
DestekBank Corporate Presentation

March 2026

In a Nutshell

- The Bank received its foundation approval in June 2021 and operational approval from the Turkish Banking Regulation and Supervision Agency on 6th of January,2022.
- The Bank commenced its banking activities and operations on Feb.25th,2022.
- In addition, the Bank's Board has just decided to raise the paid-in capital to **TRY 2,700 million**, pending the approval of the relevant regulatory authorities. As of October, 2025, the Bank's paid-in capital was increased from **TRY 600 million** to **TRY 1.600 million**.
- The Bank had a workforce of 103 employees as of February 2026.
- As of 31.12.2025, the Bank's asset size increased to **TL 33.7 Bn** (eq. USD 787.3Mn) and total equity reached to **TL 5.3 Bn** (eq USD 123.9 Mn)

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In the presentation you will find information about the Bank's ownership structure, activities, policies, compliance and risk management, treasury, funding and FI activities, financials, ratings and SSI.

01 Ownership Structure & Group Companies

02 Policies & Targets

03 Treasury, Funding & FI Activities

04 Compliance & Risk Management

05 Financials & Ratings

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Ownership Structure

Destek Yatırım Bankası A.Ş.

Destek Finans Faktoring A.S. is the primary shareholder of the Bank, owning 99.99% of the total shares, which is in turn 100% owned by Destek Holding, specialized in the finance sector since the early 1990's.

The control of the Destek Finans Faktoring is held by Altunc Kumova, who is also the main shareholder (100%) of Destek Holding.

The Bank has its competitive edge from the experience of Destek Faktoring in the real sector of the Turkish economy since 1996.

Shareholders	Amount (TL)	Share (%)
Destek Finans Faktoring A.Ş.	1.599.999.996	99,9999996
Altunç KUMOVA	1	0,0000001
Azem Can KUMOVA	1	0,0000001
Özgür AKAYOĞLU	1	0,0000001
Kerim TOSUN	1	0,0000001
TOTAL	1.600.000.000	100

Shareholder Structure of DestekBank as of February 2026

Ownership Structure

Destek Finans Faktoring A.Ş.

- Destek Faktoring is one of the leading factoring companies in terms of the asset size amounting to appx. TL 48.4Bn, (eq. USD 1.12Bn*) as of 2025 Year-End in the sector among 49 factoring companies excluding the ones owned by the banks.
- Shareholder's equity reached appx. TL 12.2 Bn (eq. USD284,37Mn) and net profit is TL 3.7Bn (USD eq. 87.73Mn) as of 31.12.2025.
- Leverage is quite limited. The equity is close to **25%** of the total liabilities, as of 2025 Year-End.
- Destek Faktoring has a significantly low level of NPLs, which is one of its strengths.
- Destek Faktoring successfully made its public offering for its shares on February 2025 at a market value of approximately TL 4 Bn, corresponding to 25% of its capital.
- **The market capitalization value in Istanbul Stock Exchange has surpassed USD 5 Bn.**

**(USD figures calculated with CBT USD/TL rate 42.9229 as of 31.12.2025)*

Ownership Structure

Destek Holding

Destek Holding was incorporated in Istanbul on May 30 2014 under the name of Klan Yatırım Holding A.S and received its current title on October 17 2017.

Destek Holding has been operating through its subsidiaries under its umbrella as the major ones indicated in the table as below.

With over 25 years of activity history, the Group has established beneficial and collaborative partnerships with internationally well-known domestic and foreign institutions.

Subsidiaries	Sector	Country
Destek Finans Faktoring A.Ş.	Factoring	Turkey
Destek Havacılık A.Ş.	Aviation	Turkey
Destek Yatırım Bankası A.Ş.	Investment Banking	Turkey
Destek Kripto Varlık Alım Satım Platformu A.Ş.	Finance	Turkey
Destek Yatırım Menkul Değerler A.Ş.	Finance	Turkey

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Information is provided on loan segmentation, the bank's vision, sustainability and staffing.

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Policies & Targets

Vision

Leveraging the group's expertise in the real economy, the Bank significantly allocates its resources to the real sector.

Best Banking Practices

Swift decision making, cost conscious wholesale banking, risk based pricing.

Loan Segmentation

Corporates and Commercial companies are the target customers. The focus is both on cash and non cash products.

Sustainability

Since the Sustainability involves leaving future generations a livable world that is ecologically, economically and socially sustainable, the Bank is fully aware of the environmental and social responsibilities.

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Experienced Top Level Management & Good Staffing

The relevant vast experience of the Chairman, CEO in financial sector together with a qualified personnel recruitment policy would enable the Bank to grow fast.

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Treasury transactions, borrowing activities including the various loans received, treasury transactions carried out through digital channels as well as FI activities are listed.

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Treasury & Funding

Treasury is a profit center and generates considerable income in TL-FX spot and currency swap trades.

For funding diversification, The Bank executes: **Eurobond issuances, TL Bond issuances, Asset-backed securities, TL and Foreign Currency Investment Funds.**

The Bank has high volumes in trading Spot, Forward, FX, transactions as well as precious metals especially «Gold» and these can be actively used via mobile devices and website.

DestekBank has more than 110 worldwide correspondent banking network.

We Continue to Grow in Global Markets

We are proud to be the first Turkish investment bank to have listed a total of 108.6 million USD in bond issuances on the Vienna Stock Exchange, with our fourth international bond issuance totaling 23.6 million USD.

DestekBank is the first Turkish Investment Bank whose bonds are listed at Vienna Stock Exchange.

Exclusive Advantages with DestekBank

O/N Repo, Foreign Exchange, Gold & Silver Trading



DestekBank clients can benefit from the following conveniences through the platform:

O/N repo returns, foreign Exchange, gold and silver tradings.

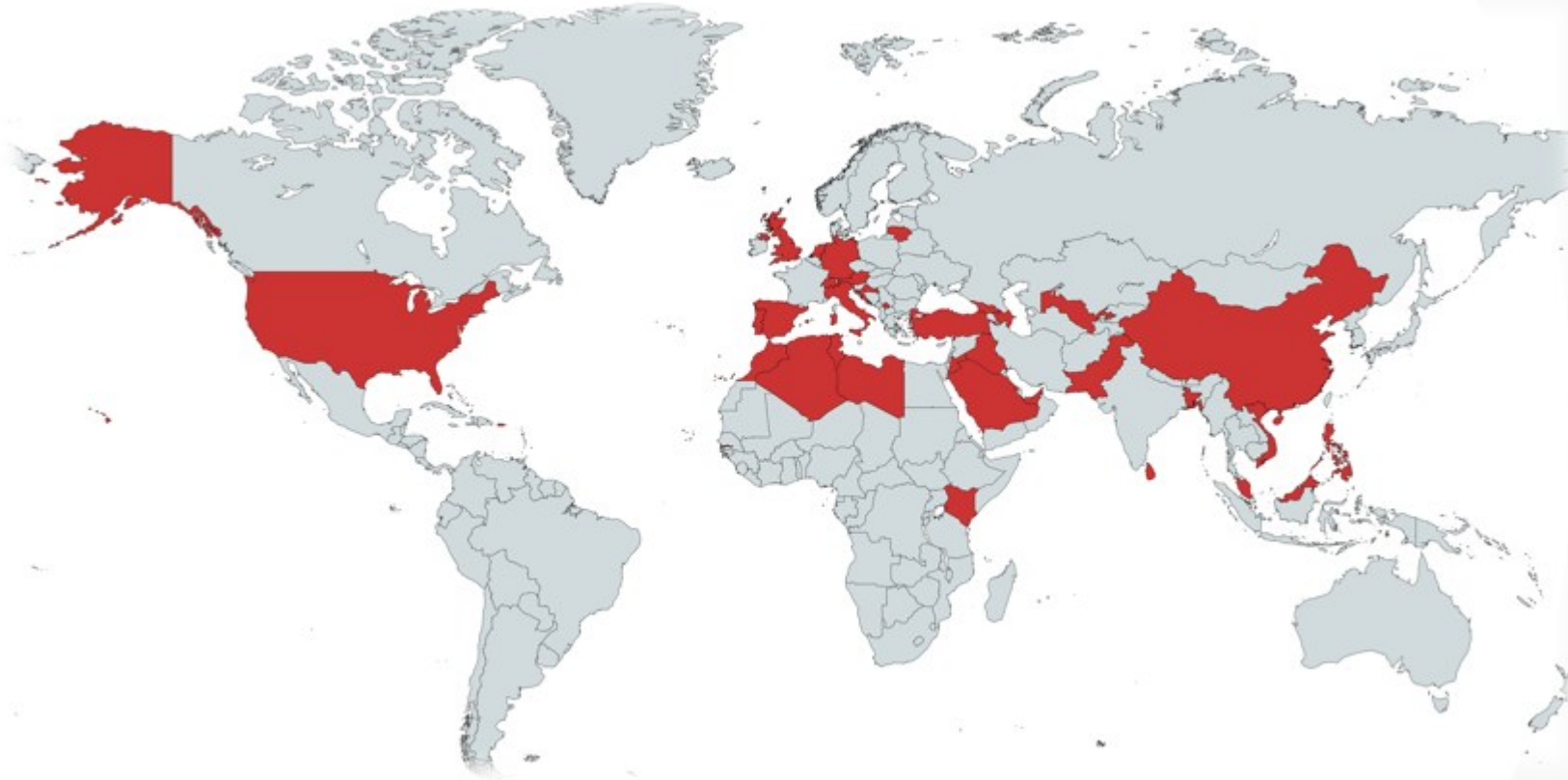
Financial Institutions

DestekBank has been nominated as "Confirming Bank" role within the scope of the «Trade & Supply Chain Finance Program», with the agreement made with Asian Development Bank (ADB).

DestekBank offers foreign trade facility with more than 80 banks in 15 different countries under ADB's coverage.



International Coverage



- Algeria
- Austria
- Azerbaijan
- Bahrain
- Bangladesh
- China
- Croatia
- Gambia
- Georgia
- Germany
- Iraq
- Italy
- Jordan
- Kenya
- Georgia
- Kosovo
- Libya
- Lithuania
- Malaysia
- Netherlands
- Pakistan
- Portugal
- Philippines
- Saudi Arabia
- Spain
- Sri Lanka
- Switzerland
- Tunisia
- Turkiye
- U.A.E.
- U.K.
- U.S.A.
- Uzbekistan
- Vietnam

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The principles of compliance and how they are addressed are presented. The elements considered in risk management are listed.

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Compliance

DestekBank complies with the corporate governance principles set out by the banking legislation, capital market legislation, as well as the Turkish Commercial Code and other applicable legislation, and pays the utmost attention to implement these principles.

DestekBank leverages 'Dow Jones Risk & Compliance' and 'LexisNexis Data Solutions' to assist institutions in managing third-party risks related to AML, sanctions, and anti-bribery/corruption. DestekBank obtains data from Dow Jones and use a third party tool for sanctions filtering.

The Bank's risk appetite regarding compliance risk related with money laundering and financing of terrorism regulations is zero. Therefore, The Bank shall get all the measures in order to keep the compliance risk at minimum in a permanent manner, in all its activities.

The purpose of KYC is to ensure clarity in the customer's transactions and information, to establish and to maintain a relationship based on mutual trust. The Bank handles the KYC process with a risk-based approach.

Risk Management

Market Risk

Trading, structural interest rate risk limits; sensitivity and repricing analysis

Liquidity Risk

Total liquidity and FX liquidity ratios managed daily; Liquidity planning policy for emergency; Liquidity gap analysis.

Credit Risk

Risk based pricing, diligent loan assessment and close customer follow up ; Adequate Provisioning.

Capital Adequacy Ratios

Core Capital , Tier1+ Tier2 capital base vs risk weighted assets.

	YE 2025	YE 2024
Tier 1	23.4	24.4
Core CAR	21.6	24.4
CAR	24.5	25.4

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The Bank is bound by the legal limits set by the Turkish Banking watchdog, BRSA. More stringent limits than legal limits and early warning signals set by the Board of Directors.

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Developments in the financial statements are included with a period comparison. In addition, information on the rating assigned to our Bank by JCR Eurasia was provided.

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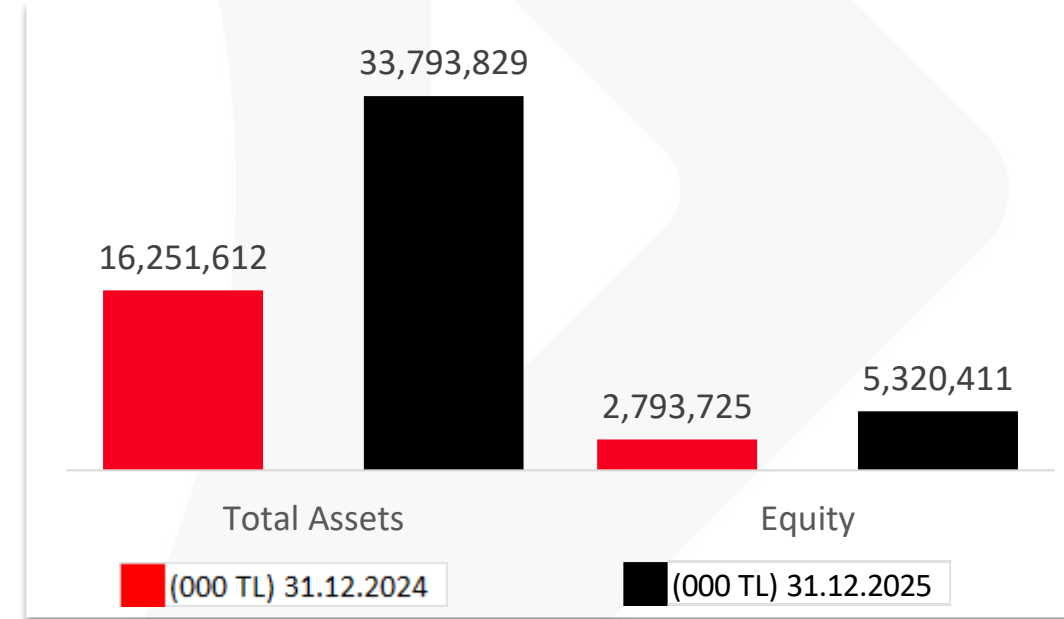
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Statement of Financial Position

Key Financials as of YE 2025 – YE2024

Thousand TL	31/12/2025	31/12/2024	%
Total Assets	33.793.829	16.251.612	107,94
Equity	5.320.411	2.793.725	90,44
Paid-In Capital*	1.600.000	600.000	166,67
Non-Performing Loans	0	0	-
Net Profit	1.494.716	1.176.416	27,06
Capital Adequacy Ratio	24,5	25,4	-

*Paid-in capital was increased to TRY 1,600 million as of October 2025



Building Strength Through Performance

DestekBank's 2025 Financial Highlights



Strong Profitability

- Our net profit increased by **27.1%*** reaching **1.5 Bn TL.**
- Our return on average equity reached **36.84%**



High Increase in Total Assets

- Our total assets increased by **108.6%*** reaching **33.8 Bn TL.**



Record Growth in Loan Volume

- Our loans increased by **88.4%*** reaching **22.8 Bn TL.**
- Our non-cash loans increased by **59.2%*** reaching **7.8 Bn TL.**
- Our capital adequacy ratio stands at **24.53%** at the year end of 2025.

*Compared to the same period of the previous year

JCR Eurasia Rating

As of 24.07.2025

JCR Eurasia Rating has evaluated DestekBank in the investment-grade category with high credit quality and revised the Long Term National Issuer Credit rating to **A- (tr)** from **BBB+ (tr)** and the Short-Term National Issuer to **J1 (tr)** from **J2 (tr)** with **Stable** outlooks.

The Long-Term International Foreign and Local Currency Issuer Credit rating and outlook have been determined as **BB / Stable**.

Major points in JCR Eurasia Rating evaluation

- Asset quality,
- Satisfactory capital adequacy ratios,
- Sustainable net profit generation,
- Group synergy



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Standard Settlement Instructions are listed.

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Standard Settlement Instructions (SSI) List

CURRENCY	CORRESPONDENT	SWIFT / BIC	ACC. NO.
USD	The Bank of New York Mellon	IRVTUS3N	8901657999
EUR	The Bank of New York Mellon	IRVTUS3N	8033108606
EUR	Standard Chartered Bank AG	SCBLDEFX	DE58512305000500995705
EUR	Novo Banco S.A.	BESCPTPL	PT50000700000083204243023
GBP	Standard Chartered Bank, London	SCBLGB2L	1276424501
SAR	Bank AlJazira	BJAZSAJE	SA2160100099095035176001
CNY	Zhejiang Chouzhou Commercial Bank Co. Ltd., Hangzhou	CZCBCN2X	15601012320890002195
AED	Abu Dhabi Islamic Bank	ABDIAEAD	AE970500000000029063696
TRY	Direct to DEYATRIS via EFT (Turkey Domestic Payment System)	DEYATRIS	TR920015200000392991200000

(*) Swift Field 54: IRVTDEFX, Swift Field 56: IRVTUS3N A/C: 4688009710 Swift Field 57A or 57D Line 1: A/C 8033108606 and Swift Field 57A Line 2: DEYATRIS or 57D Line 2: DESTEK YATIRIM BANKASI A.Ş

SECURITY SETTLEMENT INSTRUCTIONS

AGENT	AGENT SWIFT/BIC	BENEFICIARY SWIFT/BIC	ACC. NO.
EUROCLEAR BANK SA/NV	MGTCBEBEECL	DEYATRIS	13586

PRECIOUS METALS INSTRUCTIONS

CURRENCY	CORRESPONDENT	SWIFT / BIC	ACC. NO.
XAU	Standard Chartered Bank, London	SCBLGB2L	DESTBANKISTXAU
XAG	Standard Chartered Bank, London	SCBLGB2L	DESTBANKISTXAG

Thank You

 www.destekbank.com

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 **DestekBank**