)	-	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-	-
16	Market risk	1.206.259	596.475	96.501	47.718
17	Standardized approach (SA)	1.206.259	596.475	96.501	47.718
18	Internal model approaches (IMM)	-	-	-	-
19	Operational risk	2.307.423	1.505.071	184.594	120.406
20	Basic indicator approach	2.307.423	1.505.071	184.594	120.406
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)**	**22.143.079**	**11.211.604**	**1.771.447**	**896.929**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

b. Linkages between financial statements and regulatory exposures

1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories

		Carrying values of items in accordance with TAS				
Current period – 31 December 2025	Carrying values as reported in published financial statements in accordance with TAS [1]	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework [2]	Not subject to capital requirements or subject to deduction from capital
Assets						
Cash and balances at central bank	782.612	782.612	-	-	-	-
Financial assets held-for-trading	-	-	-	-	-	-
Banks (net)	529.199	529.199	-	-	-	-
Banks and receivables from money markets	3.753.957	3.753.957	-	-	-	-
Financial assets available-for-sale (net)	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1.568.212	1.519.035	-	49.177	-	-
Financial assets measured at amortised cost (net)	-	-	-	-	-	-
Derivative financial assets	76.186	-	76.186	-	76.186	-
Loans (net)	21.529.857	21.529.857	-	-	-	-
Non-current assets held for sale and discontinued opeations (net)	-	-	-	-	-	-
Associates (net)	-	-	-	-	-	-
Subsidiaries (net)	1.375.000	1.375.000	-	-	-	-
Joint ventures (net)	-	-	-	-	-	-
Property, plant and equipment	130.607	130.607	-	-	-	-
Intangible assets	183.846	183.846	-	-	-	183.846
Investment properties	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	2.237	2.237	-	-	-	-
Other assets	590.102	580.094	-	-	10.008	-
Total assets	**30.521.815**	**30.386.444**	**76.186**	**49.177**	**86.194**	**183.846**
Liabilities						
Deposits	-	-	-	-	-	-
Derivative financial liabilities held-for-trading	-	-	-	-	-	-
Funds Borrowed	11.205.058	-	-	-	-	11.205.058
Money Markets	788.350	-	788.350	-	-	-
Securities Issued	7.898.882	-	-	-	-	7.898.882
Funds	3.482.927	-	-	-	-	3.482.927
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Miscellaneous payables	720.562	-	-	-	-	720.562
Derivative financial liabilities	57.306	-	57.306	-	57.306	-
Factoring liabilities	-	-	-	-	-	-
Lease liabilities (net)	65.176	-	-	-	-	65.176
Provisions	462.197	-	-	-	-	462.197
Current Tax Liabilities	313.976	-	-	-	-	313.976
Deferred Tax Liabilities	-	-	-	-	-	-
Liabilities from non-current assets held for sale and discontinued opeations (net)	-	-	-	-	-	-
Subordinated Debt Instruments	444.903	-	-	-	-	444.903
Other Liabilities	-	-	-	-	-	-
Equity	5.082.478	-	-	-	-	5.082.478
Total liabilities	**30.521.815**	**-**	**845.656**	**-**	**57.306**	**29.676.159**

(1) Represents the unconsolidated financial statements of the Bank

(2) In the "Subject to market risk framework" column, the amounts of financial instruments included in the trading accounts within the scope of "Regulation on Measurement and Assessment of Capital Adequacy of Banks" are included in accordance with TAS.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

b. Linkages between financial statements and regulatory exposures (continued)

1. Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories (continued)

		Carrying values of items in accordance with TAS				
Prior period – 31 December 2024	**Carrying values as reported in published financial statements in accordance with TAS [1]**	**Subject to credit risk framework**	**Subject to counterparty credit risk framework**	**Subject to the securitisation framework**	**Subject to the market risk framework [2]**	**Not subject to capital requirements or subject to deduction from capital**
Assets						
Cash and balances at central bank	570.039	570.039	-	-	-	-
Financial assets held-for-trading	-	-	-	-	-	-
Banks (net)	971.166	971.166	-	-	-	-
Banks and receivables from money markets	600.800	-	600.800	-	600.800	-
Financial assets available for sale (net)	-	-	-	-	-	-
Financial assets at fair value through other comprehensive income	1.155.923	1.155.923	-	-	-	-
Financial assets measured at amortised cost (net)	-	-	-	-	-	-
Derivative financial assets	289.903	-	289.903	-	289.903	-
Loans (net)	12.132.895	12.132.895	-	-	-	-
Non-current assets held for sale and discontinued opeations (net)	-	-	-	-	-	-
Associates (net)	-	-	-	-	-	-
Subsidiaries (net)	300.000	300.000	-	-	-	-
Joint ventures (net)	-	-	-	-	-	-
Property, plant and equipment	93.957	93.957	-	-	-	-
Intangible assets	121.139	121.139	-	-	-	121.139
Investment properties	-	-	-	-	-	-
Tax assets	-	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-
Other assets	289.462	285.293	-	-	4.169	-
Total assets	**16.525.284**	**15.630.412**	**890.703**	**-**	**894.872**	**121.139**
Liabilities						
Deposits	-	-	-	-	-	-
Derivative financial liabilities held-for-trading	45.242	-	45.242	-	45.242	-
Funds Borrowed	5.047.682	-	-	-	-	5.047.682
Money Markets	178.114		178.114	-	-	-
Securities Issued	4.571.808	-	-	-	-	4.571.808
Funds	2.953.813	-	-	-	-	2.953.813
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Miscellanous payables	406.462	-	-	-	-	406.462
Derivative financial liabilities	-	-	-	-	-	-
Factoring liabilities	-	-	-	-	-	-
Lease liabilities (net)	21.638	-	-	-	-	21.638
Provisions	266.214	-	-	-	-	266.214
Current Tax Liabilities	266.035	-	-	-	-	266.035
Deferred Tax Liabilities	-	-	-	-	-	-
Liabilities from non-current assets held for sale and discontinued opeations (net)	-	-	-	-	-	-
Subordinated Debt Instruments	-	-	-	-	-	-
Other Liabilities	-	-	-	-	-	-
Equity	2.768.276	-	-	-	-	2.768.276
Total liabilities	**16.525.284**	**-**	**223.356**		**45.242**	**16.301.928**

(1) Represents the unconsolidated financial statements of the Bank

(2) In the "Subject to market risk framework" column, the amounts of financial instruments included in the trading accounts within the scope of "Regulation on Measurement and Assessment of Capital Adequacy of Banks" are included in accordance with TAS.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

b. Linkages between financial statements and regulatory exposures (continued)

2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements in accordance with TAS

Current period – 31 December 2025	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework (1)
1. Asset carrying value amount under scope of regulatory consolidation	30.472.638	27.387.271	49.177	76.186	86.194
2. Liabilities carrying value amount under regulatory scope of consolidation	-	-	-	845.656	57.306
3. Total net amount under regulatory scope of consolidation	30.472.638	27.387.271	-	921.842	143.500
4. Off-balance sheet amounts	7.358.929	5.413.723	-	-	-
5. Valuation differences	-	-	-	-	-
6. Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7. Differences due to consideration of provisions	-	-	-	-	-
8. Differences due to prudential filters	-	-	-	-	-
9. Differences due to risk reduction	-	-	-	-	-
10. Exposure amounts considered for regulatory purposes	37.831.567	32.800.994	49.177	921.842	143.500

(1) The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

Prior period – 31 December 2024	Total	Items subject to credit risk framework	Items subject to securitisation framework	Items subject to counterparty credit risk framework	Items subject to market risk framework (1)
1. Asset carrying value amount under scope of regulatory consolidation	16.525.284	13.958.766	-	890.703	894.872
2. Liabilities carrying value amount under regulatory scope of consolidation	-	-	-	223.356	45.242
3. Total net amount under regulatory scope of consolidation	16.525.284	13.958.766	-	1.114.059	940.114
4. Off-balance sheet amounts	4.882.084	2.917.266	-	-	-
5. Valuation differences	-	-	-	-	-
6. Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
7. Differences due to consideration of provisions	-	-	-	-	-
8. Differences due to prudential filters	-	-	-	-	-
9. Differences due to risk reduction	-	-	-	-	-
10. Exposure amounts considered for regulatory purposes	21.407.368	16.876.032	-	1.114.059	940.114

(1) The Amounts of financial instruments, which are measured according to TAS and included in trading accounts within the scope of the "Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks", are represented in "Subject to market risk framework" column are presented.

3) Explanations of differences between accounting and regulatory exposure amounts

a) Financial and regulatory scope of consolidation in scope of TAS

There is no difference between the financial and regulatory scope.

c. Credit risk explanations

1. Credit quality of assets

None.

2. Changes in stock of defaulted loans and debt securities

None.

3. Additional disclosure related to the credit quality of assets

a) Definitions of overdue and provision allocated receivables are presented below: None

b) The part of the overdue receivables (past 90 days) for which provision is not allocated and reasons for this application: None.

c) Definitions of the methods used when determining the provision amount: None

d) Definitions of restructured receivables: None.

e) Breakdown of receivables by geographical area, sector and outstanding maturity: None.

f) Amounts of provision allocated receivables based on geographical area and sector and amounts deducted from the assets with the related provisions: None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

c. Credit risk explanations (continued)

3. Additional disclosure related to the credit quality of assets (continued)

g) Breakdown of restructured receivables based on whether or not provisions are allocated: None.

5. Credit risk mitigation techniques – overview

	Current period	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	28.133.813	575.049	526.119	-	-	-	-
2	Debt Securities	1.483.395	-	-	-	-	-	-
3	**Total**	**29.617.208**	**575.049**	**526.119**	-	-	-	-
4	Of which defaulted	68.434	-	-	-	-	-	-

	Prior period	Exposures unsecured of (according to TAS)	Exposures secured by collateral	Exposures secured by collateral, of which secured amount	Exposures secured by financial guarantees	Financial guarantees, of which secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which secured amount
1	Loans	16.901.316	79.094	38.983	-	-	-	-
2	Debt Securities	1.084.632	-	-	-	-	-	-
3	**Total**	**17.985.948**	**79.094**	**38.983**	-	-	-	-
4	Of which defaulted	-	-	-	-	-	-	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

c. Credit risk explanations (continued)

6.Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects

	Current period	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset 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	5.867.063	-	5.867.063	-	-	-
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	1.594.512	1.590.778	1.594.512	1.432.889	1.076.341	5,79
7	Exposures to corporates	17.763.826	5.679.489	17.763.826	3.980.834	15.374.981	82,73
8	Retail exposures	-	-	-	-	-	-
9	Exposures secured by residential property	-	-	-	-	-	-
10	Exposures secured by commercial real estate	35.000	-	35.000	-	17.500	0,09
11	Past-due loans	54.747	-	54.747	-	54.747	0,29
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Collateralized securities	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-
16	Other assets	2.072.123	-	2.072.123	-	2.060.944	11,10
17	Investments in equities	-	-	-	-	-	-
18	**Total**	**27.387.271**	**7.270.267**	**27.387.271**	**5.413.723**	**18.584.513**	**100%**

	Prior period	Exposures before credit conversion factor and CRM		Exposures post-credit conversion factor and CRM		RWA and RWA density	
	Asset 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	1.565.536	-	1.565.536	-	-	-
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organisations	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	968.117	776.717	968.117	633.359	609.263	6,70
7	Exposures to corporates	10.675.170	4.029.286	10.675.170	2.283.907	7.825.384	86,12
8	Retail exposures	-	-	-	-	-	-
9	Exposures secured by residential property	-	-	-	-	-	-
10	Exposures secured by commercial real estate	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	-
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Collateralized securities	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-
16	Other assets	749.943	-	749.943	-	652.517	7,18
17	Investments in equities	-	-	-	-	-	-
18	**Total**	**13.958.766**	**4.806.003**	**13.958.766**	**2.917.266**	**9.087.164**	**100%**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

c. Credit risk explanations (continued)

7. Standardised Approach – Exposures by asset classes and risk weight

Current period Asset Classes / Risk Weight	0%	10%	20%	25%	35%	50%(1)	75%	100%	150%	200%	Other	Total risk amount(2)
Exposures to central governments or central banks	5.867.063	-	-	-	-	-	-	-	-	-	-	5.867.063
Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	214.000	-	1.101.200	-	-	1.712.201	-	-	-	-	-	3.027.401
Exposures to corporates	288.944	-	2.834.308	-	-	7.626.577	-	10.994.831	-	-	-	21.744.660
Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
Exposures secured by residential property	-	-	-	-	-	35.000	-	-	-	-	-	35.000
Exposures secured by commercial real estate	-	-	-	-	-	-	-	54.747	-	-	-	54.747
Past-due loans	-	-	-	-	-	-	-	-	-	-	-	-
Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	11.178	-	-	-	-	-	-	2.060.945	-	-	-	2.072.123
Total	6.381.185	-	3.935.508	-	-	9.373.778	-	13.110.523	-	-	-	32.800.994

(1) Collateralised by mortgages on real estate
(2) Amount after Credit Conversion Ratio ("CRR") and Credit Risk Reduction ("CRR")

Prior period Asset Classes / Risk Weight	0%	10%	20%	25%	35%	50%(1)	75%	100%	150%	200%	Other	Total risk amount(2)
Exposures to central governments or central banks	1.565.536	-	-	-	-	-	-	-	-	-	-	1.565.536
Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from administrative units and non-commercial enterprises	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to international organisations	-	-	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	813.942	-	-	682.119	-	105.415	-	-	-	1.601.476
Exposures to corporates	16.229	-	1.165.535	-	-	8.370.072	-	3.407.241	-	-	-	12.959.077
Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-
Exposures secured by residential property	-	-	-	-	-	-	-	-	-	-	-	-
Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
Past-due loans	-	-	-	-	-	-	-	-	-	-	-	-
Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-	-	-
Collateralized securities	-	-	-	-	-	-	-	-	-	-	-	-
Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
Exposures in the form of units or shares in collective investment undertakings (CIUs)	-	-	-	-	-	-	-	-	-	-	-	-
Investments in equities	-	-	-	-	-	-	-	-	-	-	-	-
Other receivables	97.426	-	-	-	-	-	-	652.517	-	-	-	749.943
Total	1.679.191	-	1.979.477	-	-	9.052.191	-	4.165.173	-	-	-	16.876.032

(1) Collateralised by mortgages on real estate
(2) Amount after Credit Conversion Ratio ("CRR") and Credit Risk Reduction ("CRR")

d. Explanations on counterparty credit risk ("CCR")

1. Qualitative disclosures regarding counterparty credit risk

The counterparty credit risk is defined as the risk that the counterparty, which is the other party of a transaction that has obligations on both parties, will default before the final payment in the cash flow of the relevant transaction.

Counterparty credit risk arises when financing securities transactions such as over-the-counter derivative financial instruments and reverse repos. The Bank monitors the counterparty credit risk considering the application of limits approved by the Board of Directors on an institution/organization basis.

Capital requirement is calculated for the counterparty credit risk arising from the transactions included in the accounts which are as follows:

- Over-the-counter derivative financial instruments and credit derivatives,
- Securities or commodity-based securities or commodity borrowings or lending transactions included in the portfolio, and repo and reverse repurchase agreements,
- Securities transactions on credit and transactions with long settlement periods.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

Replenishment costs are measured and managed using yield curves whose current value reflects the market conditions.

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

d. Explanations on counterparty credit risk ("CCR") (continued)

2. Analysis of counterparty credit risk exposure by approach

	Current period – 31 December 2025	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives	57.911	175.842		1,4	327.255	155.119
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	58.700	58.700
5	VaR for for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit				-	-	-
6	**Total**						**213.819**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

d. Explanations on counterparty credit risk ("CCR") (continued)

2. Analysis of counterparty credit risk exposure by approach (continued)

	Prior period – 31 December 2024	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory exposure at default	Exposure at default post CRM	RWA
1	Standardised Approach (for derivatives	289.902	180.067		1,4	657.957	298.258
2	Internal Model Method (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
3	Simple Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	-	-
4	Comprehensive Approach for credit risk mitigation (for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit)				-	13.862	13.862
5	VaR for for derivatives, Repo Transactions, Marketable Securities or merchandise lending or borrowing transactions, transactions with a long settlement time, Marketable Security transactions with credit				-	-	-
6	**Total**						**312.120**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

d. Explanations on counterparty credit risk ("CCR") (continued)

3. Credit valuation adjustment (CVA) capital charge

		Current period		Prior period	
		Exposure at default post-CRM	RWA	Exposure at default post-CRM	RWA
	Total portfolios subject to the Advanced CVA capital charge	-	-	-	-
1	(i) Value at Risk (VaR) component (including the 3×multiplier)	-	-	-	-
2	(ii) Stressed VaR component (including the 3×multiplier)	-	-	-	-
3	3 All portfolios subject to the Standardised CVA capital charge	327.255	4.949	657.957	14.652
4	Total subject to the CVA capital charge Total portfolios subject to the Advanced CVA capital charge	327.255	4.949	657.957	14.652

4. Standardised approach of CCR exposures by regulatory portfolio and risk weights

Current period – 31 December 2025

Asset Classes/Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Claims from central governments and central banks	-	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non-commercial entity	-	-	-	-	-	-	-	-	-
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from banks and intermediary institutions	-	-	34.120	129.312	-	-	-	-	163.432
Corporates	-	-	40.850	95.009	-	86.664	-	-	222.523
Retail portfolios	-	-	-	-	-	-	-	-	-
Other claims	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**74.970**	**224.321**	**-**	**86.664**	**-**	**-**	**385.955**

Prior period – 31 December 2024

Asset Classes/Risk Weight	0%	10%	20%	50%	75%	100%	150%	Other	Total credit exposure
Claims from central governments and central banks	-	-	-	-	-	-	-	-	-
Claims from regional and local governments	-	-	-	-	-	-	-	-	-
Claims from administration and non-commercial entity	-	-	-	-	-	-	-	-	-
Claims from multilateral development banks	-	-	-	-	-	-	-	-	-
Claims from international organizations	-	-	-	-	-	-	-	-	-
Claims from banks and intermediary institutions	-	-	5.064	10.992	-	-	-	-	16.056
Corporates	-	-	97.339	544.562	-	13.862	-	-	655.763
Retail portfolios	-	-	-	-	-	-	-	-	-
Other claims	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**102.403**	**555.554**	**-**	**13.862**	**-**	**-**	**671.819**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

d. Explanations on counterparty credit risk ("CCR") (continued)

5. Exposures to central counterparties ("CCP")

		Current period	
		Exposure at default (post-CRM)	**RWA**
1	**Exposure to Qualified Central Counterparties (QCCPs) (total)**	**224.931**	**17.994**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	224.931	17.994
3	(i) OTC Derivatives	-	-
4	(ii) Exchange-traded Derivatives	23.238	1.859
5	(iii) Securities financing transactions	201.693	16.135
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which)	-	-
13	(i) OTC Derivatives	-	-
14	(ii) Exchange-traded Derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

d. Explanations on counterparty credit risk ("CCR") (continued)

5. Exposures to central counterparties ("CCP") (continued)

		Prior period	
		Exposure at default (post-CRM)	**RWA**
1	**Exposure to Qualified Central Counterparties (QCCPs) (total)**	**103.028**	**8.242**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	103.028	8.242
3	(i) OTC Derivatives	-	-
4	(ii) Exchange-traded Derivatives	78.467	6.277
5	(iii) Securities financing transactions	24.561	1.965
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	-
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
11	**Exposures to non-QCCPs (total)**	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-
13	(i) OTC Derivatives	-	-
14	(ii) Exchange-traded Derivatives	-	-
15	(iii) Securities financing transactions	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	-
18	Non-segregated initial margin	-	-
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

6. Collaterals for counterparty credit risk ("CCR")

	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Collaterals given			
Current period	**Segregated**	**Non-segregated**	**Segregated**	**Non-segregated**	**Collaterals received**	**Collaterals given**
Cash-domestic currency	-	-	-	3.434	-	-
Cash-foreign currency	-	-	-	-	-	-
Government bonds - domestic	-	-	-	16.970	-	-
Government bonds - other	-	-	-	-	-	-
Public bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	617	-	-
Total	-	-	-	21.021	-	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

6. Collaterals for counterparty credit risk ("CCR") (continued)

	Derivative financial instrument collaterals				Other transaction collaterals	
	Collaterals received		Collaterals given			
Prior period	Segregated	Non-segregated	Segregated	Non-segregated	Collaterals received	Collaterals given
Cash-domestic currency	-	-	-	5.994	-	-
Cash-foreign currency	-	-	-	-	-	-
Government bonds - domestic	-	-	-	43.588	-	-
Government bonds - other	-	-	-	-	-	-
Public bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collaterals	-	-	-	-	-	-
Total	-	-	-	49.582	-	-

7. CCP1-Securitisation positions in the banking book

		Bank acting as originator			Bank acting as sponsor			Bank acting as investor		
		Traditional	Synthetic	Total	Traditional	Synthetic	Total	Traditional	Synthetic	Total
1	Retail (Total)									
2	Residential Mortgage									
3	Credit Card									
4	Other Retail Exposures									
5	Re-securitisation									
6	Corporate (Total)	**49.176**		**49.176**						
7	Corporate Loans	49.176		49.176						
8	Commercial Mortgage									
9	Lease and Purchased Receivables									
10	Other Corporate									
11	Re-securitisation									

8. CCP3 - Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

	Exposure values (by RW bands)				
	<=20%	>20% and 50%	> 50% to 100% RW	> 100% to 1250% RW	1250%
TOTAL EXPOSURES		21.940			
Traditional Securitisation		21.940			
Securitisation		-			
Retail		21.940			
Corporate		-			
Re-securitisation					
Senior					
Non-senior					
Synthetic Securitisation					
Securitisation					
Retail					
Corporate					
Re-securitisation					
Senior					
Non-senior					

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

X. Explanations on risk management (continued)

1. Qualitative disclosure requirements related to market risk

The Bank is exposed to market risk as a result of fluctuations in foreign exchange rates, commodity risk, interest rates, and market prices of stocks. The risk is defined as the possibility of loss that the bank's on-balance sheet and off-balance sheet positions within the framework of financial risk management. The Bank aims to keep the foreign exchange position balanced and minimize liquidity and interest rate risks in order to hedge against risks that may occur in the markets. The amount subject to market risk is calculated on a monthly basis in accordance with the "Standard Method" and is included in the capital adequacy standard ratio calculation. The Board of Directors considers the necessary measures to maintain an effective internal control mechanism and risk management system within the Bank and closely monitors the development of market risk.

The Bank's policies regarding market risk management are determined by Treasury and Risk Management. The Bank determines as its priority that the risks faced by the Bank are within the limits required by the legislation and proportional to the Bank's risk appetite. The Bank's risk appetite is determined by the Board of Directors. The Bank has internal "risk limits" determined according to its portfolio structure and risk appetite, and compliance with these limits is monitored by controllers determined according to the triple mechanism.

The market risk within the Bank is calculated within the framework of "Regulation on Banks' Equity" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks" under "Standard Method".

2. Market risk under standardised approach

		Current period	Prior period
		RWA	**RWA**
	Outright products		
1	Interest rate risk (general and specific)	301.012	367.888
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	875.500	228.587
4	Commodity risk	29.746	-
	Options		
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation	-	-
	Total	**1.206.258**	**596.475**

XI. Explanations on operational risks

In accordance with the "Regulation on Measurement and Assessment of Capital Adequacy of Banks", the amount subject to operational risk is calculated using the "Basic Indicator Method". In the basic indicator method, the value to be found by multiplying the average of 15% of the Bank's year-end gross income amounts realised for the last three years by 12.5 is taken into consideration as the amount subject to operational risk. Annual gross income consists of the sum of net interest income and net non-interest income realised as of year-end. If the annual gross income is negative or zero for the last three years, the amount subject to operational risk is not calculated. In 2025, the amount subject to operational risk in the capital adequacy ratio calculation has been amounting to TL 2.307.423 for the Bank.

	31 December 2023	31 December 2024	31 December 2025	Total/Positive GI year number	Ratio (%)	Total
Gross income	155.567	1.449.842	2.086.467	1.230.625	15	184.594
Amount subject to Operational Risk (Amount*12.5)						2.307.423

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

XII. Explanations on operating segments

The Bank has operating activities in "Commercial and Corporate Banking", "Treasury" and "Financial Institutions and Investment Banking" (Other).

In accordance with the commercial/corporate banking activities, Destek Yatırım Bankası is providing non-cash loans to institutions and organizations operating in all economic sectors through commercial, investment and retail banking, opening letters of credit, financing sectors with national and international banking methods, advising domestic and foreign capital to invest in Türkiye. The Bank has the authority to operate in domestic and international capital and money markets, including in precious metal and metal exchanges, and operates as an insurance agency.

The Bank has forward foreign exchange transactions, derivative transactions and securities transactions under its treasury operations. The Bank has operational structure on the customer basis in order to satisfy the wide variety of financial requirements of its customers.

	Retail banking	Treasury	Other	Total operations
Current period - 31 December 2025				
Interest income	4.437.483	1.409.129	13.369	5.859.981
Interest expenses	-	(1.589.231)	(465.459)	(2.054.690)
Net interest income	**4.437.483**	**(180.102)**	**(452.090)**	**3.805.291**
Net fees and commissions income	78.603	(3.250)	23.722	99.075
Dividend income	-	-	-	-
Operating income/(losses) (Net)	-	(1.218.444)	-	(1.218.444)
Other operating income	-	-	101.685	101.685
Total operating income	**4.516.086**	**(1.401.796)**	**(326.683)**	**2.787.607**
Provision for loans	-	-	(194.788)	(194.788)
Other operating expenses (*)	-	-	(651.463)	(651.463)
Profit before tax	**4.516.086**	**(1.401.796)**	**(1.172.934)**	**1.941.356**
Provision for taxes	-	-	(659.239)	(659.239)
Net profit for the period	**4.516.086**	**(1.401.796)**	**(1.832.173)**	**1.282.117**
Segment assets	21.529.857	6.710.166	906.792	29.146.815
Subsidiaries and associates	-	-	1.375.000	1.375.000
Undistributed assets	-	-	-	-
Total assets – 31 December 2025	**21.529.857**	**6.710.166**	**2.281.792**	**30.521.815**
Segment liabilities	3.482.927	20.394.499	1.561.911	25.439.337
Undistributed liabilities	-	-	-	-
Equity	-	-	5.082.478	5.082.478
Total liabilities – 31 December 2025	**3.482.927**	**20.394.499**	**6.644.389**	**30.521.815**

(*) Other operating expenses include personnel expenses.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK (continued)

XII. Explanations on operating segments (continued)

	Retail banking	Treasury	Other	Total operations
Prior period - 31 December 2024				
Interest income	1.734.147	888.263	3.197	2.625.607
Interest expenses	-	(575.588)	(216.220)	(791.808)
Net interest income	**1.734.147**	**312.675**	**(213.023)**	**1.833.799**
Net fees and commissions income	29.071	(6.049)	45	23.067
Dividend income	-	-	-	-
Operating income/(losses) (Net)	-	323.848	-	323.848
Other operating income	-		5.254	5.254
Total operating income	**1.763.218**	**630.474**	**(207.724)**	**2.185.968**
Provision for loans	-	-	(186.753)	(186.753)
Other operating expenses (*)	-	-	(294.946)	(294.946)
Profit before tax	**1.763.218**	**630.474**	**(689.423)**	**1.704.269**
Provision for taxes	-	-	(553.302)	(553.302)
Net profit for the period	**1.763.218**	**630.474**	**(1.242.725)**	**1.150.967**
Segment assets	12.132.895	3.587.831	504.558	16.225.284
Subsidiaries and associates	-	-	300.000	300.000
Undistributed assets	-	-	-	-
Total assets – 31 December 2024	**12.132.895**	**3.587.831**	**804.558**	**16.525.284**
Segment liabilities	2.953.813	9.842.846	960.349	13.757.008
Undistributed liabilities	-	-	-	-
Equity	-	-	2.768.276	2.768.276
Total liabilities – 31 December 2024	**2.953.813**	**9.842.846**	**3.728.625**	**16.525.284**

(*) Other operating expenses include personnel expenses.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

SECTION FIVE

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and notes related to assets

1. Information related to cash and cash equivalents and the account of the Central Bank of the Republic of Türkiye (the "CBRT")

1.1. Cash and cash equivalents and the CBRT

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Cash	20	10.544	58	33.815
The CBRT	3.417	768.017	2.798	469.815
Other	-	614	-	63.553
Total	**3.437**	**779.175**	**2.856**	**567.183**

1.2. Information related to the account of the CBRT

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Unrestricted Demand Deposits	3.417	21	2.798	17
Unrestricted Time Deposits	-	-	-	-
Reserve Requirement	-	767.996	-	469.798
Total	**3.417**	**768.017**	**2.798**	**469.815**

1.3. Information related to the reserve requirement

The Banks established in Türkiye or operating in Türkiye by opening branches are subject to the "Communiqué Regarding Required Provisions numbered 2013/15" of the Central Bank of Türkiye. The amount to be calculated as a result of deducting the deductible items specified in the aforementioned communiqué from the total domestic liabilities of the banks and the deposits/borrower funds from Türkiye on behalf of their branches abroad constitute their liabilities subject to reserve requirements.

As of 31 December 2025 and 2024, the required reserve rates for liabilities denominated in TL is between 3% and 8% according to their maturities and the reserve rates for foreign currency denominated liabilities are between 5% and 25% for deposit and other foreign currency denominated liabilities according to their maturities.

2. Information on financial assets at fair value through profit or loss given or blocked as collateral

None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

3. Information on derivative financial assets

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Forward transactions	43.789	3.448	287.448	-
Swap transactions	18.274	10.675	-	2.455
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**62.063**	**14.123**	**287.448**	**2.455**

4. Information on banks and other financial institutions

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Banks	319.583	209.616	771.110	200.056
Domestic	*319.583*	*596*	*770.097*	*21*
Foreign	-	*209.020*	*1.013*	*200.035*
Foreign head office and branches	-	-	-	-
Total	**319.583**	**209.616**	**771.110**	**200.056**

The breakdown of foreign banks is as follows:

	Unrestricted Time Deposits	
	31 December 2025	31 December 2024
European Union Countries	87.471	163.964
USA, Canada	73.605	36.061
OECD countries*	-	-
Off-Shore Banking Regions	-	-
Other	47.944	10
Total	**209.020**	**200.035**

* OECD Countries other than EU countries, USA and Canada

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

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

5.1. Financial assets at fair value through other comprehensive income

	31 December 2025		1 December 2024	
	TL	FC	TL	FC
Debt Securities	1.568.336	-	1.067.167	88.756
Quoted at Stock Exchange	1.568.336	-	*1.067.167*	*88.756*
Unquoted at Stock Exchange	-	-	-	-
Common Shares/Equity Securities	-	-	-	-
Quoted at Stock Exchange	-	-	-	-
Unquoted at Stock Exchange	-	-	-	-
Impairment (-)	*124*	-	-	-
Total	**1.568.212**	-	**1.067.167**	**88.756**

5.2. Financial assets subject to repurchase agreements and provided as collateral/blocked

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Repurchase agreements	806.096	-	93.493	88.756
Collateralised/blocked	124.000	-	497.839	-
Total	**930.096**	-	**591.332**	**88.756**

6. Information on loans

6.1. Loans and advances to shareholders and employees of the Bank

	31 December 2025		31 December 2024	
	Cash loans	Non-cash loans	Cash loans	Non-cash loans
Direct lending to shareholders	5.943.645	4.903	7.635.355	4.054
Legal entity	5.943.645	4.903	*7.635.355*	*4.054*
Natural person	-	-	-	-
Indirect lending to shareholders	-	-	-	-
Loans to employees	-	-	-	-
Total	**5.943.645**	**4.903**	**7.635.355**	**4.054**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

6. Information on loans (continued)

6.2. Information on the first and second loans and other receivables including loans that have been restructured or rescheduled

Current period

		Loans and other receivables under follow up		
			Restructured Loans and Receivables	
	Standard Loans and Other Receivables	Loans and Receivables Not Subject to restructuring	Loans and Receivables with Revised Contract Terms	Refinance
Non-specialized loans	21.475.110	-	-	-
Loans given to enterprises	-	-	-	-
Export loans	*2.498.527*	-	-	-
Import loans	-	-	-	-
Loans given to financial sector	*10.726.148*	-	-	-
Consumer loans	-	-	-	-
Credit cards	-	-	-	-
Other	*8.250.435*	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	**21.475.110**	-	-	-

Prior period

		Loans and other receivables under follow up		
			Restructured Loans and Receivables	
	Standard Loans and Other Receivables	Loans and Receivables Not Subject to restructuring	Loans and Receivables with Revised Contract Terms	Refinance
Non-specialized loans	12.132.895	-	-	-
Loans given to enterprises	-	-	-	-
Export loans	-	-	-	-
Import loans	-	-	-	-
Loans given to financial sector	*10.047.167*	-	-	-
Consumer loans	-	-	-	-
Credit cards	-	-	-	-
Other	*2.085.728*	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	**12.132.895**	-	-	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

6. Information on loans (continued)

6.2. Information on the first and second loans and other receivables including loans that have been restructured or rescheduled (continued)

	Curent period		Prior period	
	Standard Loans	Loans Under Follow-up	Standard Loans	Loans Under Follow-up
General Loan Loss Provisions	436.628	-	255.527	-
12-Month Expected Credit Losses	-	-	-	-
Significant Increase in Credit Risk	-	-	-	-
Total	**436.628**	-	**255.527**	-

Changes in number of extensions on loans

None.

Changes in period of extension on loans

None.

6.3. Maturity analysis of cash loans

		Loans and other receivables under follow up	
	Standard loans	Loans not subject to restructuring	Loans restructured
Short-term loans	21.453.301	-	-
Medium and long-term loans	21.809	-	-
Total	**21.475.110**	-	-

Prior period		Loans and other receivables under follow up	
	Standard loans	Loans not subject to restructuring	Loans restructured
Short-term loans	12.085.031	-	-
Medium and long-term loans	47.864	-	-
Total	**12.132.895**	-	-

6.4. Information on consumer loans, personal credit cards, personnel loans and personnel credit cards

None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

6. Information on loans (continued)

6.5. Information on commercial installment loans and corporate credit cards

	Short-term	Medium and long-term	Total
31 December 2025			
Assets			
Commercial Loans with Installment (TL)	**360.348**	-	**360.348**
Business loan	-	-	-
Vehicle loan	-	-	-
Consumer loan	360.348	-	360.348
Other	-	-	-
Commercial Loans with Installment (Indexed to foreign currency)	-	-	-
Business loan	-	-	-
Vehicle loan	-	-	-
Consumer loan	-	-	-
Other	-	-	-
Commercial Loans with Installment (FC)	**11.686**	**10.737**	**22.423**
Business loan	-	-	-
Vehicle loan	-	-	-
Consumer loan	11.686	10.737	22.423
Other	-	-	-
Total Assets	**372.034**	**10.737**	**382.771**

31 December 2024 (None).

6.6. Loans according to types of borrowers

	31 December 2025	31 December 2024
Public	-	-
Private	21.475.110	12.132.895
Total	**21.475.110**	**12.132.895**

6.7. Distribution of domestic and foreign loans

	31 December 2025	31 December 2024
Domestic Loans	21.475.110	12.132.895
Foreign Loans	-	-
Total	**21.475.110**	**12.132.895**

6.8. Loans to associates and subsidiaries

	31 December 2025	31 December 2024
Direct loans to associates and subsidiaries	800.900	-
Indirect loans to associates and subsidiaries	-	-
Total	**800.900**	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

6. Information on loans (continued)

6.9. Specific provisions or default accounted for loans (Stage 3)

	31 December 2025	31 December 2024
Loans and Other Receivables with Limited Collectibility	13.687	-
Loans and Other Receivables with Doubtful Collectibility	-	-
Uncollectible Loans and Receivables	-	-
Total	**13.687**	**-**

6.10. Information on non-performing loans and restructured receivables

Information on the movement of total non-performing loans is as follows:

Current period	**Loans and Other Receivables with Limited Collectibility**	**Loans and Other Receivables with Doubtful Collectibility**	**Uncollectible Loans and Other Receivables**
Prior Period End Balance: 31 December 2024	-	-	-
Additions (+)	101.075	-	-
Additions from Other Categories of Non-Performing Loans (+)	-	-	-
Disposals from Other Categories of Non-Performing Loans (-)	-	-	-
Collections (-)	32.641	-	-
Write-offs (-)	-	-	-
Sold Portfolio	-	-	-
Corporate and Commercial Loans	-	-	-
Consumer Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of the Period	**68.434**	**-**	**-**
Provisions (-)	13.687	-	-
Net Balance at Balance Sheet	**54.747**	**-**	**-**

Information on non-performing loans denominated in foreign currencies

None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

6. Information on loans (continued)

6.11. Loan customer concentration of gross and net amounts of non-performing loans

	III. Group	IV. Group	V. Group
	Loans and Other Receivables with Limited Collectibility	**Loans and Other Receivables with Doubtful Collectibility**	**Uncollectible Loans and Other Receivables**
31 December 2025 (Net)	54.747		
Loans granted to corporate entities and real persons (Gross)	68.434	-	-
Specific Provision Amount (-)	13.687	-	-
Loans granted to corporate entities and real persons (Net)	**54.747**	-	-
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-
31 December 2024 (Net)			
Loans granted to corporate entities and real persons (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Loans granted to corporate entities and real persons (Net)	-	-	-
Banks (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and Advances Receivables (Gross)	-	-	-
Specific Provision Amount (-)	-	-	-
Other Loans and Advances Receivables (Net)	-	-	-

7. Information on financial assets at amortized cost

None.

8. Information on investments in associates (Net)

None.

9. Information on investments in subsidiaries

Subsidiary	Country of incorporation (City)	Effective ownership interest held by Destek Yatırım Bankası (the "Bank")- Voting rights (%)	Effective ownership interest held by other shareholders
Destek Yatırım Menkul Değerler A.Ş.*	İstanbul/Türkiye	100	-

** In accordance with the decision of the "Extraordinary General Assembly" on 27 September 2024, the title of Destek Menkul Değerler Anonim Şirketi was changed to "Destek Yatırım Menkul Değerler Anonim Şirketi".*

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

Total assets	Equity	Total non-current assets	Interest income	Income from marketable securities	Current period profit	Prior period profit	Fair value
5.373.681	1.526.284	106.196	620.853	-	200.950	25.449	-

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

9. Information on investments in subsidiaries

	31 December 2025	31 December 2024
Banks	-	-
Insurance companies	-	-
Leasing companies	-	-
Financing companies	-	-
Other subsidiaries (*)	1.375.000	300.000
Total	**1.375.000**	**300.000**

(*) In accordance with the decision of the "General Assembly" on 26 May 2025 Destek Yatırım Menkul Değerler Anonim Şirketi increased its share capital by TL 1.000.000 and the current share capital is amounting to TL 1.300.000

(*) Destek Portföy Yönetimi Anonim Şirketi was established with the share capital amounting to TL 75.000.000 which was published in the Official Gazette on 3 October 2025 and numbered 11429.

Information on the movement of the subsidiaries is as follows:

	31 December 2025	31 December 2024
Balance at the Beginning of the Period – 1 January	300.000	-
Movements During the Period		
Purchases	1.075.000	300.000
Bonus Shares and Contributions to Share Capital	-	-
Dividends from Current Year Income	-	-
Sales/Liquidation	-	-
Revaluation Increase	-	-
Net currency translation difference of the foreign subsidiaries	-	-
Impairment Provision (-)	-	-
Transfer to susbidiaries (*)	-	-
Balance at the End of the Period	1.375.000	300.000
Capital Commitments	-	-
Share Percentage at the End of the Period (%)	100	100

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

10. Information on investments in joint ventures

None.

11. Information on lease receivables (net)

None.

12. Information on property, plant and equipment

	Furniture and fixtures	Motor vehicles	Right of use assets	Real estates	Total
Current period					
Cost	58.871	31.670	904	22.084	113.529
Accumulated depreciation (-)	10.514	6.182	300	2.576	19.572
Net book value	**48.357**	**25.488**	**604**	**19.508**	**93.957**
Current period					
Net book value at the beginning of the period	**48.357**	**25.488**	**604**	**19.508**	**93.957**
Additions	9.090	17.292	926	46.981	74.289
Capitalised financing costs	-	-	-	-	-
Disposals (-), net	80	4.149	-	-	4.229
Current period depreciation (-)	13.892	6.956	274	12.288	33.410
Cost at the end of the period	67.881	44.813	1.830	69.065	183.589
Accumulated depreciation at the end of the period (-)	24.406	13.138	574	14.864	52.982
Net book value at the end of the period	**43.475**	**31.675**	**1.256**	**54.201**	**130.607**

	Furniture and fixtures	Motor vehicles	Right of use assets	Real estates	Total
Prior period					
Cost	21.629	20.907	780	-	43.316
Accumulated depreciation (-)	3.377	1.158	121	-	4.656
Net book value	**18.252**	**19.749**	**659**	-	**38.660**
Prior period					
Net book value at the beginning of the period	**18.252**	**19.749**	**659**	-	**38.660**
Additions	37.560	12.262	124	22.084	72.030
Capitalised financing costs	-	-	-	-	-
Disposals (-), net	318	1.499	-	-	1.817
Current period depreciation (-)	7.137	5.024	179	2.576	14.916
Cost at the end of the period	58.871	31.670	904	22.084	113.529
Accumulated depreciation at the end of the period (-)	10.514	6.182	300	2.576	19.572
Net book value at the end of the period	**48.357**	**25.488**	**604**	**19.508**	**93.957**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

I. Explanations and notes related to assets (continued)

13. Information on intangible assets

	Current period	Prior period
Net book value at the beginning of the period	**121.139**	**56.647**
Additions	100.736	80.790
Internally-genared intangible assets	-	-
Disposals (-), net	(18.582)	(8.315)
Current period depreciation (-)	(19.447)	(7.983)
Net book value at the end of the period	**183.846**	**121.139**

14. Information on investment properties

None.

15. Information on tax assets

15.1. Information on current period tax assets

None.

15.2. Information on the amount of deferred tax assets in the balance sheet, including deductible temporary differences, tax losses and tax deductions and exemptions

As of 31 December 2025, the Bank has deferred tax assets amounting to TL 2.237 (31 December 2024: None).

16. Information on non-current assets held for sale and discontinued operations

None.

17. Information on other assets

17.1. If other assets account exceeds 10% of total assets excluding the commitments included in the off-balance sheet items, information given about components of other assets account that exceeds 20% of the individual asset item in the unconsolidated balance sheet

Other assets do not exceed 10% of total assets of the balance sheet.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities

The disclosures and relevant notes regarding the liability of the unconsolidated balance sheet prepared by the Bank are as follows.

1. Information on deposits

Since the Bank was established as an "Investment Bank", the Bank has no deposits or collected funds.

2. Derivative financial liabilities

2.1. Table for negative differences for the portion of derivative financial liabilities at fair value through profit or loss

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Forward transactions	21.396	-	37.918	-
Swap transactions	16.383	19.527	6.255	1.069
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	**37.779**	**19.527**	**44.173**	**1.069**

3. Information due to money market

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Domestic transactions	**417.219**	**364.126**	**4.273**	**169.937**
Financial institutions	-	-	-	-
Other institutions	412.864	192.620	1.622	92.948
Natural person	4.355	171.506	2.651	76.989
Foreign transactions	**1**	**7.004**	-	**3.904**
Financial institutions	-	587	-	-
Other institutions	1	6.417	-	3.904
Natural person	-	-	-	-
Total	**417.220**	**371.130**	**4.273**	**173.841**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

4. Information on Bank and other financial institutions

4.1. Borrowings from Bank and other financial institutions

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
The CBRT	-	-	-	-
Domestic bank and institutions	-	-	-	-
Foreign bank, institutions and funds	-	11.205.058	-	5.047.682
Total	**-**	**11.205.058**	**-**	**5.047.682**

4.2. Maturity analysis of borrowings

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Short-term	-	-	-	1.225.695
Medium and long-term	-	11.205.058	-	3.821.987
Total	**-**	**11.205.058**	**-**	**5.047.682**

4.3. Information on securities issued (net)

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Bank bonds	235.577	-	253.828	-
Bonds and bills	268.262	7.395.043	129.155	4.188.825
Total	**503.839**	**7.395.043**	**382.983**	**4.188.825**

4.4. Information on borrower funds

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Domestic bank and institutions	1.435.028	1.293.230	518.575	1.954.766
Foreign bank, institutions and funds	6.419	748.250	5.166	475.306
Total	**1.441.447**	**2.041.480**	**523.741**	**2.430.072**

5. If other liabilities account exceeds 10% of total assets excluding the commitments included in the off-balance sheet items, information given about components of other liabilities account that exceeds 20% of the individual liabilities item in the balance sheet

As of 31 December 2025 and 2024, other liabilities do not exceed 10% of total liabilities of the balance sheet excluding the off-balance sheet items.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

In accordance with the "Regulation on the Procedures and Principles Regarding Funds to be Obtained from Credit Customers, their Associates and Shareholders" published in the Official Gazette, numbered 32865 on 9 April 2025, other liabilities including the balances of transfer accounts used to facilitate foreign exchange purchase/sale and transfer transactions that have not been completed as of 31 December 2025.

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

6. Information on lease liabilities (net)

In accordance with "TFRS 16 Leases" effective from 1 January 2019, the difference between operating leases and finance leases has been eliminated and the lease transactions have been disclosed under the "Lease liabilities" as liability by lessees. As of 31 December 2025, the breakdown of the leases and relevant transactions with lease agreement 1 year and over is as follows:

	31 December 2025	31 December 2024
Up to 1 year	7.750	1.267
1-4 years	57.426	20.371
4 years and over	-	-
Total	**65.176**	**21.638**

7. Information on hedging derivative financial instruments

None.

8. Information on provisions

8.1 General loan provisions

In accordance with the authorisation on 21 February 2022 from BRSA, the Bank calculates its general loan provisions within the scope of the 10th, 11th, 13th and 15th articles of the regulation, not with the expected credit losses under TFRS 9. As of 31 December 2025, the Bank calculated general loan provisions amounting to TL 436.628 for its first group loans and receivables (31 December 2024: TL 255.527).

8.2. Provision for currency exchange gains/(losses) on foreign currency indexed loans and finance lease receivables

None.

8.3. Information on provision for employee rights

According to Turkish Labor Law, the Bank is required to pay termination benefits to each employee who has completed at least one year of service and whose employment is terminated without due cause, is called up for military service, dies or who retires. The compensation amount equals to one month's salary of an employee for each year of service, but this amount is limited up to employment termination limit decided by law. The reserve has been calculated by estimating the present value of the future probable obligation of the Bank arising from the retirement of its employees. Accordingly, the following actuarial assumptions were used in the calculation of the total liability:

	31 December 2025	31 December 2024
Net discount rate	3.60%	3.31%
Annual inflation rate	26%	21%
Annual effective interest rate	31%	25%

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

	31 December 2025	31 December 2024
Provision for employment termination benefits	4.801	2.522
Provision for unused vacation	13.960	5.077
Provision for bonuses	-	-
Provision for premiums and dividends	-	-
Total	**18.761**	**7.599**

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

8. Information on provisions (continued)

8.3. Information on provision for employee rights (continued)

	1 January-31 December 2025	1 January-31 December 2024
Beginning of the period – 1 January	2.522	565
Interest cost	711	126
Service cost	1.707	1.224
Loss on remeasurements of defined benefit plans	(74)	4
Payments during the period	(133)	(66)
Actuarial gains/(losses)	68	669
End of the period – 31 December	**4.801**	**2.522**

8.4. Information on other provisions

	31 December 2025	31 December 2024
Impairment on spot transactions	-	-
Provision for expense accruals	6.808	3.088
Total	**6.808**	**3.088**

9. Information on current period tax expenses

9.1. Information on provision for taxes

As of 31 December 2025, after deducting the advance taxes paid during the period from the corporate tax, the remaining corporate tax payable is amounting to TL 228.286 (31 December 2024: TL 170.546).

9.2. Information on taxes payable

	31 December 2025	31 December 2024
Corporate tax payable	228.286	170.546
Securities income tax	20.877	3.011
Property income tax	-	-
Banking and insurance transaction tax	32.720	26.889
Foreign exchange transactions tax	3.171	186
VAT payable	2.335	758
Other [(1)]	20.892	4.011
Total	**308.281**	**205.401**

[(1)] Other includes, the amount of TL 11.623 is the income tax deducted from personnel expenses (31 December 2024: TL 3.877), the amount of TL 251 is the stamp duty deducted from the allowances (31 December 2024: 91 TL), the amount of TL 8.370 is Resource Utilization Support Fund, the amount of TL 580 is the income tax to be paid (31 December 2024: TL 40), and the amount of TL 68 consists of other (31 December 2024: TL 3).

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

9. Information on current period tax expenses (continued)

9.3. Information on premium

	31 December 2025	31 December 2024
Social Security Premiums – Employee	-	-
Social Security Premiums – Employer	5.334	3.245
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	-	-
Unemployment Insurance – Employee	-	-
Unemployment Insurance – Employer	361	232
Other	-	-
Total	**5.695**	**3.477**

9.4. Information on deferred tax

9.4.1. Information on deferred tax liabilities reflected in the balance sheet, as of deductible temporary differences, tax losses and tax deductions and allowances:

The Bank has calculated deferred tax assets or liabilities based on the differences arising from "temporary differences" between the accounting policies and valuation principles applied in the financial statements and the tax legislation and reflected the deferred tax assets or liabilities in the unconsolidated financial statements accordingly. As of 31 December 2025, the Bank has deferred tax assets amounting to TL 2.237 (31 December 2024: TL (57.157)) and recognised in the accompanying financial statements.

	31 December 2025		31 December 2024	
	Cumulative temporary differences	Deferred tax assets/ (liabilities)	Cumulative temporary differences	Deferred tax assets/ (liabilities)
Unearned revenue	16.413	4.924	6.487	1.946
Provision for employee benefits	18.761	5.628	7.599	2.280
Discount on derivative transations	57.306	17.192	45.241	13.572
Valuation of TAS 16 Leases	8.845	2.653	2.131	639
Property, plant and equipment and intangible assets	-	-	55.202	16.561
Other	6.809	2.042	3.088	926
Total deferred tax assets	**108.134**	**32.439**	**119.748**	**35.924**
Discount on forward transactions	(76.186)	(22.856)	(289.902)	(86.971)
Depreciation and amortisation charges	(24.670)	(7.346)	(20.548)	(6.110)
Other	-	-	-	-
Total deferred tax liabilities	**(100.856)**	**(30.202)**	**(310.450)**	**(93.081)**
Deferred tax assets/(liabilities), net	**7.278**	**2.237**	**(190.702)**	**(57.157)**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

9.4. Information on deferred tax (continued)

9.4.1. Information on deferred tax liabilities reflected in the balance sheet, as of deductible temporary differences, tax losses and tax deductions and allowances: (continued)

	1 January-31 December 2025	1 January-31 December 2024
Beginning of the period – 1 January	(57.157)	(30.777)
Current period income/(expense)	59.538	(26.499)
Deferred tax charge to the equity	(144)	119
Deferred tax liabilities at the end of the period – 31 December	**2.237**	**(57.157)**

10. Information on liabilities from non-current assets held for sale and discontinued operations

None.

11. Information on subordinated loans

	31 December 2025	31 December 2024
Debt Instruments subject to common equity (*)	**444.903**	-
Subordinated Loans	-	-
Subordinated Debt Instruments	444.903	-
Debt Instruments subject to tier 2 equity	-	-
Subordinated Loans	-	-
Subordinated Debt Instruments	-	-
Total	**444.903**	-

* In accordance with the Capital Markets Board's letter on 15 November 2024, the foreign debt instrument to be included in the calculation of additional core capital has been issued.

12. Information on shareholders' equity

12.1. Presentation of paid-in share capital

	31 December 2025	31 December 2024
Common Stock	1.600.000	600.000

12.2. Amount of paid-in share capital, explanations as to whether the registered share capital system is applied, if so the amount of registered share capital ceiling

As of 31 December 2025 and 2024, the Bank has not adopted registered capital system.

12.3. Capital increases and sources in the current period and other information based on increased capital shares

In accordance with the decision of the Board of Directors on 7 April 2025 and numbered 73 and decision of the General Assembly on 20 May 2025, the Bank has capital increase amounting to TL 1.000.000 in cash (31 December 2024: TL 250.000) as of 31 December 2025 and the current share capital is amounting to TL 1.600.000.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

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

None.

12.5. Information on capital commitments, the purpose and the sources until the end of the fiscal year and the subsequent interim period

None.

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

II. Explanations and notes related to liabilities (continued)

12.6. The effects of anticipations based on the financial figures for prior periods regarding the Bank's income, profitability and liquidity, and possible effects of these future assumptions on the Bank's equity due to uncertainties at these indicators

None.

12.7. The summary information regarding the privileges granted to shares representing the share capital

None.

12.8. Information on securities value increase fund

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Securities at fair value through other comprehensive income	24.420	-	(17.916)	10.588
Valuation	*34.886*	-	*(17.916)*	*15.126*
Currency translation differences	-	-	-	-
Deferred tax	*(10.466)*	-	-	*(4.538)*
Total	**24.420**	**-**	**(17.916)**	**10.588**

12.9. Information on profit reserves

In accordance with the decision of the General Assembly on 27 March 2025, the amount of retained earnings TL 57.548 transferred to legal reserves and the amount of TL 1.093.419 transferred to other retained earnings account within the total amount of TL 1.150.967.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations on off-balance sheet commitments

The disclosures and relevant notes regarding the unconsolidated off-balance sheet commitments prepared by the Bank are as follows:

1. Explanations on liabilities in off-balance sheet commitments

1.1 Type and amount of irrevocable commitments

None.

1.2. Non-cash loans including guarantees, bank acceptances, collaterals and others that are accepted as financial commitments and other letter of credits

	31 December 2025	31 December 2024
Letter of guarantees	7.358.929	4.882.084
Bank acceptances and collaterals	-	-
Letter of credits	-	-
Other letter of guarantees for non-cash loans	-	-
Total	**7.358.929**	**4.882.084**

1.3. Final and provisional letter of guarantees, irrevocable guarantees and other similar commitments

	31 December 2025	31 December 2024
Final letters of guarantee	3.710.865	3.759.269
Provisional letters of guarantee	36.737	1.513
Letters of guarantee for advances	76.183	382.563
Letters of guarantee given to custom offices	116.143	89.076
Other letter of guarantees for cash loans	3.419.000	649.663
Other letter of guarantees	-	-
Total	**7.358.929**	**4.882.084**

1.4. Information on non-cash loans

1.4.1 Total amount non-cash loans

	31 December 2025	31 December 2024
Non-cash Loans Given against Cash Loans	3.419.000	649.663
With Original Maturity of 1 Year or Less Than 1 Year	*140.801*	-
With Original Maturity of More Than 1 Year	*3.278.199*	*649.663*
Other Non-cash Loans	3.939.929	4.232.421
Total	**7.358.929**	**4.882.084**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations on off-balance sheet commitments (continued)

1.4. Information on non-cash loans (continued)

1.4.2. Information on risk concentration on a sector basis of the non-cash loans

	31 December 2025			
	TL	%	FC	%
Agricultural	-	-	-	-
Farming	-	-	-	-
Forestry	-	-	-	-
Fishing	-	-	-	-
Manufacturing	**1.774.658**	**25,42**	**376.777**	**99,38**
Mining	2.737	0,04	-	-
Production	440.591	6,31	271.424	71,59
Electric, Gas and Water	1.331.330	19,07	105.353	27,79
Construction	**867.392**	**12,43**	-	-
Services	**4.254.686**	**60,96**	**2.364**	**0,62**
Wholesale and Retail Trade	421.997	6,05	-	-
Hotel, Food and Beverage Services	4.355	0,06	2.364	0,62
Transportation and Telecommunication	-	-	-	-
Financial Institutions	3.803.973	54,50	-	-
Real Estate and Leasing Services	24.361	0,35	-	-
Self-Employment Services	-	-	-	-
Education Services	-	-	-	-
Health and Social Services	-	-	-	-
Other	**83.052**	**1,19**	-	-
Total	**6.979.788**	**100,00**	**379.141**	**100,00**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations on off-balance sheet commitments (continued)

1.4. Information on non-cash loans (continued)

1.4.2. Information on risk concentration on a sector basis of the non-cash loans (continued)

	31 December 2024			
	TL	%	FC	%
Agricultural	-	-	-	-
Farming	-	-	-	-
Forestry	-	-	-	-
Fishing	-	-	-	-
Manufacturing	**2.132.867**	**46,22**	**248.604**	**92,90**
Mining	1.000	0,02	-	-
Production	956.755	20,73	106.228	39,69
Electric, Gas and Water	1.175.112	25,47	142.376	53,20
Construction	**685.941**	**14,87**	**12.685**	**4,74**
Services	**1.792.931**	**38,85**	**6.328**	**2,36**
Wholesale and Retail Trade	417.267	9,04	4.381	1,64
Hotel, Food and Beverage Services	900	0,02	1.947	0,73
Transportation and Telecommunication	79.200	1,72	-	-
Financial Institutions	1.265.746	27,43	-	-
Real Estate and Leasing Services	29.818	0,64	-	-
Self-Employment Services	-	-	-	-
Education Services	-	-	-	-
Health and Social Services	-	-	-	-
Other	**2.728**	**0,06**	-	-
Total	**4.614.467**	**100,00**	**267.617**	**100,00**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

III. Explanations on off-balance sheet commitments (continued)

2. Information on derivative transactions

	31 December 2025	31 December 2024
Derivative financial instruments for hedging purposes	-	-
A. Total derivative transactions for hedging purposes	-	-
Transactions for fair value hedges	-	-
Cash flow hedges	-	-
Hedges of net investment in foreign operations	-	-
Derivative financial instruments held for trading	**38.904.605**	**33.421.369**
Foreign currency derivative transactions (I)	**38.904.605**	**33.421.369**
Forward foreign currency purchase transactions	6.283.770	15.855.708
Forward foreign currency sale transactions	6.179.490	15.270.996
Swap purchase transactions	13.222.508	1.143.846
Swap sale transactions	13.218.837	1.150.819
Currency call options	-	-
Currency put options	-	-
Futures purchase transactions	-	-
Futures sales transactions	-	-
Interest rate derivative transactions (II)	-	-
Swap interest rate purchase transactions	-	-
Swap interest rate sales transactions	-	-
Interest rate call options	-	-
Interest rate put options	-	-
Call options on marketable securities	-	-
Put options on marketable securities	-	-
Futures interest rate buying transactions	-	-
Futures interest rate selling transactions	-	-
Other trading derivative transactions (III)	-	-
B. Total derivative transactions held for trading (I+II+III)	**38.904.605**	**33.421.369**
Total derivative transactions (A+B)	**38.904.605**	**33.421.369**

3. Information on contingent liabilities and contingent assets

None.

4. Explanations on the activities carried out on behalf and account of other persons

None.

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss

The disclosures and relevant notes regarding the unconsolidated statement of profit or loss prepared by the Bank are as follows:

1. Information on interest income

1.1. Information on interest income on loans

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Interest income on loans	3.405.748	1.031.735	1.247.040	487.107
Short-term loans	*3.405.748*	*1.031.388*	1.247.040	487.107
Medium and long-term loans	-	*347*	-	-
Interest on loans under follow-up	-	-	-	-
Premiums received	-	-	-	-
Total	**3.405.748**	**1.031.735**	**1.247.040**	**487.107**

1.2. Information on interest income on banks

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
From the CBRT	-	1.035	-	1.003
From Domestic Banks	124.297	2.379	155.804	4.620
From Foreign Banks	-	4	-	-
From Headquarters and Branches Abroad	-	-	-	-
Total	**124.297**	**3.418**	**155.804**	**5.623**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss (continued)

1. Information on interest income (continued)

1.3. Information on interest income on marketable securities

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Financial assets at fair value through profit or loss	-	-	-	-
Financial assets at fair value through other comprehensive income	422.923	7.888	456.705	9.262
Total	**422.923**	**7.888**	**456.705**	**9.262**

1.4 Information on interest income received from associates and subsidiaries

None.

2. Information on interest expenses

2.1. Information of interest expenses on borrowings

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
From the CBRT	-	-	-	-
From Domestic Banks	-	-	-	-
From Foreign Banks	8.209	622.079	-	149.541
From Headquarters and Branches Abroad	-	-	-	-
Total	**8.209**	**622.079**	**-**	**149.541**

2.2 Information on interest expenses given to associates and subsidiaries

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Interest expense given to associates and subsidiaries	131.923	-	89.407	-
Total	**131.923**	**-**	**89.407**	**-**

2.3 Information on interest expense given to securities issued

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Interest expenses on securities issued	288.347	497.401	54.102	302.725
Total	**288.347**	**497.401**	**54.102**	**302.725**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss (continued)

2. Information on interest expenses (continued)

2.4 Information on interest expense given to money market and relevant transactions

	31 December 2025		31 December 2024	
	TL	FC	TL	FC
Interest expenses from Takasbank and relevant transactions	25.421	-	55.218	-
Interest expenses from reverse repo transactions	147.750	24	13.989	13
Total	**173.171**	**24**	**69.207**	**13**

3. Information on dividend income

None.

4. Information on trading profit/(loss) (Net)

	31 December 2025	31 December 2024
Profit	**14.690.728**	**15.958.694**
Income From Capital Market Transactions	342.174	90.832
Income From Derivative Financial Transactions	8.139.081	9.193.831
Foreign Exchange Gains	6.209.473	6.674.031
Loss (-)	**15.909.172**	**15.634.846**
Loss from Capital Market Transactions	18.527	7.460
Loss from Derivative Financial Transactions	7.286.500	8.607.733
Foreign Exchange Loss	8.604.145	7.019.653
Trading profit/(loss), net	**(1.218.444)**	**323.848**

5. Explanations on other operating income

As of 31 December 2025, the Bank has total other operating income amounting to TL 101.685. The amount of TL 90.704 is arising from transfer of Assets to Destekbank 1st Asset Financing Fund, TL 7.697 is arising from adjustments for retained earnings and TL 3.284 from other (31 December 2024: TL 1.209 from sale of motor vehicles, TL 3.286 from salary and wages promotion payments and TL 759 from other in a total amount of TL 6.394).

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss (continued)

6. Provision expenses related to loans and other receivables of the Bank

In accordance with the authorisation on 21 February 2022 from BRSA, the Bank calculates its general loan provisions within the scope of the 10th, 11th, 13th and 15th articles of the regulation, not with the expected credit losses under TFRS 9.

	31 December 2025	31 December 2024
Specific provisions	**13.687**	-
12 month expected credit loss	13.687	-
Significant increase in credit risk	-	-
Non-performing loans	-	-
General provisions	181.101	186.753
Impairment of marketable securities	-	-
Financial assets at fair value through profit or loss	-	-
Financial assets at fair value through other comprehensive income	-	-
Impairment of investments in associates, subsidiaries and joint ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint ventures	-	-
Other	-	-
Total	**194.788**	**186.753**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss (continued)

7. Information related to other operating expenses

	31 December 2025	31 December 2024
Provision for employment termination benefits	2.761	1.561
Bank social aid fund deficit provision	-	-
Impairment Expenses of Property, Plant and Equipment	-	-
Depreciation Expenses of Property, Plant and Equipment	34.538	15.575
Impairment Expenses of Intangible Assets	-	-
Goodwill Impairment Expenses	-	-
Amortization Expenses of Intangible Assets	19.447	7.983
Impairment Expenses of Equity Participations accounted for using the Equity Method	-	-
Impairment Expenses of Assets Held for Sale	-	-
Depreciation Expenses of Assets Held for Sale	-	-
Impairment Expenses of Non-Current Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	165.685	83.653
Leases from TFRS 16 Exemptions	*6.142*	-
Maintenance and repair expenses	*1.475*	*1.616*
Advertisement and promotion expenses	*4.713*	*2.393*
Other [1]	*153.355*	*79.644*
Loss on Sales of Assets	-	-
Other	40.271	36.170
Total	**262.702**	**144.942**

As of 31 December 2025, other expenses include audit and consultancy fee amounting to TL 24.483, adjustments for retained earnings amounting to TL 4.538, and other common contribution costs amounting to TL 9.147 and other amounting to TL 2.103. In addition, other operating expenses include communication expenses amounting to TL 27.359, computer equipment costs amounting to TL 73.803, taxes, duties and charges amounting to TL 27.608 and other amounting to TL 24.585 (31 December 2024: audit and consultancy fee amounting to TL 13.138, adjustments for retained earnings amounting to TL 8.429, Participation of Payment and Electronic Money Institutions in the FAST System of the CBRT amounting to TL 10.500 and other amounting to TL 4.103. Other operating expenses include taxes, duties and charges amounting to TL 10.989, representation and hospitality expenses amounting to TL 2.384, computer equipment costs amounting to TL 34.371, communication expenses amounting to TL 16.677 and other operating expenses amounting to TL 15.223).

8. Information on income/(expense) from continuing and discontinued operations before tax

As of 31 December 2025, the Bank's profit before tax from continuing operations is amounting to TL 1.941.356 (31 December 2024: TL 1.704.269). The Bank has no discontinued operations.

9. Information on tax provision of continuing and discontinued operations

As of 31 December 2025, the Bank has current period tax expense from continuing operations amounting to TL 659.239 (31 December 2024: TL 553.302).

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

IV. Explanations and notes related to the statement of profit or loss (continued)

10. Information and explanations on operating profit/(loss) from continuing and discontinued operations

As of 31 December 2025, the Bank has profit before tax from continuing operations amounting to TL 1.941.356 (31 December 2024: TL 1.704.269). The Bank has current period tax expense from continuing operations amounting to TL 659.239 (31 December 2024: TL 553.302). As of 31 December 2025, profit for the period amounting to TL 1.282.117 (31 December 2024: TL 1.150.967).

11. Information profit/loss for the period

11.1. Explanation on the quality, amount and frequency of the figures of the income and expense stemming from ordinary banking operations, if necessary to understand the performance of the Bank for the current period

None.

11.2. Explanations on the changes in the estimations regarding the figures on the unconsolidated financial statements, if there is a possibility that the profit and loss for the current or the following periods will be impacted

None.

12. If Other Items in the Profit or Loss Statement Exceed 10% of the Profit or Loss Statement Total, Sub-Accounts Constituting At Least 20% of These Items

Other items included in the statement of profit or loss do not exceed 10% of total amount of the statement of profit or loss.

V. Explanations and notes related to statement of changes in equity

The legal reserves are appropriated in accordance with the Turkish Commercial Code ('TCC') as the first and second reserves. The first legal reserve is appropriated out of statutory profits at the rate of 5% per annum, until the total reserve reaches 20% of the Bank's paid-in share capital. The second legal reserve is appropriated at the rate of 10% per cent of all cash distributions in excess of 5% of the paid-in share capital. In accordance with the decision of the General Assembly on 27 March 2025, the amount of TL 57.548 of retained earnings amounting to TL 1.150.967 has been transferred to legal reserves and TL 1.093.419 to retained earnings. As of the date of the unconsolidated financial statements, the Bank's Annual Ordinary General Assembly Meeting has not been held yet. As of 31 December 2025, profit reserves amounting to TL 108.807 (31 December 2024: TL 51.259) consists of the amount transferred from retained earnings in the current period. The Bank has recognised actuarial difference amounting to TL (213) arising from changes in actuarial assumptions used in the calculation of provision for employment termination benefits under unconsolidated total comprehensive income (31 December 2024: TL (550)).

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VI. Explanations and notes related to statement of cash flows

1. Information on statement of cash flows

Cash and cash equivalents comprise of cash on hand, effectives, cash in transit, bank cheques purchased, Central Bank of the Republic of Türkiye unrestricted deposit accounts, demand deposits, banks with original maturities of less than three months and interbank money market transactions.

Cash and cash equivalents at the beginnning of the period

	1 January 2025	1 January 2024
Cash	**97.426**	**1.026**
Cash on hand	33.873	1.026
Effectives	-	-
Other	63.553	
Cash equivalents	**1.572.968**	**132.871**
The CBRT	2.815	12.229
Banks	971.166	120.642
Receivables from money market	600.800	
Income accruals on cash equivalents (-)	1.813	-
Total	**1.670.394**	**133.897**

Cash and cash equivalents at the end of the period

	31 December 2025	31 December 2024
Cash	**11.179**	**97.426**
Cash on hand	10.565	33.873
Effectives	-	-
Other	614	63.553
Cash equivalents	**4.282.188**	**1.572.968**
The CBRT	3.437	2.815
Banks	529.199	971.166
Receivables from money market	3.753.957	600.800
Income accruals on cash equivalents (-)	4.405	1.813
Total	**4.293.367**	**1.670.394**

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VII. Explanations and notes related to risk group that the Bank belongs to

1. Information on the volume of transactions relating to the Bank's risk group, outstanding loan and deposit transactions and profit and loss of the period

a) Information on loans to the risk group that the Bank belongs to

Current period

Bank's Risk Group	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	480	7.635.355	4.054	-	3.598
Balance at the end of the period	800.900	4.400	5.943.645	4.903	-	3.162
Interest and Commission Income Received	31.230	64	1.261.500	109	-	68

Prior period

Bank's Risk Group	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at the beginning of the period	-	-	2.551.259	300	-	3.598
Balance at the end of the period	-	480	7.635.355	4.054	-	3.598
Interest and Commission Income Received	-	-	932.504	20	-	72

2. Information on forward and option agreements and other similar agreements made with the Bank's risk group

Bank's Risk Group	Investments in associates, subsidiaries and joint ventures		Direct and indirect shareholders of the Bank		Other Real and Legal Persons that have been included in the Risk Group	
	Current period	Prior period	Current period	Prior period	Current period	Prior period
Derivatives						
Balance at the beginning of the period	-	-	30.696.187	18.053.982	-	-
Balance at the end of the period	-	-	11.019.278	30.696.187	-	-
Total profit/loss	-	-	26.376	249.412	-	-

(Amounts are expressed in thousands of Turkish Lira ("TL") unless otherwise indicated.)

INFORMATION AND DISCLOSURES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (continued)

VII. Explanations and notes related to risk group that the Bank belongs to (continued)

3. Information on issued securities with the Bank's risk group

As of 31 December 2025, the securities issued by the Bank and for which the related company Domino Europe Ltd is the buyer is amounting to USD 180.000 (31 December 2024: USD 116.600).

4. Information on the funds/repurchase agreements ("Repos") realised with the Bank's risk group

As of 31 December 2025, the the balances of the funds/repurchase agreements realised within Destek Yatırım Bankası Anonim Şirketi are amounting to TL 478.194 (31 December 2024: TL 777.325).

5. Key management compensation

As of 31 December 2025, benefits provided to the Bank's key management personnel is amounting to TL 68.341 (31 December 2024: TL 21.425).

6. Fees for services received from independent auditor/independent audit firm

	31 December 2025	31 December 2024
Audit fee for the reporting period	11.555	7.738
Tax consulting fee	1.488	1.026
Total	**13.043**	**8.764**

SECTION SIX

I. Other Explanations

Explanations and notes related to domestic, foreign, off-shore branches and foreign representatives of the Bank

	Number	Number of employees	Country of incorporation	Total assets	Statutory share capital
Domestic branches	1	95			
Foreign representives	-	-	-		
Foreign branches	-	-	-	-	-
Off-shore banking branches	-	-	-	-	-

II. Explanations and notes related to events after the reporting period

None.

SECTION SEVEN

EXPLANATIONS ON INDEPENDENT AUDITOR'S REPORT

I. The relevant matters disclosed on independent auditor's report

The unconsolidated financial statements and notes to the unconsolidated financial statements of the Bank as at and for the year ended 31 December 2025 have been audited by Güreli Yeminli Mali Müşavirlik ve Bağımsız Denetim Hizmetleri Anonim Şirketi. The independent auditor's report dated 16 February 2026 is presented preceding the unconsolidated financial statements.

II. Explanations and notes prepared by independent auditors

None.