

D YATIRIM BANKASI ANONİM ŞİRKETİ

**INDEPENDENT AUDITOR’S REVIEW REPORT,
UNCONSOLIDATED FINANCIAL STATEMENTS AND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE INTERIM PERIOD ENDED 31 MARCH 2026**

*(Convenience Translation of Financial Statements and Related
Explanations and Notes Originally Issued in Turkish)*

**AUDITOR'S REPORT ON REVIEW OF
UNCONSOLIDATED INTERIM FINANCIAL INFORMATION**

To the General Assembly of D Yatırım Bankası A.Ş

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of D Yatırım Bankası A.Ş. ("the Bank") as at 31 March 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows, for the three month period then ended and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying interim financial information in accordance with "the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Regulations" including the regulation on "The Procedures and Principles Regarding Banks' Accounting Practices and Maintaining Documents" published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information do not present fairly, in all material respects, the unconsolidated financial position of D Yatırım Bankası A.Ş. and its financial subsidiaries as at 31 March 2026, and its unconsolidated financial performance and its unconsolidated cash flows for the three-month period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on Other Legal and Regulatory Requirements

Based on our review, nothing has come to our attention that causes us to believe that the interim financial information provided in the interim activity report included in section seven of the accompanying unconsolidated interim financial information is not consistent, in all material respects, with the reviewed unconsolidated interim financial information and explanatory notes.

Additional paragraph for convenience translation to English

BRSA Accounting and Reporting Regulations explained in detail in Section 3 differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board with respect to the application of inflation accounting. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

DRT BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Member of **DELOITTE TOUCHE TOHMATSU LIMITED**

Yaman Polat
Partner

İstanbul, 28 April 2026

D YATIRIM BANKASI A.Ş.
UNCONSOLIDATED INTERIM FINANCIAL REPORT
AS OF THE THREE-MONTH PERIOD ENDED 31 MARCH 2026

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The unconsolidated financial report for the three-months period prepared in accordance with the Communiqué of Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections.

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON THE ACCOUNTING POLICIES
- INFORMATION ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE BANK
- EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS
- REVIEW REPORT
- INTERIM ACTIVITY REPORT

The unconsolidated financial statements for the three-month period and the related disclosures and notes that were subject to independent review, are prepared in accordance with the Regulation on Accounting Applications for Banks and Safeguarding of Documents, Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements and guidances, and in compliance with the financial records of our Bank and, unless stated otherwise, presented in **thousands of Turkish Lira**.

Ahmet Vural Akışık
*Board of Directors
Chairman*

Hulusi Horozoğlu
*General Manager and
Member of the Board of
Directors*

Tuğba Ersoylu
*Assistant General
Manager Responsible for
Finance and Operations*

Aydın Sadık Mağdenoğlu
*Legal Reporting
Senior Manager*

Mehmet Sırrı Erkan
Chairman of the Audit Committee

Şinasettin Atalan
Audit Committee Member

The authorized contact person for questions on this financial report:

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 31 MARCH 2026

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

SECTION ONE

GENERAL INFORMATION

I. Bank's incorporation date, beginning statute, history about the changes in the existing statute

D Yatırım Bankası A.Ş. ("D Yatırım Bankası" or "Bank"), the establishment of which was approved by the decision of the Banking Regulation and Supervision Agency ("BRSA") dated 19 March 2020 and numbered 8953, was registered in the Istanbul Trade Registry on 22 June 2020 with an initial capital of TL 200,000.

With the Decision No. 9568 taken at the BRSA Board meeting dated 21 May 2021, the Bank was given an operating permit, and the decision became effective and published in the Official Gazette No. 31492 dated 26 May 2021.

The Bank started its operations on 2 August 2021.

According to the classification set out in the Banking Law No: 5411, the statute of the Bank is "Development and Investment Bank". The Bank is not authorized to accept deposits.

II. Explanations regarding Bank's shareholding structure, shareholders holding directly or indirectly, collectively or individually, the managing and controlling power and changes in current year, if any and explanations on the controlling group of the Bank

As of 31 March 2026, the Bank's paid-in capital is full TL 1,400,000,000 and is divided into 1,400,000,000 shares with a nominal value of full TL 1 each, with their historical values.

As of 31 March 2026, shareholders and capital structure of the Bank are as follows:

Name Surname/Commercial title	Share Capital (Full TL)	Share Rates	Paid in Shares (Full TL)	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	1,273,987,260	90,999090	1,273,987,260	-
DHI Investment B.V.	126,000,000	9,000000	126,000,000	-
Milta Turizm İşletmeleri A.Ş.	7,490	0,000535	7,490	-
Doğan Dış Ticaret ve Müessellik A.Ş.	3,500	0,000250	3,500	-
Değer Merkezi Hizmetler ve Yönetim Danışmanlığı A.Ş.	1,050	0,000075	1,050	-
D Gayrimenkul Yatırımları ve Ticaret A.Ş.	700	0,000050	700	-
Total	1,400,000,000	100,00	1,400,000,000	-

Doğan Şirketler Grubu Holding A.Ş. has directly or indirectly, collectively or individually managing and controlling power on the Bank.

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 31 MARCH 2026

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

GENERAL INFORMATION (cont'd)

III. Explanations regarding the chairman and the members of board of directors, audit committee, general manager and assistant general managers and their shares in the Bank

Name and Surname	Title	Education
Ahmet Vural Akışık	Chairman of the Board of Director	PhD
Çağlar Göğüş	Deputy Chairman of the Board of Directors	Master
Ertunç Soğancıoğlu	Deputy Chairman of the Board of Directors	University
Vedat Mungan	Member of the Board of Directors	Master
Aydın Doğan Yalçındağ	Member of the Board of Directors	Master
Şinasettin Atalan	Independent Member of the Board of Directors, Member of Audit Committee	University
Mehmet Sırrı Erkan	Independent Member of the Board of Directors, Chairman of Audit Committee	University
Hulusi Horozoğlu	General Manager and Member of the Board of Directors	University
Bilge Levent	Deputy General Manager - Treasury	Master
Tuğba Ersoylu	Deputy General Manager - Financial Control and Operation	Master
Gökhan Saydar	Deputy General Manager – Investment Banking	Master

Other persons mentioned above do not have any shares of the Bank.

IV. Information about the persons and institutions that have qualified shares in the Bank

Name Surname/Commercial Title	Share Capital	Shareholding Rate	Paid in Shares	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	1,273,987	90,99909	1,273,987	-

V. Summary information on the Bank's activities and services

The Bank was established to carry out all kinds of banking transactions, including but not limited to the matters set forth below (except for deposit and participation fund acceptance) specified and permitted in Article 4 of the Banking Law, to engage in undertakings and activities in all kinds of economic, financial and commercial matters that are not prohibited by the legislation, and to engage in all matters that the legislation allows to be carried out or executed by banks.

The Bank is authorized to carry out all of the activities listed below in accordance with the Banking legislation, Turkish Commercial Code, Capital Markets Law and other laws and related legislation, and as authorized.

- Conducting commercial, investment, retail and other types of banking, providing short, medium and long-term secured or unsecured cash and non-cash loans such as guarantees, endorsements, endorsements or acceptances, or to lending in any form and form, to institutions and organizations, individuals, in all economic sectors, in the country and abroad, accrediting, confirming accredited letters of credit, making other transactions related to letters of credit and guarantees or commercial vehicles in general, establishing partnerships with them and participating in established ones,
- Financing every sector, especially domestic and foreign trade, industry, agriculture, construction, mining, public works, transportation, tourism, livestock, computer sectors, with national and international banking methods, mediating, participating in, supporting the financing of all kinds of development, investment, build-operate-transfer projects,
- Assisting and mediating foreign and domestic capital to invest in Turkey, to join established or to be established companies, and providing consultancy on these issues,
- Lending short, medium and long-term loans against pledges, mortgages and other collateral or in the form of open loans,
- Carrying out all kinds of industrial and trade transactions, acting and working, to participate in individuals and organizations established in accordance with private and public law operating in these matters, establishing partnerships, buying and selling the stocks, other securities, valuable papers and bonds of public and private law legal entities that have been established or to be established, making all kinds of savings on them, pledging,

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 31 MARCH 2026

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

GENERAL INFORMATION (cont'd)

V. Summary on the Bank's functions and areas of activity (cont'd)

- Carrying out capital or money market transactions on all kinds of securities, in cooperation with national/international organizations when necessary, and participating in companies established/to be established for this purpose,
- Being a party to all kinds of leasing transactions, giving guarantees and acting as intermediaries, including domestic and international,
- Carrying out all kinds of factoring transactions in the manner foreseen by the legislation in the country and abroad, providing financing related to these, providing consultancy services on financial and financial issues on a sectoral and subject basis,
- Carrying out all kinds of derivative transactions, all kinds of foreign exchange transactions including forward foreign currency purchase/sale, forfaiting, repo, reverse repo transactions, and trading in the stock exchanges established or to be established in relation to these,
- Buying and selling, importing and exporting gold, silver and other precious metals, trading in precious metal and metal exchanges that have been established or will be established,
- Providing banking services and direct banking services to its customers through information technology such as call center, telephone banking, electronic banking, e-commerce, internet, in the country and abroad,
- Establishing correspondent relations with domestic and foreign banks, carrying out all kinds of banking transactions with the Central Bank of the Republic of Turkey and domestic and foreign banks,
- Operating in Turkish Lira and foreign currency in all national and international money markets,
- Acquiring immovable property in the country and abroad, transferring them, assigning them, mortgages and limiting them with other real rights, leasing partially or completely and to dispose of them in a way that can establish all kinds of personal or real rights and obligations,
- In order to secure or collect the receivables, taking a mortgage in its favor, abrogating it, making garam mortgage agreements, establishing and removing trade enterprise pledge and movable pledge, concluding lease agreements,
- Issuing capital market instruments, to make all kinds of legal savings on them, pledging them, pledging them in favor of oneself, abrogating them,
- Carrying out all kinds of insurance agency transactions in the country and abroad,
- Engaging in securities brokerage activities authorized by banks by the Capital Markets Law, establishing, operating and managing securities investment funds,
- Carrying out capital market activities in accordance with the relevant provisions of the Capital Market Law,
- To purchase Treasury bonds, bills and other securities issued or to be issued by the Treasury, capital market instruments, securities issued or to be issued by public and private legal entities, including the Public Partnership and Privatization Administration, and other capital market instruments, selling them, making all kinds of legal savings on them, performing pledge transactions related to them,
- Carrying out all kinds of money and capital market activities permitted within the framework of legal rules and regulations of the Capital Markets Board, also as an agency of the institutions authorized to do these works,
- Providing financing to public and private sector organizations, doing project finance, mergers and acquisitions, company restructuring, privatization, public offering, security issuance, equity, share and stock assessments and transfers, feasibility studies and sector research and providing brokerage and consultancy services in mutual trade,
- Carrying out national and international banking transactions authorized by the legislation.

VI. Existing or possible, actual or legal obstacles of equity transfer or payback of debts in between the Bank and its associated partners

There are no existing or potential, actual or legal obstacles to the immediate transfer of equity or repayment of debts between the Bank and its subsidiary, D Varlık Kiralama A.Ş.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

- I. BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)
- II. STATEMENT OF OFF-BALANCE SHEET ITEMS
- III. STATEMENT OF PROFIT OR LOSS
- IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VI. STATEMENT OF CASH FLOWS

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

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

		Notes (5 - 1)	Reviewed Current period 31 March 2026			Audited Prior period 31 December 2025		
			TL	FC	Total	TL	FC	Total
	ASSETS							
I.	FINANCIAL ASSETS (Net)		1,801,755	965,711	2,767,466	1,903,710	630,121	2,533,831
1.1	Cash and Cash Equivalents		329,690	145,462	475,152	475,044	204,831	679,875
1.1.1	Cash and Balances with Central Bank	(1)	422	108,498	108,920	63,151	113,002	176,153
1.1.2	Banks	(4)	28,970	36,964	65,934	170,701	91,829	262,530
1.1.3	Receivables Money Market		300,330	-	300,330	241,252	-	241,252
1.1.4	Expected Credit Losses (-)		32	-	32	60	-	60
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	-	481,674	481,674	-	337,819	337,819
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	481,674	481,674	-	337,819	337,819
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(5)	1,421,463	338,575	1,760,038	1,390,789	87,471	1,478,260
1.3.1	Government Debt Securities		1,375,126	168,790	1,543,916	1,308,147	-	1,308,147
1.3.2	Equity Instruments		-	-	-	-	-	-
1.3.3	Other Financial Assets		46,337	169,785	216,122	82,642	87,471	170,113
1.4	Derivative Financial Assets	(3)	50,602	-	50,602	37,877	-	37,877
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		50,602	-	50,602	37,877	-	37,877
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		5,900,192	967,322	6,867,514	5,424,119	1,086,364	6,510,483
2.1	Loans	(6)	5,931,018	967,322	6,898,340	5,453,981	1,086,364	6,540,345
2.2	Lease Receivables	(11)	-	-	-	-	-	-
2.3	Factoring Receivables		-	-	-	-	-	-
2.4	Financial Assets Measured at Amortized Cost	(7)	-	-	-	-	-	-
2.4.1	Government Debt Securities		-	-	-	-	-	-
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	Expected Credit Losses (-)		30,826	-	30,826	29,862	-	29,862
III.	ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(14)	-	-	-	-	-	-
3.1	Asset Held for Resale		-	-	-	-	-	-
3.2	Assets of Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		250	-	250	250	-	250
4.1	Investments in Associates (Net)	(8)	-	-	-	-	-	-
4.1.1	Associates Valued under Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	Subsidiaries (Net)	(9)	250	-	250	250	-	250
4.2.1	Unconsolidated Financial Subsidiaries		250	-	250	250	-	250
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	Joint Ventures (Net)	(10)	-	-	-	-	-	-
4.3.1	Joint Ventures Valued under Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	TANGIBLE ASSETS (Net)		296,717	-	296,717	296,846	-	296,846
VI.	INTANGIBLE ASSETS (Net)		59,458	-	59,458	59,193	-	59,193
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		59,458	-	59,458	59,193	-	59,193
VII.	INVESTMENT PROPERTY (Net)	(12)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		-	-	-	-	-	-
IX.	DEFERRED TAX ASSET	(13)	41,312	-	41,312	27,511	-	27,511
X.	OTHER ASSETS	(15)	135,334	-	135,334	94,752	14,895	109,647
	TOTAL ASSETS		8,235,018	1,933,033	10,168,051	7,806,381	1,731,380	9,537,761

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026

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

			Reviewed			Audited		
			Current period			Prior period		
			31 March 2026			31 December 2025		
	LIABILITIES	Notes (5 - II)	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	-	-	-	-	-	-
II.	FUNDS BORROWED	(3)	1,934,967	1,113,489	3,048,456	1,454,023	1,149,913	2,603,936
III.	PAYABLES TO MONEY MARKETS		1,002,097	-	1,002,097	986,080	-	986,080
IV.	SECURITIES ISSUED (Net)	(5)	1,346,294	-	1,346,294	957,599	-	957,599
4.1	Bills		1,346,294	-	1,346,294	957,599	-	957,599
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	FUNDS		893,541	994,596	1,888,137	1,163,829	953,880	2,117,709
5.1	Borrowers' Funds	(4)	85,700	3,009	88,709	386,718	1,698	388,416
5.2	Other		807,841	991,587	1,799,428	777,111	952,182	1,729,293
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)	42,545	-	42,545	33,983	-	33,983
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		42,545	-	42,545	33,983	-	33,983
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(7)	10,460	-	10,460	9,431	-	9,431
X.	PROVISIONS	(9)	37,972	-	37,972	99,152	-	99,152
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		36,417	-	36,417	97,675	-	97,675
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		1,555	-	1,555	1,477	-	1,477
XI.	CURRENT TAX LIABILITY	(10)	55,908	-	55,908	56,824	-	56,824
XII.	DEFERRED TAX LIABILITY	(10)	-	-	-	-	-	-
XIII.	LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
13.1	Held for Sale Purpose		-	-	-	-	-	-
13.2	Related to Discontinued Operations		-	-	-	-	-	-
XIV.	SUBORDINATED DEBT INSTRUMENTS	(12)	-	-	-	-	-	-
14.1	Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	-	-	-	-	-
XV.	OTHER LIABILITIES	(6)	407,285	331,647	738,932	381,469	314,992	696,461
XVI.	SHAREHOLDERS' EQUITY	(13)	2,007,222	(9,972)	1,997,250	1,974,419	2,167	1,976,586
16.1	Paid-in capital		1,400,000	-	1,400,000	1,400,000	-	1,400,000
16.2	Capital Reserves		-	-	-	-	-	-
16.2.1	Share Premium		-	-	-	-	-	-
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss		135,521	-	135,521	135,612	-	135,612
16.4	Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(34,561)	(9,972)	(44,533)	8,978	2,167	11,145
16.5	Profit Reserves		429,829	-	429,829	126,174	-	126,174
16.5.1	Legal Reserves		43,823	-	43,823	28,640	-	28,640
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		386,006	-	386,006	97,534	-	97,534
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		76,433	-	76,433	303,655	-	303,655
16.6.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.6.2	Current Period Profit or Loss		76,433	-	76,433	303,655	-	303,655
16.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		7,738,291	2,429,760	10,168,051	7,116,809	2,420,952	9,537,761

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 31 MARCH 2026

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

		Notes (5 - III)	Reviewed Current period 31 March 2026			Audited Prior period 31 December 2025		
			TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)		7,154,321	5,077,531	12,231,852	6,786,657	5,039,984	11,826,641
I.	GUARANTEES and COLLATERALS	(1),(3)	1,700,996	4,218	1,705,214	1,569,496	4,070	1,573,566
1.1	Letters of guarantee		1,700,996	4,218	1,705,214	1,569,496	4,070	1,573,566
1.1.1	Guarantees subject to state tender law		1,500	-	1,500	-	-	-
1.1.2	Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3	Other letters of guarantee		1,699,496	4,218	1,703,714	1,569,496	4,070	1,573,566
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 endorsements		-	-	-	-	-	-
1.6	Purchase guarantees on marketable security issuance		-	-	-	-	-	-
1.7	Factoring guarantees		-	-	-	-	-	-
1.8	Other guarantees		-	-	-	-	-	-
1.9	Other collaterals		-	-	-	-	-	-
II.	COMMITMENTS	(1),(3)	2,449	2,445	4,894	1,459,492	1,453,802	2,913,294
2.1	Irrevocable commitments		2,449	2,445	4,894	1,459,492	1,453,802	2,913,294
2.1.1	Asset purchase and sale commitments		2,449	2,445	4,894	1,459,492	1,453,802	2,913,294
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		-	-	-	-	-	-
2.2.1	Revocable loan granting commitments		-	-	-	-	-	-
2.2.2	Other revocable commitments		-	-	-	-	-	-
III.	DERIVATIVE FINANCIAL INSTRUMENTS	(2)	5,450,876	5,070,868	10,521,744	3,757,669	3,582,112	7,339,781
3.1	Hedging derivative financial instruments		-	-	-	-	-	-
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		5,450,876	5,070,868	10,521,744	3,757,669	3,582,112	7,339,781
3.2.1	Forward foreign currency buy/sell transactions		5,132,923	4,753,562	9,886,485	3,047,961	2,875,158	5,923,119
3.2.1.1	Forward foreign currency transactions-buy		2,570,918	2,376,781	4,947,699	1,526,798	1,437,579	2,964,377
3.2.1.2	Forward foreign currency transactions-sell		2,562,005	2,376,781	4,938,786	1,521,163	1,437,579	2,958,742
3.2.2	Swap transactions related to foreign currency and interest rates		317,953	317,306	635,259	709,708	706,954	1,416,662
3.2.2.1	Foreign currency swap-buy		-	317,306	317,306	537,576	171,383	708,959
3.2.2.2	Foreign currency swap-sell		317,953	-	317,953	172,132	535,571	707,703
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)		6,711,028	1,044,533	7,755,561	6,040,406	1,029,227	7,069,633
IV.	ITEMS HELD IN CUSTODY		2,032,706	721,249	2,753,955	1,954,510	717,271	2,671,781
4.1	Customer fund and portfolio balances		-	-	-	-	-	-
4.2	Investment securities held in custody		2,032,706	721,249	2,753,955	1,954,510	717,271	2,671,781
4.3	Checks received for collection		-	-	-	-	-	-
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		-	-	-	-	-	-
V.	PLEDGES RECEIVED		4,678,322	323,284	5,001,606	4,085,896	311,956	4,397,852
5.1	Marketable securities		-	-	-	-	-	-
5.2	Guarantee notes		-	-	-	-	-	-
5.3	Commodity		-	-	-	-	-	-
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		179,000	-	179,000	179,000	-	179,000
5.6	Other pledged items		4,499,322	323,284	4,822,606	3,906,896	311,956	4,218,852
5.7	Pledged items-expository		-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
	TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)		13,865,349	6,122,064	19,987,413	12,827,063	6,069,211	18,896,274

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

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

			Reviewed Current period 1 January - 31 March 2026	Reviewed Prior period 1 January - 31 March 2025
	INCOME AND EXPENSE ITEMS	Notes (5 - IV)		
I.	INTEREST INCOME	(1)	740,281	371,815
1.1	Interest Received from Loans		581,560	258,590
1.2	Interest Received from Reserve Requirements		3	2
1.3	Interest Received from Banks		19,964	58,735
1.4	Interest Received from Money Market Transactions		3,228	3,090
1.5	Interest Received from Marketable Securities Portfolio		128,370	46,662
1.5.1	Financial Assets at Fair Value Through Profit or Loss		192	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		128,178	46,022
1.5.3	Financial Assets Measured at Amortized Cost		-	640
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		7,156	4,736
II.	INTEREST EXPENSES (-)	(2)	466,064	231,202
2.1	Interest on Deposits		-	-
2.2	Interest on Funds Borrowed		183,137	51,554
2.3	Interest on Money Market Transactions		49,464	48,599
2.4	Interest on Securities Issued		109,488	27,028
2.5	Lease Interest Expense		1,060	1,412
2.6	Other Interest Expenses		122,915	102,609
III.	NET INTEREST INCOME/EXPENSE (I - II)		274,217	140,613
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		43,389	10,859
4.1	Fees and Commissions Received	(3)	51,615	16,478
4.1.1	Non-cash Loans		5,820	3,876
4.1.2	Other		45,795	12,602
4.2	Fees and Commissions Paid (-)		8,226	5,619
4.2.1	Non-cash Loans		1,802	2,117
4.2.2	Other		6,424	3,502
V.	DIVIDEND INCOME	(4)	-	-
VI.	TRADING PROFIT/LOSS (Net)	(5)	(49,586)	(20,944)
6.1	Trading Profit/ Loss on Securities		4,457	-
6.2	Trading Profit/ Loss on Derivative Financial Instruments		(27,872)	(18,303)
6.3	Foreign Exchange Profit/ Loss		(26,171)	(2,641)
VII.	OTHER OPERATING INCOME	(6)	427	8,670
VIII.	OPERATING GROSS PROFIT (III+IV+V+VI+VII)		268,447	139,198
IX.	EXPECTED CREDIT LOSSES (-)	(7)	-	-
X.	OTHER PROVISION EXPENSES (-)		-	-
XI.	PERSONNEL EXPENSES (-)		110,315	72,400
XII.	OTHER OPERATING EXPENSES (-)	(8)	53,934	39,345
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		104,198	27,453
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-
XV.	PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD		-	-
XVI.	PROFIT/LOSS ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XIII+...+XVI)	(9)	104,198	27,453
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	(10)	(27,765)	(4,397)
18.1	Current Tax Provision		(15,334)	(4,622)
18.2	Deferred Tax Income Effect (+)		(19,098)	(5,174)
18.3	Deferred Tax Expense Effect (-)		6,667	5,399
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)	(11)	76,433	23,056
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Non-Current Assets Held for Resale		-	-
20.2	Sale Income from Associates, Subsidiaries and Joint Ventures		-	-
20.3	Other Income from Discontinued Operations		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expense from Non-Current Assets Held for Resale		-	-
21.2	Sale Losses from Associates, Subsidiaries and Joint Ventures		-	-
21.3	Other Expenses from Discontinued Operations		-	-
XXII.	PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)	(9)	-	-
XXIII.	TAX PROVISION FOR DISCONTINUED OPERATIONS (±)	(10)	-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Income Effect (+)		-	-
23.3	Deferred Tax Expense Effect (-)		-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)	(11)	-	-
XXV.	NET PROFIT/LOSS FOR THE PERIOD (XIX+XXIV)	(12)	76,433	23,056
25.1	Group's Profit / Loss		76,433	23,056
25.2	Minority Shares Profit / Loss (-)		-	-
25.3	Earnings / Loss per Share		0,0546	0,1153

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 31 MARCH 2026

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

		Reviewed Current period 1 January - 31 March 2026	Reviewed Prior period 1 January - 31 March 2025
I.	CURRENT PERIOD PROFIT/LOSS	76,433	23,056
II.	OTHER COMPREHENSIVE INCOME	(55,769)	(12,224)
2.1	Not Reclassified Through Profit or Loss	(91)	(236)
2.1.1	Property and Equipment Revaluation Increase/Decrease	(2,442)	(997)
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	2,351	761
2.2	Reclassified Through Profit or Loss	(55,678)	(11,988)
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(79,559)	(17,138)
2.2.3	Cash Flow Hedge Income/Loss	-	-
2.2.4	Foreign Net Investment Hedge Income/Loss	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	23,881	5,150
III.	TOTAL COMPREHENSIVE INCOME (I+II)	20,664	10,832

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2026

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

						Accumulated Other Comprehensive Income and Expenses not to be Reclassified to Profit or Loss			Accumulated Other Comprehensive Income and Expenses to be Reclassified to Profit or Loss						
						Fixed assets accumulated revaluation increases/decreases	Accumulated gains / losses on remeasurements of defined benefit plans	Others (Other comprehensive income of associates and joint ventures accounted for using equity method that will not be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will not be reclassified to profit or loss)	Foreign currency translation differences	Accumulated gains / losses due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Others (Accumulated gains or losses on cash flow hedges, other comprehensive income of associates and joint ventures accounted for using equity method that will be reclassified to profit or loss and other accumulated amounts of other comprehensive income that will be reclassified to profit or loss)				
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves							Profit Reserves	Prior Period's Profit/(Loss)	Current Period's Net Profit/Loss	Total Equity
	Prior Period														
	31 March 2025														
I.	Opening balance	200,000	-	-	-	71,099	(836)	-	-	(4,182)	-	475,470	-	100,704	842,255
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I-II)	200,000	-	-	-	71,099	(836)	-	-	(4,182)	-	475,470	-	100,704	842,255
IV.	Total Comprehensive Income	-	-	-	-	(236)	-	-	-	(11,988)	-	-	-	23,056	10,832
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	100,704	-	(100,704)	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	100,704	-	(100,704)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	200,000	-	-	-	70,863	(836)	-	-	(16,170)	-	576,174	-	23,056	853,087
	Current Period														
	31 March 2026														
I.	Prior Period End Balance	1,400,000	-	-	-	136,444	(832)	-	-	11,145	-	126,174	-	303,655	1,976,586
II.	Correction made as per TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	New Balance (I-II)	1,400,000	-	-	-	136,444	(832)	-	-	11,145	-	126,174	-	303,655	1,976,586
IV.	Total Comprehensive Income	-	-	-	-	(91)	-	-	-	(55,678)	-	-	-	76,433	20,664
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	-	-	-	-	-	-	-	303,655	-	(303,655)	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	303,655	-	(303,655)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	1,400,000	-	-	-	136,353	(832)	-	-	(44,533)	-	429,829	-	76,433	1,997,250

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE INTERIM PERIOD THEN ENDED 31 MARCH 2026

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

		Notes	Reviewed Current period 1 January - 31 March 2026	Reviewed Prior period 1 January - 31 March 2025
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		(71,683)	(69,581)
1.1.1	Interest Received		569,191	309,658
1.1.2	Interest Paid		(417,014)	(196,833)
1.1.3	Dividend Received		-	-
1.1.4	Fees and Commissions Received		64,919	17,028
1.1.5	Other Income		7,293	-
1.1.6	Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7	Payments to Personnel and Service Suppliers		(232,192)	(165,181)
1.1.8	Taxes Paid		(1,786)	(849)
1.1.9	Other		(62,094)	(33,404)
1.2	Changes in Operating Assets and Liabilities		(140,983)	(109,334)
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		(152,371)	-
1.2.2	Net (Increase) Decrease in due from Banks and Other Financial Institutions		4,516	39,153
1.2.3	Net (Increase) Decrease in Loans		(219,092)	(810,914)
1.2.4	Net (Increase) Decrease in Other Assets		(23,413)	20,833
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 Funds Borrowed		461,442	289,048
1.2.9	Net Increase (Decrease) in Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		(212,065)	352,546
I.	Net Cash Provided from Banking Operations		(212,666)	(178,915)
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from Investing Activities		(338,063)	(238,608)
2.1	Cash Paid for Purchase of Entities Under Common Control, Associates and Subsidiaries		-	-
2.2	Cash Obtained from Sale of Entities Under Common Control, Associates and Subsidiaries		-	-
2.3	Purchases of Property and Equipment		(10,243)	(1,533)
2.4	Disposals of Property and Equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(327,820)	(237,075)
2.6	Sale of Financial Assets at Fair Value Through Other Comprehensive Income		-	-
2.7	Purchase of Financial Assets Measured at Amortized Cost		-	-
2.8	Sale of Financial Assets Measured at Amortized Cost		-	-
2.9	Other		-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided by Financing Activities		348,323	748,107
3.1	Cash Obtained from Funds Borrowed and Securities Issued		520,793	-
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		(170,793)	-
3.3	Issued Equity Instruments		-	-
3.4	Dividends Paid		-	-
3.5	Payments for Leases		(1,677)	(1,893)
3.6	Other		-	750,000
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		2,319	9,581
V.	Net Increase in Cash and Cash Equivalents		(200,087)	340,165
VI.	Cash and Cash Equivalents at the Beginning of The Period		566,775	586,059
VII.	Cash and Cash Equivalents at the End of The Period		366,688	926,224

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

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

SECTION THREE

ACCOUNTING POLICIES

I. Basis of presentation

1. Preparation of the financial statements and the accompanying notes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks’ Accounting Applications and Preserving the Documents

The Bank prepares its financial statements in accordance with the Banking Regulation and Supervision Authority (“BRSA”) Accounting and Reporting Regulation which includes the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Financial Reporting Standards (“TFRS”) published by the Public Oversight Accounting and Auditing Standards Authority (“POA”) for the matters not regulated by the aforementioned legislations.

The format and contents of the unconsolidated financial statements to be disclosed to the public, as well as their explanations and footnotes, have been prepared in accordance with the “Communiqué on Financial Statements to be Announced to the Public and Related Disclosures and Notes” published in the Official Gazette dated 28 June 2012 and numbered 28337 and has been prepared in accordance with the “Communiqué on Disclosures to be Made to the Public by Banks Regarding Risk Management” published in the Official Gazette dated 23 October 2015 and numbered 29511, and the communiqués that bring amendments and additions to these communiqués. The Bank maintains its books of account in Turkish Lira in accordance with the Banking Law, Turkish Commercial Code and Turkish Tax Legislation.

Unconsolidated financial statements have been prepared on the basis of historical cost, except for financial assets and liabilities that are shown at their fair values.

Preparation of financial statements requires making estimates and assumptions that affect the amounts of reported assets and liabilities or disclosed contingent assets and liabilities as of the balance sheet date and the amounts of income and expenses reported to have occurred within the relevant period. While these estimates are based on management's best judgment and information, actual results may differ from these estimates. The assumptions and estimates used and the effect of changes are explained in the related Notes.

All amounts in the financial statements and notes are expressed in Thousands of Turkish Lira unless otherwise stated (“TL”).

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

ACCOUNTING POLICIES (cont'd)

I. Basis of presentation (cont'd)

2. The valuation principles used in the preparation of the unconsolidated financial statements

The accounting policies and valuation principles applied in the preparation of unconsolidated financial statements, are determined and applied in accordance with regulations, communiques, explanations and circulars on accounting and financial reporting principles published by the BRSA, and in case where there is no special regulation made by the BRSA, in accordance with principles in the context of TAS and TFRS.

According to TAS 29 "Financial Reporting in Hyperinflationary Economies" Standard, enterprises whose functional currency is the currency of an economy with hyperinflation report their financial statements according to the purchasing power of the money at the end of the reporting period. In the announcement made by the Public Oversight Accounting and Auditing Standards Authority (KGK) on 23 November 2023, it was decided that enterprises applying TFRS would apply the "TAS - 29 Financial Reporting in Hyperinflationary Economies" standard in their financial statements as of the 31 December 2023 reporting period, and in addition, institutions or organizations authorized to regulate and audit in their own fields were given freedom to determine different transition dates for the application of the provisions of TAS 29. Based on this announcement, BRSA;

- in accordance with its decision dated 12 December 2023 and numbered 10744, has decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies dated 31 December 2023 will not be subject to the inflation adjustment required within the scope of TAS 29.
- in accordance with the BRSA decision dated 11 January 2024 and numbered 10825, banks, financial leasing, factoring, financing, savings financing and asset management companies are required to apply inflation accounting as of 1 January 2025.
- in accordance with decision dated 5 December 2024 and numbered 11021, it was decided that banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting in 2025.
- in accordance with decision dated 18 December 2025 and numbered 11340, it was announced that the Board Decision dated 11 January 2024 and numbered 10825 was repealed and that banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting.

Accordingly, "TAS 29 Financial Reporting in Hyperinflationary Economies" has not been applied in the financial statements of the Bank for the interim period ended 31 March 2026.

3. Accounting policies used in the preparation of unconsolidated financial statements

The accounting rules and the valuation principles used in the preparation of the financial statements were implemented as stated in the Reporting Standards. These accounting policies and valuation principles are explained in the below notes through II to XXVI.

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

1. Explanations on usage strategy of financial instruments

The Bank's core business includes all banking services and investment banking activities other than cash management, foreign trade finance, structured finance, treasury products and services, and deposit accepting offered to Corporate and Commercial Banking customers.

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

ACCOUNTING POLICIES (cont'd)

II. Explanations on usage strategy of financial instruments and foreign currency transactions (cont'd)

1. Explanations on usage strategy of financial instruments (cont'd)

The Bank's basic usage strategy regarding financial instruments is to maximize the level of return obtained from financial instruments by remaining within the optimal risk levels determined according to the Bank's scale. The Bank's main funding sources, other than its equity capital, consist of loans received from home and abroad, funds obtained from issued securities, funds obtained from money markets and borrower funds. The Bank is focused on managing the costs of diversified funding sources at the lowest possible level within the 2026 operating period. The Bank invests its funding resources in high-yield and low-risk assets. While the maturity compatibility of resources and assets is taken into consideration, an asset-liability management is based on keeping other risk factors such as interest, liquidity and exchange rate risk within the bank's internal limits.

2. Explanations on foreign currency transactions

The foreign exchange gains and losses on foreign currency transactions are accounted for in the period of the transaction. Foreign exchange assets and liabilities are translated to Turkish Lira using foreign exchange bid rates of the Central Bank of the Republic of Türkiye (CBRT) as of the balance sheet date, and the resulting gains and losses are recorded in foreign exchange gains or losses.

Exchange rate, interest and price movements in the markets are monitored instantly, legal limits are effectively monitored when taking positions and non-compliance with legal limits is prevented.

III. Explanations on forward and option contracts and derivative instruments

The Bank's derivative transactions mainly consist of foreign currency swaps and interest rate swaps. Pursuant to "IFRS 9 Financial Instruments" ("IFRS 9"), derivative financial instruments of the Bank are classified as "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Profit or Loss."

Liabilities and receivables arising from derivative transactions are recorded in the off-balance sheet accounts based on the contract amounts. Derivative transactions are valued at their fair value in the periods following their recording.

Derivative financial instruments are initially recognized at fair value. In the periods following their recording, derivative transactions are shown in the balance sheet in the accounts of the part of derivative financial assets at fair value through profit or loss or the part of derivative financial liabilities at fair value through profit or loss, depending on whether the fair value is positive or negative. Differences in fair value as a result of the valuation made are accounted under the profit/loss from derivative financial transactions and profit/loss from foreign exchange transactions items in the commercial profit/loss item in the profit or loss statement. The fair value of derivative instruments is calculated by taking into account their market values or by applying the cash flow model obtained by using market interest rates. Liabilities and receivables arising from derivative transactions are recorded in the off-balance sheet accounts based on the contract amounts.

The Bank does not have any embedded derivative products as of 31 March 2026 (31 December 2025: None).

IV. Explanations on interest income and expenses

Interest income and expenses are recognized by applying the effective interest method (the rate that equals the present value of the future cash flows of a financial asset or liability to its net present value).

Interest income is recognized by applying the effective interest rate to the gross carrying amount of the financial asset, except for financial assets that were credit-impaired when acquired or originated and financial assets that were not credit-impaired when acquired or originated but subsequently become credit-impaired.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

ACCOUNTING POLICIES (cont'd)

IV. Explanations on interest income and expenses (cont'd)

If a financial asset is credit impaired and classified as a non-performing receivable, the effective interest rate is applied to the amortized cost of the asset in subsequent reporting periods for such financial assets. In expected credit loss models, the effective interest rate is applied when calculating the loss given default, and the expected credit loss calculation also includes the interest amount. For this reason, a classification is made between the "Expected Credit Loss" account and the "Interest Received from Loans" account in the income statement for the relevant amount calculated.

V. Explanations on fees and commission income and expenses

According to the nature of fees and commissions; fees and commission income/expenses collected/paid in relation to any forward transaction are recognized on an accrual basis, while other fees and commission income/expenses are recognized in accordance with TFRS 15 in the periods in which they are incurred. Loan fees and commission expenses paid to other institutions and organizations in relation to financial liabilities, which constitute transaction costs, are recognized as part of the interest expense of the related loan. Revenues from consultancy and project services provided through contracts or related to transactions such as asset purchases, partnership purchases or sales for a third party are recognized as income during the completion of the transactions, during the provision of the service or when they are collected, depending on their nature.

VI. Explanations on financial assets

The Bank categorizes and recognizes its financial assets as "Financial Assets at Fair Value through Profit/Loss", "Financial Assets at Fair Value through Other Comprehensive Income" or "Financial Assets at 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. 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 Measured at Fair Value through Profit or Loss", transaction costs are added to fair value or deducted from fair value.

The Bank recognizes a financial asset into financial statements when it becomes a party to the contractual terms of a financial instrument. During the first recognition of a financial asset into the financial statements, business model determined by the Bank management and the nature of contractual cash flows of the financial asset are taken into consideration.

1. Financial Assets Measured at Fair Value through Profit or Loss

Financial assets at fair value through profit/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 reflected in the income statement.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

ACCOUNTING POLICIES (cont'd)

VI. Explanations on financial assets (cont'd)

2. Financial Assets Measured at Fair Value through Other Comprehensive Income

In addition to financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets measured at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets measured at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets measured at fair value through other comprehensive income and dividend income from equity securities are recorded to income statement.

"Unrealized gains and losses" arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the "Accumulated other comprehensive income or expense to be reclassified through profit or loss" under shareholders' equity. When the securities in question are collected or disposed of, the accumulated fair value differences reflected in equity are reflected in the income statement.

Equity securities, which are classified as financial assets measured at fair value through other comprehensive income, are carried at fair value.

3. Financial Assets Measured at Amortized Cost

If the financial asset is held within the scope of a business model that aims to collect contractual cash flows and the contractual terms of the financial asset lead to cash flows that include only principal and interest payments arising from the principal balance on certain dates, the financial asset is classified as a financial asset measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at "Amortized cost" by using "Effective interest rate (internal rate of return) method". Interest income obtained from financial assets measured at amortized cost is accounted in income statement.

Loans

Loans are non-derivative financial assets that have fixed or determinable payments terms and are not quoted in an active market. Stated 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 Method".

VII. Explanations on expected credit losses

The Bank recognizes provisions for impairment in accordance with TFRS 9 requirements according to the "Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside" published in the Official Gazette dated 22 June 2016 numbered 29750.

When determining expected credit loss estimates, the Bank takes into account the general structure of the financial asset portfolio, the financial structures of loan customers, non-financial data and the economic conjuncture, in line with its risk policies and prudence principle. Financial assets are classified into three categories depending on the increase in credit risks observed from the moment they are included in the financial statements.

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

ACCOUNTING POLICIES (cont'd)

VII. Explanations on expected credit losses (cont'd)

Stage 1:

Financial assets that do not have a significant increase in credit risk at the time of their initial recognition or after their initial recognition in the financial statements. Credit risk impairment provision for these assets is recognized as 12-month expected credit loss provision. Applies to all assets unless there is a significant deterioration in credit quality.

12-month expected loss values (within 12 months after the reporting date or sooner if a financial instrument has a life of less than 12 months) are part of the lifetime expected loss calculation.

Stage 2:

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

The main criteria taken into account in determining the weakening of the creditworthiness of the debtor of the financial asset and the significant increase in credit risk and its transfer to the 2nd stage are the number of delay days exceeding 30 days but not exceeding 90 days and a decrease in the Bank's internal risk rating scores.

Stage 3:

Stage 3 includes financial assets that have objective evidence of impairment at the reporting date. For these assets, lifetime expected credit losses are recognized.

The Bank considers the debt to be in default in the following two cases:

- Objective Definition of Default: It means the debt is overdue by more than 90 days. The definition of default for the Bank is based on the criteria that the debt is overdue by more than 90 days.
- Subjective Definition of Default: It means that the debt will not be paid. If it is considered that the borrower cannot fulfil the debts related to the loan, the debtor is considered as default regardless of whether there is a balance in delay or the number of days of delay.

In the calculation of expected credit loss, basic parameters expressed as probability of default, loss in case of default and default amount are used.

Probability of Default

Probability of default refers to the probability that the loan will default within a certain period of time. The macroeconomic model regarding the probability of default is modelled based on sector data since the Bank does not have a historical data set.

Default Amount

Default amount refers to the expected gross receivable amount in case a loan goes into default.

Loss Given Default

Loss given default expresses the relationship between the economic net loss resulting from the default of a loan and the default amount in terms of a ratio. In other words, it expresses the ratio of the net loss incurred due to a loan in default to the balance of the loan at the time of default. Within the scope of TFRS 9, the THK rate is calculated by taking into consideration the collateral values and the rates determined within the scope of Basel standards.

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ACCOUNTING POLICIES (cont'd)

VII. Explanations on expected credit losses (cont'd)

Future Expectations

Due to the small number of observations including internal default cases in the bank, a model that adopts the rating methodology and credit assessment tools developed based on publicly published global methodology documents is used instead of a model based on internal data.

Forward-looking macroeconomic information is included in the risk parameters used in TFRS 9 calculations. When including macroeconomic information, models and forecasts that reflect the relationships between model risk parameters and macroeconomic variables are taken into account. The main macroeconomic indicators that make up these forecast models are determined as Real Gross Domestic Product (GDP) growth and unemployment rate, and the macroeconomic model is reviewed at minimum annual periods.

Macroeconomic forecast models include more than one scenario, and the relevant scenarios are weighted and taken into account in expected credit loss calculations.

The Bank reviews and updates the macroeconomic scenarios and weights used in the expected credit loss calculation on a minimum annual basis within the framework of the current financial asset portfolio, macroeconomic conjuncture and related future expectations. The Bank has reviewed and updated the macroeconomic scenario data used in the expected credit loss calculation in March 2026.

Write-Off Policy

Within the scope of the amendment to the Provisions Regulation published by the BRSA in the Official Gazette dated 27 November 2019 and numbered 30961, the portion of the loans classified in the Fifth Group and for which lifetime expected credit loss provision has been set aside due to the default of the borrower, for which there is no reasonable expectation of recovery, can be written off in accordance with TFRS 9 as of the first reporting period following their classification in this group. Derecognition of loans is an accounting practice and does not result in the relinquishment of the right to receive. As of the current period, the Bank has not derecognised any loans within the scope of the amendment.

VIII. Explanations on offsetting of financial instruments

Financial assets and liabilities are offset when the Bank has a legally enforceable right to set off, and when the Bank has the intention of collecting or paying the net amount of related assets and liabilities or when the Bank has the right to offset the assets and liabilities simultaneously. Otherwise, no offsetting is performed in relation with the financial assets and liabilities.

IX. Explanations on sales and repurchase agreements and lending of securities

Securities subject to repurchase agreements are classified as Financial Assets Measured at Profit or Loss; Financial Assets Measured at Other Comprehensive Income and Financial Asset Measured at Amortized Cost and they are valued according to the valuation principles of the related portfolios. Funds obtained from the repurchase agreements are recognized under "Funds from Repurchase Transactions" account in liabilities. For the difference between the sale and repurchase prices determined by the repo agreements for the period; expense accrual is calculated using the internal rate of return method.

Reverse repo transactions are recognized under the "Receivables from Reverse Repo Transactions" account. For the difference between the purchase and resale prices determined by the reverse repo agreements for the period; income accrual is calculated using the internal rate of return method.

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ACCOUNTING POLICIES (cont’d)

X. Explanations on non-current assets held for sale and discontinued operations and related liabilities

Assets that meet the criteria for classification as assets held for sale are measured at the lower of the carrying amount of assets and fair value less any costs to be incurred for disposal. Assets held for sale are not amortized and presented in the financial statements separately. In order to classify an asset as held for sale, the sale should be highly probable and the asset (or disposal group) should be available for immediate sale in its present condition.

Highly saleable condition requires a plan by the management regarding the sale of the asset (or the disposal group) together with an active program for the determination of buyers as well as for the completion of the plan. Also, the asset (or the disposal group) should be actively in the market at a price consistent with its fair value. In addition, the sale is expected to be recognized as a completed sale within one year after the classification date and the necessary transactions and procedures to complete the plan should demonstrate the fact that there is remote possibility of making any significant changes in the plan or cancellation of the plan.

Events or circumstances may extend the period to complete the sale beyond one year. An extension of the period required to complete a sale does not preclude an asset (or disposal group) from being classified as held for sale if the delay is caused by events or circumstances beyond the entity’s control and there is sufficient evidence that the entity remains committed to its plan to sell the asset (or disposal group).

The Bank does not have any fixed assets held for sale or related to discontinued operations as of 31 March 2026 and 31 December 2025.

A discontinued operation is a division of a bank that is classified as being disposed of or held for sale. Results from discontinued operations are presented separately in the income statement. The Bank has no discontinued operations.

XI. Explanations on goodwill and other intangible assets

As of the balance sheet date, there is no goodwill in the attached financial statements of the Bank (31 December 2025: None). Other intangible assets include licenses and computer software purchased from outside.

The useful lives of other intangible assets are determined by the Bank management and are amortized using depreciation rates determined according to the useful life. Intangible assets are amortized over 3-15 years.

XII. Explanations on tangible assets

The initial records of tangible fixed assets were made based on their cost, which was calculated by adding the acquisition amount and other direct expenses necessary to make the asset usable. Tangible assets (except motor vehicles and real estate) are shown in the financial statements at the amounts remaining after deducting the accumulated depreciation and any decrease in value from their cost in the period following their recording, and motor vehicles and real estate are shown in the financial statements at the amounts remaining after deducting the accumulated depreciation from their fair value. Valuation differences resulting from valuations made by independent appraisal companies for real estate, based on current insurance values for motor vehicles, are accounted for in the tangible and intangible asset revaluation differences account under equity.

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(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

ACCOUNTING POLICIES (cont’d)

XII. Explanations on tangible assets (cont’d)

Tangible assets are depreciated using the straight-line depreciation method. The useful lives of tangible assets are determined by the Bank management and they are depreciated using rates determined according to their useful lives. Tangible assets are amortized over 3-50 years using the straight-line depreciation method.

For leasehold improvements, depreciation is allocated using the straight-line method over the operational lease periods or the useful life of the special cost, whichever is shorter.

Gains or losses resulting from disposals of the fixed assets are recorded in the income statement as the difference between the net proceeds and net book value of the asset.

Expenditures for the repair and renewal of property and equipment are recognised as expense. The capital expenditures made in order to increase the capacity of the tangible asset or to increase its future benefits are capitalised on the cost of the tangible asset. The capital expenditures include the cost components which are used either to increase the useful life or the capacity of the asset, or the quality of the product or to decrease the costs.

There are no pledges, mortgages or other measures on tangible fixed assets, or commitments made for their purchase, or any issue that limits the exercise of disposition rights over them.

XIII. Explanations on leasing transactions

When applying TFRS 16, the bank evaluates, at the beginning of a contract, whether the contract is a lease or includes a lease. If the contract transfers the right to control the use of an identified asset for a certain period of time in exchange for a consideration, the contract is a lease or includes a lease. The bank recognizes the right of use asset and lease liability in its financial statements on the date the lease actually begins.

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

With the “TFRS 16 Leases” standard which became effective as of 1 January 2019, the difference between the operating lease and financial lease was removed and the lease transactions were started to be recognized under “Tangible Assets” as an asset (tenure) and under “Liabilities from Leasing” as a liability.

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

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ACCOUNTING POLICIES (cont'd)

XIII. Explanations on leasing transactions (cont'd)

Right-of-use

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

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

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

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

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

Lease liability

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

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

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

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

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.

XIV. Explanations on provisions and contingent assets and liabilities

Provisions and contingent liabilities recorded according to "Turkish Accounting Standard for Provisions, Contingent Liabilities and Contingent Assets" ("TAS 37").

In accordance with the periodicity assumption, a provision for an existing commitment resulted from past events is booked in the period which the related event occurred. Provisions are calculated based on the best estimates of management on the expenses to incur as of the balance sheet date and, if material, such expenses are discounted to their present values. If the amount is not reliably estimated and there is no probability of cash outflow from the Bank to settle the liability, the related liability is considered as "contingent" and disclosed in the notes to the financial statements.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

ACCOUNTING POLICIES (cont'd)

XIV. Explanations on provisions and contingent assets and liabilities (cont'd)

For transactions that may affect the financial structure, provisions are recognized for those with clear data based on these data, and for those that are not, provisions are recognized on an estimated basis. As of the balance sheet date, there are no contingent events that are probable to occur as a result of past events and whose amount can be reliably measured.

The contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the Bank. Since recognizing the contingent assets in the financial statements may result in the accounting of an income, which will never be generated, the related assets are not included in the financial statements. If an inflow of economic benefits has become probable, then the contingent asset is disclosed in the notes to the financial statements. Developments related to the contingent assets are constantly evaluated to be reflected rightly in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements of the period in which the change occurs.

XV. Explanations on liabilities regarding employee benefits

The Bank recognizes liabilities related to severance pay and vacation rights in accordance with the provisions of "Accounting Standard for Employee Benefits" ("TAS 19") and classifies them under "Provision for Employee Benefits" in the balance sheet. The actuarial gains/losses are recognized under shareholders' equity as per the revised TAS 19. Provisions for severance payments are getting calculated by an independent actuary according to the rules and regulations.

According to the legislation, severance pay is paid in case of retirement or dismissal. Severance pay is calculated based on the length of service and the last salary or severance pay ceiling at the time of retirement or dismissal. There are no foundations, funds or similar organizations of which the Bank employees are members.

XVI. Explanations on taxation

1. Current tax

With the publication of the Law No. 7394 in the Official Gazette dated 15 April 2022, the corporate tax rate for banks, consumer finance companies, factoring and financial leasing companies, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies has been determined as 25%.

With the Law No. 7456 published in the Official Gazette No. 32249 dated 15 July 2023, the corporate tax rate for banks was determined as 30%. This rate has entered into force starting from the declarations to be submitted as of 1 October 2023 and to be applied to the corporate income for the accounting periods starting from 1 January 2023. The Bank has applied a corporate tax rate of 30% in its financial statements dated 31 March 2026.

The corporate tax rate is applied to the tax base to be found as a result of adding the expenses that are not accepted as a deduction in accordance with the tax laws to the commercial income of the corporations, deducting the exceptions (such as the participation earnings exception). If there is no dividend distribution, no further tax charges are made.

Withholding taxes is not applied to dividends distributed to companies' resident in Türkiye or companies who earn income in Türkiye through their resident representatives in Türkiye. Dividend payments made to persons and entities other than these are subject to withholding tax at the rate of 10%. Addition of profit to share capital is not considered as dividend distributed therefore no withholding taxes is applied.

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ACCOUNTING POLICIES (cont'd)

XVI. Explanations on taxation (cont'd)

1. Current tax (cont'd)

Corporations calculate advance tax at the current rate on their quarterly financial profits and declare it until the 17th day of the second month following that period and pay it until the evening of the same day. Advance tax paid during the year is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If there is a remaining amount of provisional tax paid despite the offset, this amount can be refunded in cash or offset against other financial debts to the state.

50% of the profits arising from the sale of participation shares and real estates held for at least two years are exempt from tax, provided that 50% for real estates and 75% for participations are added to capital as stipulated in the Corporate Tax Law or kept in a private fund account in liabilities for 5 years. With the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the tax exemption for the profits arising from the sale of immovable properties has been terminated as of 15 July 2023 and the exemption rate for the profits arising from the sale of immovable properties in the assets of the corporations before this date has been determined as 25%.

Under Turkish tax legislation, tax losses carried forward can be carried forward to offset against future taxable income for up to 5 years. However, tax losses cannot be offset against retained earnings.

In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns within the last day of the fourth month following the close of the financial year to tax office. However, tax returns are open for five years from the beginning of the year that follows the date of filing during which time 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.

Current tax effects related to transactions recognized directly in equity are also recognized in equity.

Within the framework of the reiterated article 298/A of the Tax Procedure Law, the conditions for inflation adjustment in the calculation of corporate tax have been fulfilled as of the end of the 2021 calendar year. However, with the regulation made with the Law No. 7352 dated 20 January 2022, the application of inflation adjustment in the calculation of corporate tax was postponed to 2023. Accordingly, TPL financial statements for the 2021 and 2022 accounting periods, including the provisional tax periods, will not be subject to inflation adjustment, and the 2023 accounting period will not be subject to inflation adjustment as of the provisional tax periods. Financial statements of TPL as of 31 December 2023 will be subject to inflation adjustment regardless of whether the inflation adjustment conditions have been met. In addition, pursuant to Law No. 7491 published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that for the fiscal years 2024 and 2025, any profit or loss arising from inflation adjustments made by banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies will not be taken into account in the determination of taxable income. In accordance with Provisional Article 37 added to Law No. 7571 dated 25 December 2025, the application of inflation accounting has been abolished for the fiscal years 2026 and 2027, including the 2025 fiscal year, regardless of whether the conditions for inflation adjustment are met. The calculations performed within the scope of inflation accounting under the Tax Procedure Law (TPL) for the year 2024 are not included in the accompanying financial statements and are monitored separately.

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ACCOUNTING POLICIES (cont'd)

XVI. Explanations on taxation (cont'd)

1. Current tax (cont'd)

With the amendments introduced to Articles Provisional 32 and Repeated 298/Ç of the Tax Procedure Law, companies were granted the right to perform permanent and temporary revaluation. Accordingly, as of the beginning of the 2022 fiscal year, the Bank initially restated its tangible fixed assets recorded in its books to their current values pursuant to Provisional Article 32 of the Tax Procedure Law and subsequently revalued them in accordance with Repeated Article 298/Ç of the same Law. Due to the fulfillment of the conditions for inflation accounting, no revaluation was performed after 31 December 2023, and inflation accounting was applied. Since inflation accounting ceased to be applicable in the 2025 period, tangible fixed assets were revalued. As a result of these transactions, the depreciation amounts under the Tax Procedure Law subject to corporate tax have been calculated, for the 2025 year-end and the first interim tax period of 2026, based on the revalued amounts in accordance with Article 298/Ç of the TPL.

2. Deferred tax

Deferred tax assets or liabilities are recognized on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes in accordance with the Turkish Accounting Standard for Income Taxes (TAS 12), except for goodwill, which is not subject to tax deductibility, and differences between initial recognition of assets and liabilities that are not subject to accounting and taxation.

Deferred tax liabilities and deferred tax assets are offset in the financial statements. The carrying amount of deferred tax assets is reviewed at each balance sheet date. The carrying amount of deferred tax assets is reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the asset to be recovered.

In addition, in accordance with the related circular of BRSA, deferred tax income is not subject to profit distribution and capital increase if there is an income balance as a result of netting off deferred tax assets and liabilities.

XVII. Additional explanations on borrowings

Except for liabilities related to financial instruments at fair value through profit or loss, financial liabilities are initially recognized at acquisition cost including transaction costs and subsequently measured at amortized cost using the effective interest rate method. The Bank does not issue convertible bonds.

In the case of assets that require significant time to be ready for use and sale (special assets), borrowing costs directly associated with their purchase, construction or production are included in the cost of the asset until the relevant asset is ready for use or sale. The amount of borrowing costs that can be capitalized for funds borrowed for the purpose of obtaining a special 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 may record as income on the period that they occur. All other borrowing costs may record as income on the period that they occur.

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ACCOUNTING POLICIES (cont'd)

XVIII. Explanations on share certificates issued

The Bank has no shares issued as of 31 March 2026 and 31 December 2025.

XIX. Explanations on acceptances

The Bank has no acceptance transactions as of 31 March 2026 (31 December 2025: None).

XX. Explanations on government incentives

As of 31 March 2026 and 31 December 2025, the Bank does not have any government grants.

XXI. Explanations on segment reporting

The Bank operates in the areas of Corporate and Commercial Banking, Treasury, Investment Banking and Digital Banking and Corporate and Commercial Banking and Treasury have been the main areas of activity in 2026 in terms of financial statement impacts.

XXII. Explanations on other matters

As of 31 March 2026, 68% of the asset size consists of financial assets measured at amortized cost, 5% consists of cash and cash equivalents and 17% consists of financial assets at fair value through other comprehensive income, 5% consists of financial assets at fair value through profit or loss, while equity represents 20% of the balance sheet size, loans received and borrowings from money markets 40%, funds 19%, and funds provided from issued securities 13%. (As of 31 December 2025, 68% of the asset size consists of financial assets measured at amortized cost, 7% consists of cash and cash equivalents and 15% consists of financial assets at fair value through other comprehensive income, 4% consists of financial assets at fair value through profit or loss, while equity represents 21% of the balance sheet size, loans received and borrowings from money markets 38%, funds 22%, and funds provided from issued securities 10%).

XXIII. Explanations on investments in associates, subsidiaries and joint ventures

In the non-consolidated financial statements, associates, joint ventures financial and non-financial subsidiaries are accounted at cost, after deducting provisions for impairment, if any, within the scope of TAS 27 standard.

XXIV. Earnings per Share

Earnings per share disclosed in these statements of income are determined by dividing net profit by the weighted average number of shares that have been outstanding during the year concerned. Companies in Türkiye can increase their capital by distributing "bonus shares" from accumulated profits and reassessment funds to current shareholders based on the number of shareholders' shares. For the purpose of earnings per share calculations, such "bonus share" distributions are treated as issued shares. In the event that the number of issued shares increases due to the distribution of bonus shares after the balance sheet date but before the date of preparation of the financial statements, earnings per share is calculated by taking into consideration the total number of new shares.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on equity items

The calculation of the total capital amount and the capital adequacy ratio are performed in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Evaluation of Capital Adequacy of Banks."

The Bank's capital adequacy standard ratio for the period ended 31 March 2026 is 27.26% (31 December 2025: 31.79%). The Bank's capital adequacy standard ratio is above the minimum ratio specified by the relevant legislation.

	Current Period	Prior Period
TIER I CAPITAL		
Paid-in Capital to be Entitled for Compensation after All Creditors	1,400,000	1,400,000
Share Premium	-	-
Reserves	429,829	126,174
Other Comprehensive Income according to TAS	136,353	147,588
Profit	76,433	303,655
Net Profit for the Period	76,433	303,655
Prior Period Profit	-	-
Bonus Shares from Associates, Subsidiaries and Joint-Ventures not Accounted in Current Period's Profit Minority Shares	-	-
Tier I Capital Before Deductions	2,042,615	1,977,417
Tier I Capital Before Deductions		
Valuation adjustments according to regulation on shareholders' equities of banks article 9, paragraph 1, clause (i)	-	-
Current and prior periods' losses not covered by reserves, and losses accounted under equity according to TAS	45,365	831
Leasehold improvements on operational leases	1,420	1,504
Goodwill and other intangible assets and related deferred taxes	-	-
Other intangible assets netted with deferred tax liabilities except mortgage servicing rights	59,458	59,193
Net deferred tax asset/liability	-	-
Differences arise when assets and liabilities not held at fair value, are subjected to cash flow hedge accounting	-	-
Total credit losses that exceed total expected loss calculated according to the Regulation on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Securitization gains	-	-
Unrealized gains and losses from changes in bank's liabilities' fair values due to changes in creditworthiness	-	-
Net amount of defined benefit plans	-	-
Direct and Indirect Investments of the Bank on its own Tier I Capital	-	-
Shares Obtained against Article 56, Paragraph 4 of the Banking Law	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
Mortgage Servicing Rights Exceeding the 10% Threshold of Tier I Capital	-	-
Net Deferred Tax Assets arising from Temporary Differences Exceeding the 10% Threshold of Tier I Capital	-	-
Amount Exceeding the 15% Threshold of Tier I Capital as per the Article 2, Clause 2 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks	-	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital not deducted from Tier I Capital	-	-
Mortgage Servicing Rights not deducted	-	-
Excess Amount arising from Deferred Tax Assets from Temporary Differences	-	-
Other items to be Defined by the BRSA	-	-
Deductions from Tier I Capital in cases where there are no adequate Additional Tier I or Tier II Capitals	-	-
Total Deductions from Tier I Capital	106,243	61,528
Total Tier I Capital	1,936,372	1,915,889

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

I. Explanation on equity items (cont'd)

ADDITIONAL TIER I CAPITAL	Current Period	Prior Period
Preferred Stock not Included in Tier I Capital and the Related Share Premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
ADDITIONAL TIER I CAPITAL		
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share	-	-
Other items to be Defined by the BRSA	-	-
Items to be Deducted from Tier I Capital during the Transition Period	-	-
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Net Deferred Tax Asset/Liability not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	1,936,372	1,915,889
TIER II CAPITAL		
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Provisions (Amounts explained in the first paragraph of the Article 8 of the Regulation on Bank Capital)	6,020	8,410
Total Deductions from Tier II Capital	6,020	8,410
Deductions from Tier II Capital		
Direct and Indirect Investments of the Bank on its own Tier II Capital (-)	-	-
Investments in equity instruments issued by Banks and Financial Institutions Invested in Bank's Tier II Capital and having conditions stated in the Article 8 of the Regulation	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital (-)	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital and Tier II Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital Exceeding the 10% Threshold of Tier I Capital (-)	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	6,020	8,410
Total Equity (Total Tier I and Tier II Capital)	1,942,392	1,924,299
Total Tier I Capital and Tier II Capital (Total Equity)		
Loans Granted against the Articles 50 and 51 of the Banking Law	-	-
Net Book Values of Movables and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years (-)	-	-
Other items to be Defined by the BRSA	-	-
Items to be Deducted from the Sum of Tier I and Tier II Capital (Capital) During the Transition Period	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation	-	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital, of the Net Deferred Tax Assets arising from Temporary Differences and of the Mortgage Servicing Rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation	-	-

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

I. Explanations on equity items (cont'd)

CAPITAL	Current Period	Prior Period
Total Capital (Total of Tier I Capital and Tier II Capital)	1,942,392	1,924,299
Total Risk Weighted Assets	7,124,732	6,052,503
CAPITAL ADEQUACY RATIOS		
CET1 Capital Ratio (%)	27.18	31.65
Tier I Capital Ratio (%)	27.18	31.65
Capital Adequacy Ratio (%)	27.26	31.79
BUFFERS		
Bank-specific total CET1 Capital Ratio (a+b+c)	2.50	2.50
a) Capital Conservation Buffer Ratio (%)	2.50	2.50
b) Bank-specific Counter-Cyclical Capital Buffer Ratio (%)	-	-
c) Systemic significant bank buffer ratio (%)	-	-
Additional CET1 Capital Over Total Risk Weighted Assets Ratio Calculated According to the Article 4 of Capital Conservation and Counter-Cyclical Capital Buffers Regulation	19.18	23.65
Amounts Lower Than Excesses as per Deduction Rules		
Remaining Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital	-	-
Remaining Total of Net Long Positions of the Investments in Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% the Issued Share Capital	-	-
Remaining Mortgage Servicing Rights	-	-
Net Deferred Tax Assets arising from Temporary Differences	-	-
Limits for Provisions Used in Tier II Capital Calculation		
General Loan Provisions for Exposures in Standard Approach (before limit of one hundred and twenty five per ten thousand)	6,020	8,410
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	6,020	8,410
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach	-	-
Total Loan Provision that Exceeds Total Expected Loss Calculated According to Communiqué on Calculation of Credit Risk by Internal Ratings Based Approach, Limited by 0.6% Risk Weighted Assets	-	-
Debt Instruments Covered by Temporary Article 4 (effective between 1 January 2018-1 January 2022)		
Upper Limit for Additional Tier I Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier I Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-
Upper Limit for Additional Tier II Capital Items subject to Temporary Article 4	-	-
Amount of Additional Tier II Capital Items Subject to Temporary Article 4 that Exceeds Upper Limit	-	-

II. Explanations on credit risk

The Bank's exposure to foreign exchange risk is calculated on a monthly basis using the Standard Method. Currency risk is also taken into account in the calculation of the Capital Adequacy Standard Ratio as a sub-component of the overall market risk.

The Bank's assets, liabilities and forward transactions in each currency are taken into consideration in the calculation of capital requirement for foreign currency risk and the absolute value of the higher of the net short and long positions calculated over their Turkish Lira equivalents is taken into account.

In the Bank's Market Risk Management Procedure, in addition to the legal reporting made with the Standard Method, it is also stipulated that the value at risk is calculated within the scope of the Internal Model, back tests are performed and the results are reported to senior management and the Board of Directors.

As a component of Market Risk, currency risk is managed by the Bank in accordance with the limits set out in all applicable legal regulations and in a manner that ensures that it remains below the risk appetite and early warning levels approved by the Board of Directors.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

II. Explanations on credit risk (cont'd)

The Bank's spot foreign exchange bid rates for USD and EURO as of the balance sheet date and for each of the five days prior to that date are as follows:

	USD	EURO
Balance sheet valuation rate	44.3961	50.9294
31 March 2026	44.3961	50.9294
30 March 2026	44.2887	51.0150
27 March 2026	44.2828	51.1617
26 March 2026	44.2737	51.3620
25 March 2026	44.2636	51.3211
Last 30 Days Simple Arithmetic Average	43.9675	51.1999

Information on the Bank's foreign currency risk

	EURO	USD	Other FC	Total
31 March 2026:				
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	108,498	-	108,498
Banks	6,340	29,421	1,203	36,964
Financial assets at fair value through profit/loss	253,172	228,502	-	481,674
Interbank money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	338,575	-	338,575
Loans	409,020	558,302	-	967,322
Investments in associates, affiliates and joint ventures	-	-	-	-
Financial assets measured at amortized cost	-	-	-	-
Derivative financial assets held for risk management	-	-	-	-
Tangible assets	-	-	-	-
Intangible assets	-	-	-	-
Other assets	-	-	-	-
Total assets	668,532	1,263,298	1,203	1,933,033
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Interbank money market payables	-	-	-	-
Borrowings	465,013	648,476	-	1,113,489
Securities issued	-	-	-	-
Miscellaneous payables	146	329,133	-	329,279
Derivative financial liabilities held for risk management	-	-	-	-
Other liabilities ⁽¹⁾	261,525	735,439	-	996,964
Total liabilities	726,684	1,713,048	-	2,439,732
Net balance sheet position	(58,152)	(449,750)	1,203	(506,699)
Net 'off-balance sheet' position	48,484	266,377	-	314,861
Financial derivative assets ⁽²⁾	305,576	2,388,511	-	2,694,087
Financial derivative liabilities ⁽²⁾	257,092	2,122,134	-	2,379,226
Non-cash loans	-	4,218	-	4,218
31 December 2025:				
Total assets	716,486	1,013,687	1,207	1,731,380
Total liabilities	765,766	1,653,019	-	2,418,785
Net balance sheet position	(49,280)	(639,332)	1,207	(687,405)
Net 'off-balance sheet' position	150,858	385,612	-	536,470
Financial derivative assets	553,310	2,232,882	-	2,786,192
Financial derivative liabilities	402,452	1,847,270	-	2,249,722
Non-cash loans	-	4,070	-	4,070

(1) Other liabilities include non-cash funds. Equity items are not included.

(2) In the current period, there are no foreign currency purchase commitments included in receivables from derivative financial instruments (31 December 2025: TL 1,177,230 foreign currency purchase commitments), while liabilities from derivative financial instruments include foreign currency sale commitments amounting to TL 2,445 (31 December 2025: TL 276,572 foreign currency sale commitments).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

III. Explanations on interest rate risk

Interest rate sensitivity of assets, liabilities and off-balance sheet items are measured by the Bank. Sensitivity analysis performed within this context is reported to the Asset-Liability Committee weekly.

In case of possible interest rate fluctuations, the value change that may occur in all interest rate sensitive products of the Bank is measured through sensitivity analyses and their possible effects on net income and equity items are monitored. The Bank's Market Risk Management Procedure stipulates that the Bank calculates the daily value at risk by using the internal model and evaluates the risk that the Bank may be exposed to under stress through stress testing and scenario analysis.

Interest rate sensitivity of assets, liabilities and off-balance sheet items (Based on repricing dates)

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
31 March 2026:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	-	-	-	-	-	108,909	108,909
Banks ⁽²⁾	52,212	-	-	-	-	13,701	65,913
Financial assets at fair value through profit and loss	-	-	92,855	-	-	388,819	481,674
Interbank money market placements	300,330	-	-	-	-	-	300,330
Financial Assets at Fair Value Through Other Comprehensive Income	592,537	598,734	568,767	-	-	-	1,760,038
Loans ⁽³⁾	3,223,468	1,565,092	2,078,954	-	-	-	6,867,514
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other assets ⁽⁴⁾	-	-	-	-	-	583,673	583,673
Total assets	4,168,547	2,163,826	2,740,576	-	-	1,095,102	10,168,051
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	1,002,097	-	-	-	-	-	1,002,097
Miscellaneous payables	34,996	112,361	561,903	-	-	25,605	734,865
Securities issued	371,342	121,718	853,234	-	-	-	1,346,294
Borrowings	1,536,756	855,491	656,209	-	-	-	3,048,456
Other liabilities ⁽⁵⁾	1,318,077	363,861	203,816	6,917	-	2,143,668	4,036,339
Total liabilities	4,263,268	1,453,431	2,275,162	6,917	-	2,169,273	10,168,051
On balance sheet long position	-	710,395	465,414	-	-	-	1,175,809
On balance sheet short position	(94,721)	-	-	(6,917)	-	(1,074,171)	(1,175,809)
Off-balance sheet long position	-	-	-	-	-	5,267,454	5,267,454
Off-balance sheet short position	-	-	-	-	-	(5,259,184)	(5,259,184)
Total position	(94,721)	710,395	465,414	(6,917)	-	(1,065,901)	8,270

(1) Cash (Cash in Vault, Cash in Transit, Cash in Transit, Cheques Purchased, Cash Deposits) and Central Bank of the Republic of Türkiye includes expected credit loss amounting to TL 11.

(2) Banks include expected credit loss balance amounting to TL 21.

(3) Loans include expected credit loss amounting to TL 30,826.

(4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, partnership investments and other assets are presented under other assets line.

(5) Provisions, tax liabilities, lease obligations, non-deductible funds, derivative financial liabilities and equity items are presented in the other liabilities line.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

III. Explanations on interest rate risk (cont'd)

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
31 December 2025:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	62,065	-	-	-	-	114,073	176,138
Banks ⁽²⁾	255,030	-	-	-	-	7,455	262,485
Financial assets at fair value through profit and loss	-	-	-	-	-	337,819	337,819
Interbank money market placements	241,252	-	-	-	-	-	241,252
Financial Assets at Fair Value Through Other Comprehensive Income	197,722	772,417	508,121	-	-	-	1,478,260
Loans ⁽³⁾	3,055,764	1,639,031	1,815,688	-	-	-	6,510,483
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other assets ⁽⁴⁾	-	-	-	-	-	531,324	531,324
Total assets	3,811,833	2,411,448	2,323,809	-	-	990,671	9,537,761
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	986,080	-	-	-	-	-	986,080
Miscellaneous payables	33,638	107,837	527,374	-	-	22,618	691,467
Securities issued	122,114	-	835,485	-	-	-	957,599
Borrowings	1,097,304	1,209,181	297,451	-	-	-	2,603,936
Other liabilities ⁽⁵⁾	1,163,616	280,133	664,683	6,583	-	2,183,664	4,298,679
Total liabilities	3,402,752	1,597,151	2,324,993	6,583	-	2,206,282	9,537,761
On balance sheet long position	409,081	814,297	-	-	-	-	1,223,378
On balance sheet short position	-	-	(1,184)	(6,583)	-	(1,215,611)	(1,223,378)
Off-balance sheet long position	-	-	-	-	-	5,128,345	5,128,345
Off-balance sheet short position	-	-	-	-	-	(5,124,730)	(5,124,730)
Total position	409,081	814,297	(1,184)	(6,583)	-	(1,211,996)	3,615

- (1) Cash (Cash in Vault, Cash in Transit, Cash in Transit, Cheques Purchased, Cash Deposits) and Central Bank of the Republic of Türkiye includes expected credit loss amounting to TL 15.
- (2) Banks include expected credit loss balance amounting to TL 45.
- (3) Loans include expected credit loss amounting to TL 29,862.
- (4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, partnership investments and other assets are presented under other assets line.
- (5) Provisions, tax liabilities, lease obligations, non-deductible funds, derivative financial liabilities and equity items are presented in the other liabilities line.

Interest rates on monetary financial instruments (%)

31 March 2026	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	-	-	-
Financial assets measured at fair value through profit/loss	-	10.12	-	-
Interbank money market placements	-	-	-	40.09
Financial assets measured at fair value through other comprehensive income	-	7.27	-	38.08
Loans	8.05	5.52	-	42.15
Financial Assets Measured at Amortized Cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market payables	-	-	-	38.00
Miscellaneous payables	-	2.09	-	35.50
Funds	2.75	4.26	-	39.00
Securities issued	-	-	-	40.34
Borrowings	4.58	4.87	-	37.51

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

III. Explanations on interest rate risk (cont'd)

31 December 2025	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	37.99
Banks	-	-	-	37.97
Financial assets at fair value through profit/loss	-	-	-	-
Money market receivables	-	-	-	38.05
Financial assets measured at fair value through other comprehensive income	-	7.75	-	37.63
Loans	7.95	5.91	-	41.80
Financial assets measured at amortized cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market placements	-	-	-	38.09
Miscellaneous payables	-	2.10	-	35.50
Funds	2.75	4.30	-	38.83
Securities issued	-	-	-	40.16
Borrowings	3.89	5.15	-	38.09

IV. Explanations on share position risk

None.

V. Explanations on liquidity risk and liquidity coverage ratio

a) Information on risk capacity of the Bank, Responsibilities and structure of liquidity risk management, the Bank's internal liquidity risk reporting, communication between the Board of Directors and business lines on liquidity risk strategy, policy and application:

The Bank manages liquidity risk in a way to ensure that it remains above the minimum limits set out in all regulations published by the BRSA on liquidity risk and the risk appetite approved by the Board of Directors. Regarding the management of liquidity risk, the Bank ensures that measurement, monitoring, limitation, stress testing and scenario analysis studies are carried out in line with the structure and complexity of its activities and ensures that the results of these studies are regularly reported. The Bank's liquidity risk is strategically managed under the ownership of the Asset Liability Committee (ALCO) and under the supervision of the Board of Directors. The Bank's liquidity position is discussed at weekly ALCO meetings and reported to the Board of Directors through stress tests conducted by the Risk Management Department on a monthly basis. Through the liquidity risk appetite and early warning levels determined by the Bank's Board of Directors, exceedances are monitored by the Risk Management Department on a weekly basis and necessary notifications are made to the relevant management levels.

In order to effectively manage liquidity risk, the Bank aims to increase the diversity of funding on the basis of counterparties and instruments and continues to establish limit structures in various financial institutions and markets. Liquidity risk is managed by maintaining adequate cash and cash equivalent resources and accessible funding channels to fulfill existing and potential debt obligations; however, in the event of a possible liquidity squeeze, a "Emergency Liquidity Assistance" has been established in order to determine the necessary strategy, possible funding sources and roles and responsibilities within the Bank, and to ensure that the Bank fulfills its obligations and continues its operations without interruption.

Pursuant to the fifth paragraph of Article 4 of the Regulation on Calculation of Liquidity Coverage Ratio of Banks, 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 otherwise determined by the BRSA, and in this framework, compliance with the legal ratio is not required.

In addition, in line with the Regulation on Calculation of Banks' Net Stable Funding Ratio, which entered into force upon publication in the Official Gazette No. 32202 dated 26 May 2023, the necessary calculations and reporting have started to be performed. Pursuant to the provisions of the relevant regulation, development and investment banks are exempted from meeting the minimum ratios.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

V. Explanations on liquidity risk and liquidity coverage ratio (cont'd)

b) Information on the centralization degree of liquidity management and funding strategy and the functioning between the Bank and the Bank's subsidiaries:

There is a centralization approach between the Bank's partnerships and its own liquidity.

c) Information on the Bank's funding strategy including the policies on funding type and variety of maturities:

The Bank's funding sources are limited to non-deposit sources due to its status as an investment bank, and the Bank has shaped its funding structure to ensure diversity in non-deposit funding sources in this framework. While expanding its investor base, the Bank diversified its borrowing markets and instruments, established secured/unsecured borrowing and swap limits at domestic and foreign banks, contributed to funding diversity through the issuance of commercial papers, and continued to actively use its limits at Borsa Istanbul and Takasbank markets for borrowing purposes. The Bank, which also has a borrowing limit at the Interbank Money Market of the Central Bank of the Republic of Türkiye, continues to use all funding channels effectively for liquidity management purposes. The Bank's funding strategy is to diversify sustainable funding sources, funding counterparties and markets and to develop alternative instruments in order to realize a balanced asset liability management in terms of risks.

d) Information on liquidity management on the basis of currencies constituting a minimum of five percent of the Bank's total liabilities:

Foreign currency liquidity management is provided by Bank's treasury department for domestic funding sources and for foreign funding opportunities it is provided by the coordination of treasury department and financial institutions group in terms of matching and diversification of the sources' currencies, passive cost and maturities.

e) Information on liquidity risk mitigation techniques:

In order to meet the likely source composing to liquidity buffers for internal liquidity target and followed on a daily basis. For reducing the risk, the Bank should diversify the sources and avoid the concentration on reimbursement dates.

f) Information on the use of stress tests:

The Bank utilizes stress tests in the measurement of liquidity risk; in this direction, stress tests are carried out based on the Regulation on Measurement and Assessment of Liquidity Adequacy of Banks, which investment banks are subject to, and within the framework of various adverse scenarios, stress tests are carried out to monitor the compliance of liquidity adequacy with legal limits, risk appetite and early warning levels.

Stress tests for liquidity risk are conducted by the Risk Management Department and the results of the analysis are reported to the Board of Directors on a monthly basis.

g) General information on urgent and unexpected liquidity situation plans:

A "Emergency Liquidity Assistance" approved by the Board of Directors has been prepared in order to determine the necessary strategy, possible funding sources and roles and responsibilities within the Bank in order to manage the risk in case of systemic or Bank-specific liquidity shortages, and to ensure that the Bank fulfills its obligations and continues its operations without interruption. Within the scope of the plan, following the liquidity emergency assessment by the Assets and Liabilities Committee, the necessary actions are taken by the departments with roles and responsibilities in the process, and the monitoring and measurement activities related to the actions are carried out by the Risk Management Department.

h) Liquidity Coverage Ratio:

Consolidated and unconsolidated liquidity coverage ratio cannot be less than one hundred percent and consolidated and unconsolidated foreign currency liquidity coverage ratio cannot be less than eighty percent in accordance with the regulation on banks' liquidity coverage ratio calculation. With the decision of the BRSA, the consolidated and unconsolidated total and foreign currency liquidity coverage ratios for development and investment banks shall be applied as zero percent until the contrary is determined by the Board.

Liquidity coverage ratio is calculated as the ratio of high quality liquid assets to net cash outflows in a one-month maturity window.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

V. Explanations on liquidity risk and liquidity coverage ratio (cont'd)

Presentation of assets and liabilities according to their remaining maturities

31 March 2026	Demand (1)	Up to 1 month	1-3 months	3-12 months	1-5 years	5 Years and Over	Unallocated(2)	Total
Assets								
Cash (Cash in Vault, Foreign Currency Cash, Money in Transit, Checks Purchased) and Balances with the Central Bank of Türkiye (3)	108,909	-	-	-	-	-	-	108,909
Banks (4)	13,701	52,212	-	-	-	-	-	65,913
Financial assets at fair value through profit and loss	388,819	-	-	-	92,855	-	-	481,674
Money market placements	-	300,330	-	-	-	-	-	300,330
Financial assets at other comprehensive income	-	25,768	-	46,371	1,325,448	362,451	-	1,760,038
Loans (5)	-	2,077,553	1,610,749	3,179,212	-	-	-	6,867,514
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other assets (6)	-	14,995	28,040	-	-	-	540,638	583,673
Total assets	511,429	2,470,858	1,638,789	3,225,583	1,418,303	362,451	540,638	10,168,051
Liabilities								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	1,536,756	855,491	656,209	-	-	-	3,048,456
Money market receivables	-	1,002,097	-	-	-	-	-	1,002,097
Marketable securities issued	-	371,342	121,718	853,234	-	-	-	1,346,294
Miscellaneous liabilities	-	34,996	112,361	561,903	-	-	25,605	734,865
Other liabilities (7)	-	1,402,164	385,777	210,738	6,917	-	2,030,743	4,036,339
Total liabilities	-	4,347,355	1,475,347	2,282,084	6,917	-	2,056,348	10,168,051
Liquidity gap	511,429	(1,876,497)	163,442	943,499	1,411,386	362,451	(1,515,710)	-
Net off-balance sheet position	-	1,058	6,437	775	-	-	-	8,270
Receivables from derivative financial instruments	-	1,157,805	3,428,797	680,852	-	-	-	5,267,454
Payables from derivative financial instruments	-	1,156,747	3,422,360	680,077	-	-	-	5,259,184
Non-cash loans (8)	604,996	-	-	451,000	649,218	-	-	1,705,214
31 December 2025								
Total assets	459,347	2,242,386	1,717,417	3,258,158	1,253,932	113,074	493,447	9,537,761
Total liabilities	-	3,532,380	1,612,128	2,352,298	6,583	-	2,034,372	9,537,761
Liquidity gap	459,347	(1,289,994)	105,289	905,860	1,247,349	113,074	(1,540,925)	-
Net off-balance sheet position	-	574	2,538	503	-	-	-	3,615
Receivables from derivative financial instruments	-	3,347,488	1,423,058	357,799	-	-	-	5,128,345
Payables from derivative financial instruments	-	3,346,914	1,420,520	357,296	-	-	-	5,124,730
Non-cash loans	603,495	-	-	396,000	574,071	-	-	1,573,566

- (1) Cash, demand deposits, other assets other than prepaid expenses, miscellaneous liabilities, demand funds and transitory liability accounts are included in demand column.
- (2) The unallocated column includes non-performing receivables and expected credit loss, property, plant and equipment, intangible assets, tax assets, associates, subsidiaries, prepaid expenses and other assets not elsewhere recognized. As liabilities, shareholders' equity and provisions are presented in the unallocated column.
- (3) Cash (Cash in Vault, Currency Depository, Money in Transit, Cheques Purchased, Cash Depository) and Central Bank of the Republic of Türkiye includes TL 11 of expected credit loss balance.
- (4) Banks include expected credit loss balance amounting to TL 21.
- (5) Loans include expected credit loss amounting to TL 30,826.
- (6) Tangible assets, intangible assets, tax assets, derivative financial assets and other assets are presented in other assets.
- (7) Provisions, tax liabilities, lease liabilities, funds, derivative financial liabilities and shareholders' equity are presented in other liabilities.
- (8) Non-cash loans are not included in the "Net off-balance sheet position" total. In the current period, receivables from derivative financial instruments include foreign currency purchase commitments amounting to TL 2,449 (31 December 2025: TL 1,455,009), while derivative financial liabilities include foreign currency sale commitments amounting to TL 2,445 (31 December 2025: TL 1,458,285).

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

VII. Explanations on leverage ratio

Information on subjects that causes difference in leverage ratio between current and prior period

The leverage ratio calculated in accordance with the "Regulation on Measurement and Assessment of Leverage Levels of Banks" was realized at 15.88%, which is above the minimum legal ratio of 3%.

	Current Period 31 March 2026	Prior Period 31 December 2025
On-balance sheet assets		
1 On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	9,964,276	8,837,843
2 (Assets deducted in determining Tier 1 capital)	(59,105)	(59,440)
3 Total on-balance sheet risks (sum of lines 1 and 2)	9,905,171	8,778,403
Derivative financial instruments and credit derivatives		
4 Replacement cost associated with all derivative instruments and credit derivatives	41,251	27,388
5 Add-on amounts for PFE associated with all derivative instruments and credit derivatives	52,142	36,883
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	93,393	64,271
Securities or commodity financing transactions (SCFT)		
7 Risks from SCFT assets	-	-
8 Risks from brokerage activities related exposures	-	-
9 Total risks related with securities or commodity financing transactions (sum of lines 7 to 8)	-	-
Other off-balance sheet transactions		
10 Gross notional amounts of off-balance sheet transactions	2,367,661	3,562,508
11 (Adjustments for conversion to credit equivalent amounts)	-	-
12 Total risks of off-balance sheet items (sum of lines 10 and 11)	2,367,661	3,562,508
Capital and total risks		
13 Tier 1 capital	1,961,974	1,837,905
14 Total risks (sum of lines 3, 6, 9 and 12)	12,366,225	12,405,182
Leverage ratio		
15 Leverage ratio	15.88	14.92

(*) Amounts in the table are three-month average amounts.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

VII. Explanations on risk management

The notes under this caption is prepared as per the "Regulation on Calculation of Risk Management Disclosures" published in the Official Gazette no. 29511 dated 23 October 2015.

a. General Explanations on Risk Management and Risk Weighted Amounts

1. Bank's risk management approach

In order to establish an effective risk management system that is appropriate for the scale of the Bank, policies, procedures, limits and risk appetite structure have been established to enable the management of risks arising from operations in an integrated structure, and risk management activities have been established and clearly defined in accordance with internal and external legislation. The Bank has established a system and infrastructure for the measurement and management of the risks to which it is exposed in line with its risk profile and operating environment. Duties, authorities and responsibilities within the scope of the risk management system are carried out by all units of the Bank within the framework of the relevant policies, procedures and instructions and under the supervision of the Board of Directors in accordance with the legislation.

It is the responsibility of the Bank's Board of Directors to establish a risk management system in this direction and to monitor its effectiveness. The Board of Directors carries out oversight responsibilities through the Audit Committee, Credit Committee and other related committees.

Policies and procedures have been established on the basis of risk types to ensure that the Bank's activities are carried out in compliance with legal and internal limits and within the risk appetite levels established by the Board of Directors on a general and risk type basis. A triple line of defense approach consisting of line of business management, central risk management and independent review functions is applied in risk management.

Risk appetite is defined as the level of risk that the Bank would like to carry out in terms of each type of risk that it considers important in order to realize the targets and strategies taking into account the risk capacity.

Risk appetite and early warning values, which are one of the most important parts of the Bank's risk management system, have been established by the Risk Management Department and approved by the Board of Directors. The Risk Management Department is responsible for compliance with these indicators and the reporting to be made in order to take action in case of exceeding them.

The Asset - Liability Committee is responsible for the control and management of the Risk Appetite under the chairmanship of the General Manager, under the supervision of the Executive Board. The Risk Management Department is responsible for monitoring and reporting the indicators and limits set by the Risk Appetite policies.

Activities carried out by departments within the internal systems are used as a means to identify weaknesses in the risk management process, policies and procedures and to identify transactions that are contrary to such limits, policies and procedures. In this context, the Board of Inspectors, Internal Control Department, Compliance Department and Risk Management Department, which operate directly under the Board of Directors, continue their activities in coordination with the executive units.

Within the scope of risk management activities, monthly stress tests and scenario analysis are carried out in order to identify, measure and manage the risks, and the results are shared with the Board of Directors.

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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

VII. Explanations on risk management (cont'd)

a. General Explanations on Risk Management and Risk Weighted Amounts (cont'd)

2. Overview of risk weighted amounts

		Risk Weighted Amounts		Minimum Capital Requirement
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk)	4,783,113	4,432,921	382,649
2	Of which standardized approach (SA)	4,783,113	4,432,921	382,649
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	154,391	83,410	12,351
5	Of which standardized approach for counterparty credit risk (SA-CCR)	154,391	83,410	12,351
6	Of which internal model method (IMM)	-	-	-
7	Equity position in banking book under basic risk weighting or internal rating-based	-	-	-
8	Equity investments in funds – look-through approach	-	-	-
9	Equity investments in funds – mandate-based approach	-	-	-
10	Equity investments in funds – 1250% risk weighting approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization exposures in banking book	-	-	-
13	Of which IRB ratings-based approach (RBA)	-	-	-
14	Of which IRB supervisory formula approach (SFA)	-	-	-
15	Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	763,068	649,093	61,045
17	Of which standardized approach (SA)	763,068	649,093	61,045
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	1,424,160	887,079	113,933
20	Of which basic indicator approach	1,424,160	887,079	113,933
21	Of which standardized approach	-	-	-
22	Of which advanced measurement approach	-	-	-
23	Amounts below the thresholds for deduction from capital (subject to 2% risk weight)	-	-	-
24	Floor adjustment	-	-	-
25	Total (1+4+7+8+9+10+11+12+16+19+23+24)	7,124,732	6,052,503	569,978

(*) CVA risks are included.

VIII. Securitization Disclosures

The Bank has no securitization transactions as of 31 March 2026 and 31 December 2025.

IX. Disclosures regarding transactions made in the name and account of others and transactions based on faith

The Bank provides custody, management and consultancy services on behalf of the customer. Such transactions are tracked in off-balance sheet accounts.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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SECTION FIVE

EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES ON ASSETS

1. Information on cash and balances with the CBRT

1.1. Information on cash and balances with the CBRT

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Foreign currency	-	-	-	-
CBRT	422	108,498	63,151	113,002
Other	-	-	-	-
Total	422	108,498	63,151	113,002

1.2. Information on the account of Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted demand deposit ⁽¹⁾	422	357	1,086	345
Unrestricted time deposit	-	-	62,065	-
Required Reserve	-	108,141	-	112,657
Total	422	108,498	63,151	113,002

(1) In accordance with the BRSA's letter dated 3 January 2008, the average TL reserve requirement balances are monitored under "CBRT Demand Free Account".

1.3. Information on required reserves

Banks established in Türkiye or operating in Türkiye by means of opening branches are subject to the Republic of Türkiye Central Bank's Communiqué Regarding Required Provisions No. 2013/15. The amount to be calculated by deducting the deductible items specified in the Communiqué from the domestic liabilities of banks and the deposits/super credit funds accepted from Türkiye on behalf of their branches abroad constitute the liabilities subject to reserve requirements.

In accordance with the CBRT's "Communiqué on Reserve Requirements", banks operating in Türkiye are required to maintain reserve requirements for Turkish currency deposits and other liabilities at rates ranging from 0% to 40% (31 December 2025: 0% to 40%) depending on their maturities as of the balance sheet date: 0% (31 December 2025: 0%) for Turkish currency deposits and liabilities, 0% to 30% (31 December 2025: 7% to 32%) for foreign currency deposits and other foreign currency liabilities, 25% for foreign currency detached funds (31 December 2025: 25%) depending on the maturity structure of the deposits.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

2. Information on financial assets measured at fair value through profit or loss subject to repo transactions and given as collateral/blocked:

None (31 December 2025: None).

Other Financial Assets: TL 388,820 of other financial assets amounting to TL 481,674 consists of mutual funds and private sector bonds amounting to TL 92,854 and are measured at fair value and the related valuation differences are reflected to profit or loss (31 December 2025: TL 337,819 mutual funds).

3. Information on derivative financial assets

Statement of positive differences on derivative financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	50,602	-	36,725	-
Swap transactions	-	-	1,152	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	50,602	-	37,877	-

4. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
<i>Domestic</i>	28,970	5,283	170,701	5,126
<i>Foreign</i>	-	31,681	-	86,703
<i>Branches and offices abroad</i>	-	-	-	-
Total	28,970	36,964	170,701	91,829

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

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

5.1. Information on financial assets measured at fair value through other comprehensive income subject to repurchase agreements and given as collateral or blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Subject to repurchase agreements	1,042,640	-	895,912	-
Given as collateral/blocked	8,643	-	29,437	-
Total	1,051,283	-	925,349	-

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt Securities	1,436,680	350,204	1,390,812	87,471
<i>Quoted on a stock exchange</i>	<i>1,436,680</i>	<i>350,204</i>	<i>1,390,812</i>	<i>87,471</i>
<i>Not quoted</i>	-	-	-	-
Equity Shares	-	-	-	-
<i>Quoted on a stock exchange</i>	-	-	-	-
<i>Not quoted</i>	-	-	-	-
Impairment provision (-)	15,217	11,629	23	-
Total	1,421,463	338,575	1,390,789	87,471

6. Information on loans

6.1. Information on all types of loans and advances given to shareholders and employees of the Bank

	Current Period		Prior Period	
	Cash	Non-cash	Cash	Non-cash
Direct lending to shareholders	-	-	-	-
<i>Loans given to legal entity</i>	-	-	-	-
<i>Loans given to real person</i>	-	-	-	-
Indirect lending to shareholders	567,254	38,190	291,347	38,190
Loans to employees	-	-	-	-
Total	567,254	38,190	291,347	38,190

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

6.2. Information on standard loans and loans under close monitoring including restructured or rescheduled loans:

Current Period		Loans Under Close Monitoring		
	Standard loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-specialized loans	6,869,157	-	-	-
<i>Corporation loans</i>	2,047,535	-	-	-
<i>Export loans</i>	361,131	-	-	-
<i>Import loans</i>	-	-	-	-
<i>Loans given to financial sector</i>	3,696,341	-	-	-
<i>Consumer loans</i>	-	-	-	-
<i>Credit cards</i>	-	-	-	-
<i>Other</i>	764,150	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	6,869,157	-	-	-

Prior Period		Loans Under Close Monitoring		
	Standard loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-specialized loans	6,512,558	-	-	-
<i>Corporation loans</i>	2,044,357	-	-	-
<i>Export loans</i>	467,831	-	-	-
<i>Import loans</i>	-	-	-	-
<i>Loans given to financial sector</i>	3,156,084	-	-	-
<i>Consumer loans</i>	-	-	-	-
<i>Credit cards</i>	-	-	-	-
<i>Other</i>	844,286	-	-	-
Specialized loans	-	-	-	-
Other receivables	-	-	-	-
Total	6,512,558	-	-	-

	Current Period		Prior Period	
	Standard loans	Loans Under Close Monitoring	Standard loans	Loans Under Close Monitoring
12 Month expected credit losses	4,423	-	6,707	-
Significant Increase in Credit Risk	-	-	-	-
Total	4,423	-	6,707	-

Number of Amendments Made to Extend the Payment Plan	Standard loans	Loans Under Close Monitoring
Extended 1 or 2 times	-	-
Extended 3,4 or 5 times	-	-
Extended over 5 times	-	-
Total	-	-

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

6.2. Information on standard loans and loans under close monitoring including restructured or rescheduled loans: (cont'd)

Extended Period with Payment Plan Amendment	Standard loans	Loans Under Close Monitoring
0-6 Months	-	-
6 Months - 12 Months	-	-
1-2 Years	-	-
2-5 Years	-	-
6 Years and More	-	-
Total	-	-

6.3. Maturity analysis of cash loans

	Current Period			Prior Period		
	Loans under close monitoring			Loans under close monitoring		
	Standard loans	Not under the scope of restructuring or rescheduling	Restructured	Standard loans	Not under the scope of restructuring or rescheduling	Restructured
Short-term loans	5,867,841	-	-	5,583,599	-	-
Medium and long-term loans	1,001,316	-	-	928,959	-	-
Total	6,869,157	-	-	6,512,558	-	-

6.4. Information on consumer loans, individual credit cards, personnel loans and credit cards given to personnel

None.

6.5. Information on commercial instalments loans and corporate credit cards

Current Period	Short-Term	Medium and Long-Term	Total
Commercial Installment Loans-TL	-	152,453	152,453
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	152,453	152,453
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	-	152,453	152,453

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

6.5. Information on commercial instalments loans and corporate credit cards (cont'd)

Prior Period	Short-Term	Medium and Long-Term	Total
Commercial Installment Loans-TL	30,465	152,355	182,820
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	30,465	152,355	182,820
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	30,465	152,355	182,820

6.6. Loan according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	6,869,157	6,512,558
Total	6,869,157	6,512,558

6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	6,869,157	6,512,558
Foreign Loans	-	-
Total	6,869,157	6,512,558

6.8. Loans granted to subsidiaries and associates

None.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

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

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	-	-
Doubtful Loans and Receivables	-	-
Uncollectible Loans and Receivables	26,403	23,155
Total	26,403	23,155

6.10. Information on non-performing loans and restructured loans

	GROUP III Loans with Limited Collectability	GROUP IV Loans with Doubtful Collectability	GROUP V Uncollectible Loans
Current Period	-	-	29,183
Gross Amounts Before Provisions	-	-	29,183
Restructured Credits	-	-	-
Prior Period	-	-	27,787
Gross Amounts Before Provisions	-	-	27,787
Restructured Credits	-	-	-

6.11. Information on total non-performing loans

	Group III Loans and Receivables with Limited Collectability	Group IV Doubtful Loans and Receivables	Group V Uncollectible Loans and Receivables
Current Period			
Prior Period End Balance	-	-	27,787
Additions (+)	-	-	1,396
Transfers from Other Categories of Loans Under Follow-Up (+)	-	-	-
Transfers to Other Categories of Loans Under Follow-Up (-)	-	-	-
Collections (-)	-	-	-
Write-offs (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at End of Period	-	-	29,183
Provision (-)	-	-	26,403
Net Balance on Balance Sheet	-	-	2,780

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

6.11. Information on total non-performing loans (cont'd)

	Group III	Group IV	Group V
	Loans and Receivables with Limited Collectability	Doubtful Loans and Receivables	Uncollectible Loans and Receivables
Prior Period			
Prior Period End Balance	-	26,720	118
Additions (+)	-	2,840	3,387
Transfers from Other Categories of Loans Under Follow-Up (+)	-	-	24,282
Transfers to Other Categories of Loans Under Follow-Up (-)	-	24,282	-
Collections (-)	-	5,278	-
Write-offs (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at End of Period	-	-	27,787
Provision (-)	-	-	23,155
Net Balance on Balance Sheet	-	-	4,632

6.12. Information on foreign currency non-performing loans

As of 31 March 2026, the Bank has no non-performing receivables arising from foreign currency loans (31 December 2025: None).

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

6. Information on loans (cont'd)

6.13. Information on gross and net non-performing loans and receivables as per customer categories

	Group III Loans and Receivables with Limited Collectability	Group IV Loans and Receivables with Doubtful Collectability	Group V Uncollectible Loans and Other Receivables
Current Period (Net)	-	-	2,780
Loans to Individuals and Corporate (Gross)	-	-	29,183
Provision Amount (-)	-	-	26,403
Loans to Individuals and Corporate (Net)	-	-	2,780
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-
Prior Period (Net)	-	-	4,632
Loans to Individuals and Corporate (Gross)	-	-	27,787
Provision Amount (-)	-	-	23,155
Loans to Individuals and Corporate (Net)	-	-	4,632
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-

6.14. Information on interest accruals, rediscounts and valuation differences calculated for non-performing loans and their provisions

	Group III Loans and Receivables with Limited Collectability	Group IV Loans and Receivables with Doubtful Collectability	Group V Uncollectible Loans and Other Receivables
Current Period (Net)	-	-	1,933
Interest Accruals, Rediscounts and Valuation Differences	-	-	20,289
Provision Amount (-)	-	-	18,356
Prior Period (Net)	-	-	3,149
Interest Accruals, Rediscounts and Valuation Differences	-	-	18,893
Provision Amount (-)	-	-	15,744

7. Financial assets measured at amortized cost

7.1. Information on subject to repurchase transactions, given as a guarantee or blocked

	Current Period		Prior Period	
	TL	FC	TL	FC
Subject to repurchase agreements	-	-	-	-
Given as collateral/blocked	-	-	-	-
Total	-	-	-	-

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I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

7. Financial assets measured at amortized cost (cont'd)

7.2. Information on financial assets measured at amortized cost government debt securities

	Current Period	Prior Period
Government Bonds	-	-
Treasury Bills	-	-
Other Government Securities	-	-
Total	-	-

7.3. Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	-	-
Quoted at Stock Exchange	-	-
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	-	-

7.4. Movement of financial assets measured at amortized cost

	Current Period	Prior Period
Balances at the Beginning of Period	-	12,222
Foreign Currency Differences on Monetary Assets	-	-
Purchase During the Period	-	-
Disposals through Sales and Redemptions	-	(5,551)
Impairment Provision (-)	-	-
Valuation Effect	-	(6,671)
End of Period Total	-	-

8. Investments in associates (Net)

The Bank has no associates as of 31 March 2026 and 31 December 2025.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

9. Information on subsidiaries

9.1. Information on subsidiaries

	<u>Title</u>	<u>Address (City/Country)</u>	<u>Bank's Share Ratio</u>	<u>Share Ratio of Other Shareholders</u>
1	D Varlık Kiralama A.Ş.	İstanbul/Türkiye	100	100

	<u>Total assets</u>	<u>Shareholders' equity</u>	<u>Total fixed assets</u>	<u>Interest income</u>	<u>Income on securities portfolio</u>	<u>Current period profit/ (loss)</u>	<u>Prior period profit/ (loss)</u>	<u>Fair value</u>
1	617,113	250	-	53,847	-	-	-	-

	<u>Current Period</u>	<u>Prior Period</u>
Balance at the Beginning of the Period	250	250
Movements During the Period	-	-
Acquisitions	-	-
Bonus Shares and Contributions to Capital	-	-
Dividends from Current Year Profit	-	-
Sales/Settlements	-	-
Reclassification	-	-
Value Increase/Decrease	-	-
Provision for Net Foreign Exchange Appreciation/ Depreciation of Foreign Subsidiaries	-	-
Balance at the End of the Period	250	250
Capital Commitments	-	-
Share Percentage at the End of Period (%)	100	100

9.2. Sectoral information on subsidiaries and the related carrying amounts in the legal books

	<u>Current Period</u>	<u>Prior Period</u>
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	-	-
Finance Companies	-	-
Other Subsidiaries	250	250
End of Period Total	250	250

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

I. EXPLANATIONS AND NOTES ON ASSETS (cont'd)

10. Information on jointly controlled entities

None (31 December 2025: None).

11. Information on receivables from lease transactions (net)

None (31 December 2025: None).

12. Information on investment properties

None (31 December 2025: None).

13. Information on deferred tax assets

The Bank recognizes deferred tax on all taxable temporary differences arising between the carrying amount of an asset or liability and its tax base for financial reporting purposes in accordance with the "Turkish Accounting Standard for Income Taxes" ("TAS 12"). Deferred tax is calculated using tax rates enacted or substantively enacted at the balance sheet date.

Deferred tax assets resulting from deductible temporary differences are recognized to the extent that it is probable that future taxable profit will be available against which the deductible temporary difference can be utilized. Deferred tax assets and liabilities are offset and the resulting deferred tax assets and liabilities are reported as net in the financial statements.

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/ (liability)	Accumulated temporary differences	Deferred tax asset/ (liability)
Provision for employee benefits	36,417	10,925	18,075	5,423
Tangible and intangible asset depreciation difference	(35,833)	(10,750)	(37,853)	(11,356)
Financial assets at fair value through other comprehensive income	64,238	19,271	(15,368)	(4,610)
Expected Credit Loss	6,454	1,936	8,797	2,639
Derivative Transactions	(8,057)	(2,417)	(3,894)	(1,168)
Other (*)	64,995	22,347	110,658	36,583
Deferred tax asset, net	128,214	41,312	80,415	27,511

(*) The temporary differences presented under "Other" consist of TL 150,716 arising from the revaluation of assets under Article 298/ç (repeated) of the Tax Procedure Law, TL (50,538) from fixed asset revaluation effects, and TL (35,183) from other temporary differences (31 December 2025: TL 141,530 arising from the revaluation of assets under Article 298/ç of the Tax Procedure Law, TL (60,167) from fixed asset revaluation effects, and TL 29,295 from other temporary differences).

	Current Period	Prior Period
As of 1 January	27,511	21,654
Deferred Tax Expense/(Income)	(12,431)	20,549
Deferred Tax Recognized Under Equity	26,232	(14,692)
Deferred tax asset, net	41,312	27,511

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont’d)

I. EXPLANATIONS AND NOTES ON ASSETS (cont’d)

14. Information on assets held for sale and discontinued operations

As of 31 March 2026 and 31 December 2025, the Bank has no non-current assets held for sale and discontinued operations.

15. Breakdown of the 20% of other assets exceeding 10% of total balance sheet amount excluding off balance sheet commitments

None (31 December 2025: None).

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES

The explanations and notes regarding the liabilities of the unconsolidated balance sheet prepared by the Bank are given below.

1. Information on deposits

Since the Bank has the status of an investment bank, it is not authorized to collect deposits.

2. Derivative financial liabilities

Negative differences table related to derivative financial liabilities

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward transactions	42,164	-	33,507	-
Swap transactions	381	-	476	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	42,545	-	33,983	-

3. Banks on banks and other financial institutions

3.1 Information on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Loans from Central Bank of Türkiye	-	-	-	-
From Domestic Banks and Institutions(*)	622,518	457,278	480,826	400,970
From Foreign Banks, Institutions and Funds	1,312,449	656,211	973,197	748,943
Total	1,934,967	1,113,489	1,454,023	1,149,913

(*) Includes lease certificate borrowing from D Varlık Kiralama A.Ş. amounting to nominal TL 585,000 (31 December TL 2025:450.000).

3.2 Maturity analysis of funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-term	1,934,967	457,278	1,454,023	633,704
Medium and long-term	-	656,211	-	516,209
Total	1,934,967	1,113,489	1,454,023	1,149,913

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

4. Information on funds

	Current Period		Prior Period	
	TL	FC	TL	FC
From Domestic Institutions	57,544	107,136	386,191	99,184
From Foreign Organizations and Funds	835,997	887,460	777,638	854,696
Total	893,541	994,596	1,163,829	953,880

5. Explanations on marketable securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank bonds	1,346,294	-	957,599	-
Securities	-	-	-	-
Total	1,346,294	-	957,599	-

6. Breakdown of the 20% of other liabilities exceeding 10% of total balance sheet amount excluding off balance sheet commitments

None (31.12.2025: None).

7. Information on obligations under financial leases (net)

With the "TFRS 16 Leases" Standard, which is effective as of 1 January 2019, the differences between operating leases and finance leases have been eliminated and lease transactions have started to be recognized as liabilities by lessees under the "Lease Liabilities" item. For the period ended 31 March 2026, the Bank has reflected the lease transactions with an expiry date of more than 1 year in its financial statements within the scope of TFRS 16 standard and the Bank has a liability of TL 10,460 (31 December 2025: TL 9,431) related to lease transactions for the period ended 31 March 2026.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	7,347	3,543	6,386	2,848
Between 1 and 4 years	9,413	6,917	9,166	6,583
More than 4 years	-	-	-	-
Total	16,760	10,460	15,552	9,431

8. Information on liabilities arising from hedging purpose derivatives

The Bank has no derivative financial liabilities for hedging purposes as of 31 March 2026 and 31 December 2025.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

9. Information on provisions

9.1. Foreign exchange losses on the foreign currency indexed loans and finance lease receivables

As of 31 March 2026 and 31 December 2025, the Bank has no provision for foreign exchange losses on foreign currency indexed loans.

9.2. Employee benefits provision

	Current Period	Prior Period
Provision for bonuses	14,000	79,600
Provision for unused vacation	14,133	10,436
Provision for employment termination benefits	8,284	7,639
Balance at the end of the period	36,417	97,675

In accordance with the existing social legislation in Türkiye, the Bank is required to make certain lump-sum payments to employees whose employment is terminated due to retirement or for reasons other than resignation or misconduct. Such payments are calculated on the basis of an agreed formula, are subject to certain upper limits and are recognized in the accompanying financial statements as accrued. The reserve has been calculated by estimating the present value of the future obligation of the Bank that may arise from the retirement of the employees.

The movement of the provision for employment termination benefits in the balance sheet is as follows:

	Current Period	Prior Period
Prior period end balance	7,639	4,759
Provision recognized in the year	645	3,246
Paid during the year	-	(361)
Actuarial gains/(losses) in employee benefits	-	(5)
Balance at the end of the period	8,284	7,639

The movement of unused vacation provision in the balance sheet is as follows:

	Current Period	Prior Period
Prior period end balance	10,436	7,170
Provision recognized in the year	3,784	4,118
Paid during the year	(87)	(852)
Balance at the end of the period	14,133	10,436

Movements of bonus provision in the balance sheet are as follows:

	Current Period	Prior Period
Prior period end balance	79,600	64,139
Provision recognized in the year	14,000	79,600
Paid during the year	(79,600)	(58,438)
Reversed during the year	-	(5,701)
Balance at the end of the period	14,000	79,600

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

9. Information on provisions (cont'd)

9.3. The specific provisions provided for indemnifies non-cash loans expected credit loss for non-cash loans

As of 31 March 2026, the Bank has provided expected credit losses amounting to TL 1,555 (31 December 2025: TL 1,477) for non-cash loans that are not indemnified and not liquidated.

9.4 Information on other provisions

For the period ended 31 March 2026, the Bank's other provisions balance in the financial statements is TL 1,555 (31 December 2025: TL 1,477). Other provisions consist of expected credit loss on non-cash loans.

10. Information on taxes payable

10.1. Information on current tax liability

As of 31 March 2026, the Bank tax liability remaining after deducting temporary taxes paid during the period from corporate tax amounts to TL 14,904 (31 December 2025: 25,222).

10.2. Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	14,904	25,222
Taxation of securities	7,981	5,345
Property tax	-	-
Banking and insurance transaction tax (BITT)	12,771	13,623
Foreign exchange transaction tax	-	-
Value added tax payable	781	1,285
Other ⁽¹⁾	7,559	7,381
Total	43,996	52,856

(1) Other item consists of income tax payable amounting to TL 7,378 (31 December 2025: TL 7,107), stamp tax payable amounting to TL 180 (31 December 2025: TL 177) and other taxes amounting to TL 1 (31 December 2025: TL 97).

10.3. Information on premiums

	Current Period	Prior Period
Social security premiums-employee	4,133	1,451
Social security premiums-employer	7,033	2,260
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	249	86
Unemployment insurance-employer	497	171
Other	-	-
Total	11,912	3,968

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

10. Information on taxes payables (cont'd)

10.4. Information on deferred tax liabilities

10.4.1. Temporary differences, tax losses, exemptions and deductions reflected to balance sheet as deferred tax liabilities

The Bank has computed deferred tax asset or liability on temporary differences arising from carrying values of assets and liabilities in the accompanying financial statements and their tax bases.

The Bank has calculated TL 41,312 of net deferred tax asset and reflected to the financial statements enclosed (31 December 2025: TL 27,511 of net deferred tax asset).

11. Liabilities for assets held for sale and assets of discontinued operations

As of 31 March 2026 and 31 December 2025, the Bank has no non-current asset payables related to assets held for sale and discontinued operations.

12. Information on Subordinated Loans

The Bank has no subordinated loans as of 31 March 2026 and 31 December 2025.

13. Information on Shareholders' Equity

13.1. Presentation of paid-in capital

	Current Period	Prior Period
Common stock	1,400,000	1,400,000
Preferred stock	-	-

13.2. Paid-in capital amount, explanation as to whether the registered share capital system ceiling is applicable at bank, if so, and amount of registered share capital

There is no registered share capital ceiling at the Bank (31 December 2025: None).

13.3. Information on share capital increases and their sources; other information on increased capital shares in current period

None (31 December 2025: With the decision of the Board of Directors of the Bank dated 25 March 2025, it was decided to increase the Bank's capital of TL 200,000,000 by TL 1,200,000,000 in total, by providing TL 750,000,000 in cash and TL 450,000,000 from internal resources, to TL 1,400,000,000, and following approval from the Banking Regulation and Supervision Agency and the Ministry of Trade's General Directorate of Domestic Trade, the capital increase was registered by the Istanbul Trade Registry Office on 26 May 2025).

13.4. Information on share capital increases from capital reserves

In the current period, no additions were made to share capital from capital reserves.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

II. EXPLANATIONS AND NOTES ON LIABILITIES (cont'd)

13. Information on Shareholders' Equity (cont'd)

13.5. Capital commitments in the last fiscal year and at the end of the following period, the general purpose of these commitments and projected resources required to meet these commitments

The Bank has no capital commitments as of 31 March 2026 and 31 December 2025.

13.6. Indicators of the Bank's income, profitability and liquidity for the previous periods and possible effects of these future assumptions on the Bank's equity due to the uncertainty of these indicators

As of 31 March 2026 and 31 December 2025, there are no estimated effects on the Bank's shareholders' equity of the projections to be made by taking into account the past indicators of the Bank's income, profitability and liquidity and the uncertainties in these indicators.

13.7. Information on preferred shares

As of 31 March 2026 and 31 December 2025, the Bank has no privileges granted to the shares representing the capital.

13.8. Information on marketable securities value increase fund

	Current Period		Prior Period	
	TL	FC	TL	FC
From Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Differences	-	-	-	-
Foreign Exchange Difference	-	-	-	-
Marketable Securities at Fair Value through Other Comprehensive Income	(34,561)	(9,972)	8,978	2,167
Valuation Differences	(34,561)	(9,972)	8,978	2,167
Foreign Exchange Difference	-	-	-	-
Total	(34,561)	(9,972)	8,978	2,167

13.9. Information on profit reserves

In accordance with the decision of the Ordinary General Assembly dated March 26, 2026, the Bank transferred 15,183 TL of its retained earnings of 303,655 TL from the previous year to legal reserves and 288,472 TL to extraordinary reserves (31 December 2025: Based on the decision of the Ordinary General Assembly dated 27 March 2025, the Bank transferred TL 100,704 of retained earnings amounting to TL 5,035 to legal reserves and TL 95,669 to extraordinary reserves).

With the decision of the Board of Directors of the Bank dated 25 March 2025, it was decided to increase the Bank's capital of TL 200,000 by TL 1,200,000 in total, by providing TL 750,000 in cash and TL 450,000 from internal resources, to TL 1,400,000, and following approval from the Banking Regulation and Supervision Agency and the Ministry of Trade's General Directorate of Domestic Trade, the capital increase was registered by the Istanbul Trade Registry Office on 26 May 2025.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

III. EXPLANATIONS AND NOTES ON OFF-BALANCE SHEET ITEMS

1. Information on off-balance sheet liabilities

1.1. Nature and amount of irrevocable loan commitments

	Current Period	Prior Period
Forward Assets Trading Commitments	4,894	2,913,294
Time Deposit Trading Commitments	-	-
Tax and Fund Liabilities from Export Commitments	-	-
Other Irrevocable Commitments	-	-
Total	4,894	2,913,294

1.2. Guarantees, bills of exchange and acceptances and other letters of credit which can be counted as financial collateral and other non-cash loans including letters of credit

The Bank's non-cash loans amounting to TL 1,705,214 consist of letters of guarantee (31 December 2025: TL 1,573,566).

1.3. Guarantees, suretyships, and similar transactions

	Current Period	Prior Period
Guarantee Letters	145,996	144,496
Temporary Guarantee Letters	-	-
Advance Guarantee Letters	-	-
Guarantee Letters Given for Customs	500,000	500,000
Letters of Guarantee Given for Cash Loans	1,059,218	929,070
Other Guarantee Letters	-	-
Total	1,705,214	1,573,566

1.4. Information on non-cash loans

1.4.1. Total amount of non-cash loans

	Current Period	Prior Period
Non-cash loans given against cash loan risks	1,059,218	929,070
<i>With maturity of one year or less than one year</i>	<i>440,000</i>	<i>385,000</i>
<i>With maturity of more than one year</i>	<i>619,218</i>	<i>544,070</i>
Other non-cash loans	645,996	644,496
Total	1,705,214	1,573,566

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

III. EXPLANATIONS AND NOTES ON OFF-BALANCE SHEET ITEMS (cont'd)

2. Information on derivative financial instruments

	Current Period	Prior Period
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	10,521,744	7,339,781
Forward Transactions	9,886,485	5,923,119
Swap Transactions	635,259	1,416,662
Futures Transactions	-	-
Option Transactions	-	-
Interest Related Derivative Transactions (II)	-	-
Forward Rate Transactions	-	-
Interest Rate Swap Transactions	-	-
Interest Option Transactions	-	-
Futures Interest Transactions	-	-
Other Trading Derivative Transactions (III)	-	-
A. Total Trading Derivative Transactions (I+II+III)	10,521,744	7,339,781
Types of Hedging Transactions		
Fair Value Hedges	-	-
Cash Flow Hedges	-	-
Net Investment Hedges	-	-
B. Total Hedging Related Derivatives	-	-
Total Derivative Transactions (A+B)	10,521,744	7,339,781

3. Credit derivatives and risk exposures on credit derivatives

None (31 December 2025: None).

4. Explanation on contingent liabilities and assets

As of 31 March 2026 and 31 December 2025, the Bank has no contingent liabilities and assets.

5. Services rendered on behalf of third parties

As of 31 March 2026 and 31 December 2025, the Bank has no services provided on behalf and account of third parties.

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME

1. Interest income

1.1 Information on interest received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on loans ⁽¹⁾				
<i>Short term loans</i>	476,087	17,532	244,596	13,363
<i>Medium and long term loans</i>	87,774	-	-	-
<i>Interest on non-performing loans</i>	167	-	631	-
Total	564,028	17,532	245,227	13,363

⁽¹⁾ Includes fee and commission income from cash loans.

1.2 Information on interest received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From the Central Bank of Türkiye	18,840	-	57,487	-
From domestic banks	1,069	38	766	374
From foreign banks	-	17	-	108
From branches and head offices abroad	-	-	-	-
Total	19,909	55	58,253	482

1.3 Information on interest received from marketable securities

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value Through Profit/Loss	-	192	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	125,674	2,504	45,362	660
Financial Assets Measured at Amortized Cost	-	-	640	-
Total	125,674	2,696	46,002	660

1.4 Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income Received from Associates and Subsidiaries	-	-
Total	-	-

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

2. Interest expenses

2.1. Information on interest expense on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks ⁽¹⁾	114,893	14,396	10,128	8,124
Central Bank of Türkiye	-	-	-	-
Domestic Banks	1,234	4,773	332	3,456
Foreign Banks	113,660	9,623	9,796	4,668
Branches and head offices abroad	-	-	-	-
Other institutions	53,847	-	33,302	-
Total	168,741	14,396	43,430	8,124

⁽¹⁾ Commission and fee expense on funds borrowed has been included in Banks.

2.2. Information on interest expense to associates and subsidiaries

	Current Period	Prior Period
Interest Expense to Associates and Subsidiaries	53,847	33,302
Total	53,847	33,302

2.3 Information on interest expense to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expenses from securities issued	109,488	-	27,028	-
Total	109,488	-	27,028	-

2.4 Allocation of interest expense on deposits based on maturity of deposits

Since the Bank has the status of an investment bank, it is not authorized to collect deposits.

2.5 Information on interest paid on Money market transactions

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on money market transactions	2,708	-	7,290	-
Interest on repurchase agreements	46,756	-	41,309	-
Total	49,464	-	48,599	-

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

2. Interest expenses (cont'd)

2.6 Information on lease interest expenses

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expense on operating leases	1,060	-	1,412	-
Total	1,060	-	1,412	-

3. Information on fees and commissions received

	Current Period		Prior Period	
	TL	FC	TL	FC
From non-cash loans	5,798	22	3,336	540
Other ⁽¹⁾	10,206	35,589	11,631	971
Total	16,004	35,611	14,967	1,511

⁽¹⁾ Other fees and commissions amounting to TL 35,929 consists of investment banking service income and commission income from debt instrument brokerage transactions.

4. Information on dividend income

The Bank has no dividend income for the periods ended 31 March 2026 and 31 December 2025.

5. Information on net trading profit/loss (Net)

	Current Period	Prior Period
Profit	155,365	117,607
Gains on capital market operations	15,624	-
Gains on derivative financial instruments	96,790	86,531
Foreign exchange gains	42,951	31,076
Losses (-)	204,951	138,551
Losses on capital market operations	11,167	-
Losses on derivative financial instruments	124,662	104,834
Foreign exchange losses	69,122	33,717
Net trading profit / (loss)	(49,586)	(20,944)

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IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

6. Information on other operating income

The Bank's other operating income amounting to TL 427 consists of other income (31 March 2025: The Bank's other operating income amounting to TL 8,670 consists of reversal of provisions for previous years amounting to TL 5,702, reversal of expected loss provision amounting to TL 2,296 and other income amounting to TL 672).

7. Expected credit loss and other provision expenses

	Current Period	Prior Period
Expected Credit Loss	-	-
12 month expected credit loss (Stage 1)	-	-
Significant increase in credit risk (Stage 2)	-	-
Non-performing loans (Stage 3)	-	-
Marketable Securities Impairment Expense	-	-
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	-
Impairment Provision for Associates, Subsidiaries and Joint Ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint ventures	-	-
Total	-	-

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EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

8. Information on other operating expenses

	Current Period	Prior Period
Reserve for employment termination benefits ⁽¹⁾	645	848
Bank social aid fund deficit provision	-	-
Impairment expenses of tangible assets	-	-
Depreciation expenses of tangible assets	4,245	3,573
Impairment expenses of intangible assets	-	-
Impairment expense of goodwill	-	-
Amortization expenses of intangible assets	5,065	4,018
Impairment on subsidiaries accounted for under equity method	-	-
Impairment on assets for resale	-	-
Depreciation expenses of assets for resale	-	-
Impairment expenses of assets held for sale and discontinued operations	-	-
Other operating expenses	38,661	26,335
<i>Taxes, duties and fees</i>	6,304	3,522
<i>Computer usage expenses</i>	10,029	8,707
<i>Leasing Expenses Related to TFRS 16 Exceptions</i>	22	16
<i>Repair and maintenance expenses</i>	578	392
<i>Advertisement expenses</i>	5,249	3,597
<i>Other expenses</i> ⁽²⁾	16,479	10,101
Loss on sales of assets	-	-
Other	5,963	5,419
Total	54,579	40,193

(1) The amount of severance pay recognised in other provisions, which is not included in other operating expenses in the statement of profit or loss, is also included in this table.

(2) Other operating expenses consist of communication expenses amounting to TL 4,176, Doğan Holding share participation balance amounting to TL 4,214, dues expenses amounting to TL 2,398, vehicle expenses amounting to TL 1,279, building fee expenses amounting to TL 1,468, insurance expenses amounting to TL 783, donations and grants amounting to TL 140 and other expenses amounting to TL 2,021 (31 March 2025: Other operating expenses consist of vehicle expenses amounting to TL 1,006, building fee expenses amounting to TL 1,087, communication expenses amounting to TL 2,921, dues expenses amounting to TL 708, insurance expenses amounting to TL 663, donations and grants amounting to TL 10, Doğan Holding shareholding balance amounting to TL 2,090 and other expenses amounting to TL 1,616).

9. Information on profit/loss before taxes including profit/loss from continuing and discontinued operations

The Bank's profit before tax from continuing operations amounted to TL 104,198 (31 March 2025: TL 27,453 profit). The Bank has no discontinued operations.

10. Provision for taxes including taxes from continued and discontinued operations

As of 31 March 2026, the Bank's total tax provision expense amounting to TL 27,765 consists of current tax expense amounting to TL 15,334 and deferred tax income amounting to TL 12,431 (31 March 2025: the Bank's total tax provision expense amounting to TL 4,397 consists of current tax expense amounting to TL 4,622 and deferred tax income amounting to TL 225).

The Bank does not have discontinued operations (31 March 2025: None).

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IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME (cont'd)

11. Information on profit/loss before taxes including profit/loss from continuing and discontinued operations

As of 31 March 2026, the Bank's net profit for the period from continuing operations is TL 76,433 (31 March 2025: TL 23,056 profit).

12. Information on net profit/loss

12.1. The nature and amount of certain income and expense items from ordinary operations is disclosed if the disclosure for nature, amount and repetition rate of such items is required for the complete understanding of the Bank's performance for the period

None (31 March 2025: None).

12.2. Effect of change in a forecast related to financial statement components to profit/loss, if possibility to effect latter years occurs, information including those periods

None (31 March 2025: None).

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

None (31 March 2025: None).

V. EXPLANATIONS ON THE RISK GROUP OF THE BANK

1. Information on the volume of transactions related to the bank's own risk group, outstanding loan and deposit transactions and income and expenses of the period

Bank's risk group – Current Period	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	291,347	38,190
Balance at end of period	-	-	-	-	567,254	38,190
Interest and commission income received	-	-	-	-	33,222	150
Bank's risk group – Prior Period	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	592,457	69,348
Balance at end of period	-	-	-	-	291,347	38,190
Interest and commission income received ^(*)	-	-	-	-	24,707	266

(*) Prior period balances represent 31 March 2025 amounts.

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V. EXPLANATIONS ON THE RISK GROUP OF THE BANK (cont'd)

2. Concentration of transaction volumes and balances with risk group and pricing policy

The Bank operates various banking operations with the risk group. These are commercial transactions and priced with market prices in line with Bank's general pricing policy.

31 March 2026	Risk group	Total	Rate %
Cash loans	567,254	6,898,340	8.22
Non-cash loans	38,190	1,705,214	2.24
31 December 2025	Risk group	Total	Rate %
Cash loans	291,347	6,540,345	4.45
Non-cash loans	38,190	1,573,566	2.43

The bank earned TL 2,344 (31 March 2025: TL 4,544) in service and commission income from other banking services it provided outside of credit transactions with the risk group and TL 6,594 in securities interest income from risk group private sector bonds held in its securities portfolio.

3. Information on deposit held by Bank's own risk group

The Bank is not authorized to accept deposits.

However, the Bank has risk group non-cash balances amounting to TL 1,829,121 classified under non-cash funds (31 December 2025: TL 1,730,640). Interest expense related to the Bank's risk group non-cash accounts is TL 82,953 (31 December 2025: TL 363,203), interest expense on securities is TL 4,092 (31 December 2025: TL 7,769).

4. Information on forward, option and other similar agreements made with Bank's own risk group

The Bank's risk group	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions at Fair Value						
Through Profit or Loss						
Balance at beginning of period	-	-	-	-	2,870	1,449
Balance at end of the period ⁽¹⁾	-	-	-	-	-	2,870
Total Profit / Loss	-	-	-	11,874	(729)	13,968
Transactions for Hedging						
Total Profit / Loss	-	-	-	-	-	-
Transactions for Hedging						
Balance at beginning of period	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

(1) Opening and closing balances represent the net of assets and liabilities of the related forward transactions for the balance sheet.

5. Benefits provided to key management personnel

For the period ended 31 March 2026, total salaries and other benefits paid to the top management during the year is TL 67,590 (31 March 2025: TL 50,725).

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS (cont'd)

VI. EXPLANATIONS ON THE BANK'S DOMESTIC BRANCHES, AGENCIES AND BRANCHES ABROAD AND OFF-SHORE BRANCHES

	Number	Number of employees			
Domestic branch	1	70			
				Country	
Foreign representatives	-	-	-		
				Total assets	Legal capital
Foreign branch	-	-	-	-	-
Off-shore banking regions					
branches	-	-	-	-	-

VII. OTHER EXPLANATIONS ON THE OPERATIONS OF THE BANK

Summary information regarding the Bank's rating from rating entities

The Bank was reassessed by JCR Eurasia Rating on 23 September 2025, and its Long-Term National Rating was determined as 'A+ (tr)', which is investment grade and in the high credit quality rating category.

Long-Term International Foreign Currency Rating is 'BB' / (Stable Outlook).

VIII. EXPLANATIONS ON SUBSEQUENT EVENTS

None.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

SECTION SIX

EXPLANATIONS ON INDEPENDENT AUDIT REPORT

I. Explanations on the independent audit report

The unconsolidated financial statements of the Bank as of 31 March 2026 and for the period then ended, have been audited by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and an independent audit report dated 28 April 2026, is presented before the accompanying financial statements.

II. Explanations and notes prepared by independent auditor

None.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

(Amounts are expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

SECTION SEVEN

INTERIM ACTIVITY REPORT

I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO

Message from the Chairman

Dear Shareholders,

The first quarter of 2026 was marked by the outbreak and escalation of the Iran war, which fundamentally reshaped the global economic outlook. The conflict disrupted global energy supplies by effectively closing the Strait of Hormuz, through which approximately 20% of global oil supply passes, leading to significant increases in oil prices and a dramatic rise in global inflation expectations. These adverse geopolitical developments, which affected nearly all advanced economies as well as emerging economies such as our own, prompted central banks to adjust their policy and interest rate stances in response to inflationary pressures arising from an unexpected supply shock. Following the peak of tensions in March, markets entered the second quarter on a more positive note, supported by news indicating the initiation of a ceasefire process between the United States and Iran. Accordingly, we are entering a new phase where the damage sustained will be repaired.

From the perspective of the Turkish economy, this challenging and exhausting period was navigated successfully, supported by the country’s strong foreign exchange reserves, the resilience of the banking sector, and sustained confidence in the economy. The Turkish banking sector once again demonstrated its robustness under stressed conditions.

Despite the impact of tightening financial conditions during the quarter, our Bank achieved its targets through prudent and balanced balance sheet management, reaching total assets of TL 10.2 billion and generating a net profit of TL 76.4 million for the period. Since its establishment, Doğan Yatırım Bankası has undertaken numerous pioneering and distinctive transactions with the aim of contributing to its clients and the national economy. In the first quarter of 2026, the Bank once again played a leading role by serving as the financial advisor for ETİ’s first overseas acquisition, conducted as part of its long-term globalization vision.

In 2026, we will continue to work toward our goals and contribute to our country’s economic development. I would like to thank all my colleagues for their contributions, hard work, and dedication, as well as our customers and stakeholders, for their trust and continued support.

Ahmet Vural Akışık

Chairman of the Board

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INTERIM ACTIVITY REPORT

I. SUMMARY FINANCIAL INFORMATION REGARDING THE OPERATING RESULTS FOR THE CURRENT PERIOD, THE COMMENTS OF THE CHAIRMAN OF THE BOARD OF DIRECTORS AND THE CEO

Message from CEO

Dear Shareholders,

As Doğan Yatırım Bankası, we commenced our 2026 operating period with the objective of becoming a regional investment bank and with the mission of intermediating transactions that contribute to a strong and sustainable future for our country. Despite an environment dominated by the adverse effects of geopolitical developments that marked the first quarter of 2026 on both global and local markets, we maintained asset quality and continued our growth trajectory with sound and balanced balance sheet management.

Our Bank's total assets increased from TL 9.6 billion at the end of 2025 to TL 10.2 billion by the end of the first quarter of 2026. Our cash loan portfolio, which constitutes 68% of total assets, reached TL 6.9 billion, while our total loan portfolio amounted to TL 8.6 billion. Our securities portfolio, whose share within total assets increased to 22%, rose to TL 2.2 billion. In the first quarter of 2026, our Bank generated a net profit of TL 76.4 million; as of March 2026, shareholders' equity stood at TL 2.0 billion and the capital adequacy at 27.3%.

Since its establishment, our Bank has continued to execute distinctive transactions and added another successful transaction in the first quarter of 2026. Acting as the financial advisor in ETİ's first international acquisition, undertaken within the scope of its long-term globalization vision, our Bank is delighted to have facilitated ETİ's growth strategy through this transaction and to continue contributing to a strong and sustainable future for our country.

In line with our objective of contributing to the development of capital markets, we maintained our intermediation activities in private sector debt securities issuances, where we hold a leading position among investment banks, during the first three months of 2026, successfully intermediating a total of four capital markets debt instrument transactions. In addition to financing bills, and in line with the authorizations obtained in 2025, our Bank aims to execute lease certificate issuances for its clients in 2026 through its asset leasing company, Varlık Kiralama A.Ş. and will continue to expand its services in this area.

As Doğan Yatırım Bankası, we will continue to create value for our country and all our stakeholders in line with our objectives throughout the remainder of 2026.

I would like to thank all our stakeholders who have provided their support and contributions throughout these processes.

Hulusi Horozoğlu

General Manager and Member of the Board