

D YATIRIM BANKASI ANONİM ŐİRKETİ

**INDEPENDENT AUDITORS' REVIEW REPORT
CONSOLIDATED FINANCIAL STATEMENTS AND
NOTES TO THE FINANCIAL STATEMENTS
FOR THE INTERIM PERIOD 31 MARCH 2025**

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

**(CONVENIENCE TRANSLATION OF
INDEPENDENT AUDITOR'S REPORT ORIGINALLY ISSUED IN TURKISH)**

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

To the General Assembly of D Yatırım Bankası A.Ş.

Introduction

We have reviewed the accompanying consolidated statement of financial position of D Yatırım Bankası A.Ş. ("the Bank") and its consolidated financial subsidiaries (together "the Group") as at 31 March 2025 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated 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 consolidated interim financial information do not present fairly, in all material respects, the consolidated financial position of D Yatırım Bankası A.Ş. and its financial subsidiaries as at 31 March 2025, and its consolidated financial performance and its consolidated 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, 6 May 2025

D YATIRIM BANKASI A.Ş.
CONSOLIDATED INTERIM FINANCIAL REPORT
AS OF THE THREE-MONTH PERIOD ENDED 31 MARCH 2025

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The consolidated 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 GROUP
- CONSOLIDATED FINANCIAL STATEMENTS OF THE GROUP
- EXPLANATIONS ON THE ACCOUNTING POLICIES
- INFORMATION ON THE FINANCIAL STRUCTURE AND RISK MANAGEMENT OF THE GROUP
- EXPLANATIONS AND NOTES ON CONSOLIDATED FINANCIAL STATEMENTS
- REVIEW REPORT
- INTERIM ACTIVITY REPORT

SUBSIDIARIES

1. D Varlık Kiralama Anonim Şirketi

The consolidated financial statements for the three-month period and related disclosures and footnotes that were subject to independent audit, are prepared in accordance with the “Regulation on the Procedures and Principles for Accounting Practices and Retention of Documents by Banks,” Turkish Accounting Standards, Turkish Financial Reporting Standards and the related statements, and in compliance with the financial records of our Bank. Unless stated otherwise, the accompanying consolidated financial statements are 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
Manager*

Mehmet Sırrı Erkan

Chairman of the Audit Committee

Şinasettin Atalan

Audit Committee Member

The authorized contact person for questions on this financial report:

Name-Surname / Title : Aydın Sadık Mağdenoğlu / Legal Reporting Senior Manager
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D YATIRIM BANKASI ANONİM ŞİRKETİ

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

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

SECTION ONE

GENEL BİLGİLER

I. The Parent Bank's incorporation date, beginning statue, history about the changes in the existing statue

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 Parent Bank started its operations on 2 August 2021.

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

II. Explanations regarding the Parent 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 2025 and 31 December 2024, the Parent Bank's paid-in capital is full TL 200,000,000 and is divided into 200,000,000 shares with a nominal value of full TL 1 each, with their historical values.

As of 31 March 2025, 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.	181,998,180	90.999090	181,998,180	-
DHI Investment B.V.	18,000,000	9.000000	18,000,000	-
Milta Turizm İşletmeleri A.Ş.	1,070	0.000535	1,070	-
Doğan Dış Ticaret ve Müessellik A.Ş.	500	0.000250	500	-
Değer Merkezi Hizmetler ve Yönetim Danışmanlık A.Ş.	150	0.000075	150	-
D Gayrimenkul Yatırımları ve Ticaret A.Ş.	100	0.000050	100	-
Total	200,000,000	100.00	200,000,000	-

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

With the decision of the Board of Directors of the Parent Bank dated 25 March 2025 and numbered 2025/069, 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 to initiate the permit applications to the relevant legal authorities and the Banking Regulation and Supervision Agency permission application for the capital increase was made on 27 March 2025.

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

(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 Parent 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	Vice 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 Horozoglu	General Manager and Member of the Board of Directors	University
Fuat Tolga Kısakürek	Deputy General Manager - Corporate and Commercial Banking	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 Parent Bank

Name Surname/Commercial Title	Share Capital	Shareholding Rate	Paid in Shares	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	181,998	90.99909	181,998	-

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

The Parent 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 Parent 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 Türkiye, 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,

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NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

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

GENERAL INFORMATION (cont'd)

V. Summary information on the Parent Bank's activities and services (cont'd)

- 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,
- 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 Türkiye 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,

D YATIRIM BANKASI ANONİM ŞİRKETİ

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 MARCH 2025

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

GENERAL INFORMATION (cont’d)

VI. Difference between the Communique on Preparation of Consolidated Financial Statements of Banks and Turkish Accounting Standards with respect to consolidation and short explanation about the institutions subject to full or proportional consolidation and institutions which are deducted from equity or not included in these three methods

According to Communique on Preparation of Consolidated Financial Statements of Banks only financial investments is the scope of consolidation, whereas in accordance with Turkish Accounting Standards both financial and non-financial investments should be the scope of consolidation. There is no subsidiary subject to proportional consolidation. Information about consolidated subsidiaries and explanation about consolidation methods are disclosed on Section Three, Note III.

VII. Existing or possible, actual or legal obstacles of equity transfer or payback of debts in between the Parent 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 Parent Bank and its subsidiary, D Varlık Kiralama A.Ş.

SECTION TWO

CONSOLIDATED FINANCIAL STATEMENTS

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2025

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

			Reviewed			Audited		
			Current period			Prior period		
			31 March 2025			31 December 2024		
	ASSETS	Notes (5 - I)	TL	FC	Total	TL	FC	Total
I.	FINANCIAL ASSETS (Net)		1,552,639	156,450	1,709,089	854,166	260,482	1,114,648
1.1	Cash and Cash Equivalents		859,944	118,638	978,582	450,633	224,509	675,142
1.1.1	Cash and Balances with Central Bank	(1)	654,955	47,945	702,900	674	88,789	89,463
1.1.2	Banks	(4)	586	70,693	71,279	217,674	135,720	353,394
1.1.3	Receivables Money Market		204,424	-	204,424	232,311	-	232,311
1.1.4	Expected Credit Losses (-)		21	-	21	26	-	26
1.2	Financial Assets at Fair Value Through Profit or Loss	(2)	-	-	-	-	-	-
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Instruments		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	-	-	-	-	-
1.3	Financial Assets at Fair Value Through Other Comprehensive Income	(5)	639,987	37,812	677,799	396,637	35,973	432,610
1.3.1	Government Debt Securities		527,637	37,812	565,449	370,930	35,973	406,903
1.3.2	Equity Instruments		-	-	-	-	-	-
1.3.3	Other Financial Assets		112,350	-	112,350	25,707	-	25,707
1.4	Derivative Financial Assets	(3)	52,708	-	52,708	6,896	-	6,896
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		52,708	-	52,708	6,896	-	6,896
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)		2,642,227	811,765	3,453,992	2,170,385	437,210	2,607,595
2.1	Loans	(6)	2,645,088	811,765	3,456,853	2,174,004	437,210	2,611,214
2.2	Lease Receivables	(11)	-	-	-	-	-	-
2.3	Factoring Receivables		-	-	-	-	-	-
2.4	Financial Assets Measured at Amortized Cost	(7)	12,863	-	12,863	12,222	-	12,222
2.4.1	Government Debt Securities		12,863	-	12,863	12,222	-	12,222
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	Expected Credit Losses (-)		15,724	-	15,724	15,841	-	15,841
III.	ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(16)	-	-	-	-	-	-
3.1	Asset Held for Resale		-	-	-	-	-	-
3.2	Assets of Discontinued Operations		-	-	-	-	-	-
IV.	EQUITY INVESTMENTS		-	-	-	-	-	-
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)	-	-	-	-	-	-
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
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)		219,636	-	219,636	221,491	-	221,491
VI.	INTANGIBLE ASSETS (Net)		57,318	-	57,318	60,566	-	60,566
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		57,318	-	57,318	60,566	-	60,566
VII.	INVESTMENT PROPERTY (Net)	(14)	-	-	-	-	-	-
VIII.	CURRENT TAX ASSET		4,462	-	4,462	8,788	-	8,788
IX.	DEFERRED TAX ASSET	(14)	27,790	-	27,790	21,654	-	21,654
X.	OTHER ASSETS	(16)	77,780	944	78,724	83,294	-	83,294
	TOTAL ASSETS		4,581,852	969,159	5,551,011	3,420,344	697,692	4,118,036

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

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CONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2025

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

			Reviewed			Audited		
			Current period			Prior period		
			31 March 2025			31 December 2024		
	LIABILITIES	Notes (5 - II)	TL	FC	Total	TL	FC	Total
I.	DEPOSITS	(1)	-	-	-	-	-	-
II.	FUNDS BORROWED	(3)	131,598	724,948	856,546	2,028	826,378	828,406
III.	PAYABLES TO MONEY MARKETS		492,469	-	492,469	761,983	-	761,983
IV.	SECURITIES ISSUED (Net)	(5)	893,912	-	893,912	336,931	-	336,931
4.1	Bills		893,912	-	893,912	336,931	-	336,931
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	FUNDS	(4)	689,004	877,641	1,566,645	889,350	316,236	1,205,586
5.1	Borrowers' Funds		43,688	345,957	389,645	2,872	29,879	32,751
5.2	Other		645,316	531,684	1,177,000	886,478	286,357	1,172,835
VI.	FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII.	DERIVATIVE FINANCIAL LIABILITIES	(2)	51,065	-	51,065	6,269	-	6,269
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss		51,065	-	51,065	6,269	-	6,269
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII.	FACTORING LIABILITIES		-	-	-	-	-	-
IX.	LEASE LIABILITIES (Net)	(7)	13,624	-	13,624	12,153	-	12,153
X.	PROVISIONS	(9)	25,777	-	25,777	78,831	-	78,831
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		21,782	-	21,782	76,068	-	76,068
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		3,995	-	3,995	2,763	-	2,763
XI.	CURRENT TAX LIABILITY	(10)	21,169	-	21,169	19,508	-	19,508
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		760,516	16,201	776,717	13,382	12,732	26,114
XVI.	SHAREHOLDERS' EQUITY	(13)	852,750	337	853,087	841,787	468	842,255
16.1	Paid-in capital		200,000	-	200,000	200,000	-	200,000
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		70,027	-	70,027	70,263	-	70,263
16.4	Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(16,507)	337	(16,170)	(4,650)	468	(4,182)
16.5	Profit Reserves		576,174	-	576,174	475,470	-	475,470
16.5.1	Legal Reserves		28,640	-	28,640	23,605	-	23,605
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		547,534	-	547,534	451,865	-	451,865
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit or Loss		23,056	-	23,056	100,704	-	100,704
16.6.1	Prior Periods' Profit or Loss		-	-	-	-	-	-
16.6.2	Current Period Profit or Loss		23,056	-	23,056	100,704	-	100,704
16.7	Minority Shares		-	-	-	-	-	-
	TOTAL LIABILITIES		3,931,884	1,619,127	5,551,011	2,962,222	1,155,814	4,118,036

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 31 MARCH 2025

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

		Notes (5 - III)	Reviewed Current period 31 March 2025			Audited Prior period 31 December 2024		
			TL	FC	Total	TL	FC	Total
A.	OFF-BALANCE SHEET LIABILITIES (I+II+III)		6,046,376	4,998,025	11,044,401	1,826,506	950,759	2,777,265
I.	GUARANTEES and COLLATERALS	(1),(3)	932,913	131,173	1,064,086	913,937	120,494	1,034,431
1.1	Letters of guarantee		932,913	118,962	1,051,875	913,937	117,280	1,031,217
1.1.1	Guarantees subject to state tender law		-	-	-	-	-	-
1.1.2	Guarantees given for foreign trade operations		-	-	-	-	-	-
1.1.3	Other letters of guarantee		932,913	118,962	1,051,875	913,937	117,280	1,031,217
1.2	Bank acceptances		-	-	-	-	-	-
1.2.1	Import letter of acceptance		-	-	-	-	-	-
1.2.2	Other bank acceptances		-	-	-	-	-	-
1.3	Letters of credit		-	-	-	-	3,214	3,214
1.3.1	Documentary letters of credit		-	-	-	-	3,214	3,214
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		-	12,211	12,211	-	-	-
1.9	Other collaterals		-	-	-	-	-	-
II.	COMMITMENTS	(1),(3)	418,158	415,422	833,580	214,932	-	214,932
2.1	Irrevocable commitments		418,158	415,422	833,580	214,932	-	214,932
2.1.1	Asset purchase and sale commitments		418,158	415,422	833,580	-	-	-
2.1.2	Deposit purchase and sales commitments		-	-	-	-	-	-
2.1.3	Share capital commitments to associates and subsidiaries		-	-	-	-	-	-
2.1.4	Loan granting commitments		-	-	-	214,932	-	214,932
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)	4,695,305	4,451,430	9,146,735	697,637	830,265	1,527,902
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		4,695,305	4,451,430	9,146,735	697,637	830,265	1,527,902
3.2.1	Forward foreign currency buy/sell transactions		4,373,229	4,134,083	8,507,312	307,311	371,661	678,972
3.2.1.1	Forward foreign currency transactions-buy		2,190,514	2,067,032	4,257,546	154,951	185,855	340,806
3.2.1.2	Forward foreign currency transactions-sell		2,182,715	2,067,051	4,249,766	152,360	185,806	338,166
3.2.2	Swap transactions related to foreign currency and interest rates		322,076	317,347	639,423	390,326	458,604	848,930
3.2.2.1	Foreign currency swap-buy		8,166	309,736	317,902	-	423,364	423,364
3.2.2.2	Foreign currency swap-sell		313,910	7,611	321,521	390,326	35,240	425,566
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)		2,934,875	1,519,541	4,454,416	3,768,410	1,199,639	4,968,049
IV.	ITEMS HELD IN CUSTODY		52,395	1,193,969	1,246,364	1,773,654	1,166,634	2,940,288
4.1	Customer fund and portfolio balances		-	-	-	-	-	-
4.2	Investment securities held in custody		52,395	1,193,969	1,246,364	1,767,698	1,166,634	2,934,332
4.3	Checks received for collection		-	-	-	5,956	-	5,956
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		2,882,480	325,572	3,208,052	1,994,756	33,005	2,027,761
5.1	Marketable securities		-	-	-	-	-	-
5.2	Guarantee notes		-	-	-	-	-	-
5.3	Commodity		-	-	-	-	-	-
5.4	Warranty		-	-	-	-	-	-
5.5	Immovable		-	-	-	-	-	-
5.6	Other pledged items		2,882,480	325,572	3,208,052	1,994,756	33,005	2,027,761
5.7	Pledged items-expository		-	-	-	-	-	-
VI.	ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
	TOTAL OFF-BALANCE SHEET LIABILITIES (A+B)		8,981,251	6,517,566	15,498,817	5,594,916	2,150,398	7,745,314

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2025

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

			Reviewed Current period 1 January - 31 March 2025	Reviewed Prior period 1 January - 31 March 2024
	INCOME AND EXPENSE ITEMS	Notes (5 - IV)		
I.	INTEREST INCOME	(1)	371,815	240,329
1.1	Interest Received from Loans		258,590	208,503
1.2	Interest Received from Reserve Requirements		2	3
1.3	Interest Received from Banks		58,735	5,464
1.4	Interest Received from Money Market Transactions		3,090	285
1.5	Interest Received from Marketable Securities Portfolio		46,662	17,462
1.5.1	Financial Assets at Fair Value Through Profit or Loss		-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		46,022	15,997
1.5.3	Financial Assets Measured at Amortized Cost		640	1,465
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		4,736	8,612
II.	INTEREST EXPENSES (-)	(2)	231,202	82,337
2.1	Interest on Deposits		-	-
2.2	Interest on Funds Borrowed		18,252	4,631
2.3	Interest on Money Market Transactions		48,599	23,986
2.4	Interest on Securities Issued		60,330	41,989
2.5	Lease Interest Expense		1,412	60
2.6	Other Interest Expenses		102,609	11,671
III.	NET INTEREST INCOME/EXPENSE (I - II)		140,613	157,992
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		10,859	21,607
4.1	Fees and Commissions Received	(3)	16,478	24,834
4.1.1	Non-cash Loans		3,876	3,811
4.1.2	Other		12,602	21,023
4.2	Fees and Commissions Paid (-)		5,619	3,227
4.2.1	Non-cash Loans		2,117	646
4.2.2	Other		3,502	2,581
V.	DIVIDEND INCOME	(4)	-	-
VI.	TRADING PROFIT/LOSS (Net)	(5)	(20,944)	(28,158)
6.1	Trading Profit/Loss on Securities		-	6,586
6.2	Trading Profit/Loss on Derivative Financial Instruments		(18,303)	(55,801)
6.3	Foreign Exchange Profit/Loss		(2,641)	21,057
VII.	OTHER OPERATING INCOME	(6)	8,670	1,476
VIII.	OPERATING GROSS PROFIT (III+IV+V+VI+VII)		139,198	152,917
IX.	EXPECTED CREDIT LOSSES (-)	(7)	-	1,623
X.	OTHER PROVISION EXPENSES (-)		-	-
XI.	PERSONNEL EXPENSES (-)		72,400	56,545
XII.	OTHER OPERATING EXPENSES (-)	(8)	39,345	26,290
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		27,453	68,459
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)	27,453	68,459
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	(10)	(4,397)	(15,607)
18.1	Current Tax Provision		(4,622)	(27,130)
18.2	Deferred Tax Income Effect (+)		(5,174)	(31,259)
18.3	Deferred Tax Expense Effect (-)		5,399	42,782
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII±XVIII)	(11)	23,056	52,852
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)	23,056	52,852
25.1	Group's Profit / Loss		23,056	52,852
25.2	Minority Shares Profit / Loss (-)		-	-
25.3	Earnings / Loss per Share		0,1153	0,2643

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME AS OF 31 MARCH 2025

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

		Reviewed Current period 1 January - 31 March 2025	Reviewed Prior period 1 January - 31 March 2024
I.	CURRENT PERIOD PROFIT/LOSS	23,056	52,852
II.	OTHER COMPREHENSIVE INCOME	(12,224)	(7,882)
2.1	Not Reclassified Through Profit or Loss	(236)	3,363
2.1.1	Property and Equipment Revaluation Increase/Decrease	(997)	(318)
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	761	3,681
2.2	Reclassified Through Profit or Loss	(11,988)	(11,245)
2.2.1	Foreign Currency Translation Differences	-	-
	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive	(17,138)	(16,060)
2.2.2	Income		
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	5,150	4,815
III.	TOTAL COMPREHENSIVE INCOME (I+II)	10,832	44,970

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2025

(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)	Profit Reserves	Prior Periods' Profit/ (Loss)	Current Period's Net Profit/Loss	Total Equity
	Prior Period														
	31 March 2024														
I.	Opening balance	200,000	-	-	25,250	31,303	(1,650)	-	-	6,515	-	22,727	-	427,493	711,638
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	-	-	25,250	31,303	(1,650)	-	-	6,515	-	22,727	-	427,493	711,638
IV.	Total Comprehensive Income	-	-	-	-	3,363	-	-	-	(11,245)	-	-	-	52,852	44,970
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	Profit Distribution	-	-	-	(25,250)	-	-	-	-	-	-	452,743	-	(427,493)	-
11.1	Dividends	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves	-	-	-	(25,250)	-	-	-	-	-	-	452,743	-	(427,493)	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balance at the End of the Period (III+IV+.....+X+XI)	200,000	-	-	-	34,666	(1,650)	-	-	(4,730)	-	475,470	-	52,852	756,608
	Current Period														
	31 March 2025														
I.	Prior Period End 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2025

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

		Notes	Reviewed Current period 1 January - 31 March 2025	Reviewed Prior period 1 January - 31 March 2024
A.	CASH FLOWS FROM BANKING OPERATIONS			
1.1	Operating Profit Before Changes in Operating Assets and Liabilities		(69,581)	1,723
1.1.1	Interest Received		309,658	203,196
1.1.2	Interest Paid		(196,833)	(50,536)
1.1.3	Dividend Received		-	-
1.1.4	Fees and Commissions Received		17,028	25,277
1.1.5	Other Income		-	6,586
1.1.6	Collections from Previously Written-off Loans		-	-
1.1.7	Payments to Personnel and Service Suppliers		(166,030)	(112,393)
1.1.8	Taxes Paid		-	(25,693)
1.1.9	Other		(33,404)	(44,714)
1.2	Changes in Operating Assets and Liabilities		(639,286)	19,973
1.2.1	Net (Increase) Decrease in Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.2	Net (Increase) Decrease in due from Banks and Other Financial Institutions		39,153	122,396
1.2.3	Net (Increase) Decrease in Loans		(810,914)	(513,367)
1.2.4	Net (Increase) Decrease in Other Assets		20,845	173,800
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		(240,904)	111,896
1.2.9	Net Increase (Decrease) in Payables		-	-
1.2.10	Net Increase (Decrease) in Other Liabilities		352,534	125,248
I.	Net Cash Provided from Banking Operations		(708,867)	21,696
B.	CASH FLOWS FROM INVESTING ACTIVITIES			
II.	Net Cash Provided from Investing Activities		(238,608)	(6,010)
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		(1,533)	(7,907)
2.4	Disposals of Property and Equipment		-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(237,075)	1,197
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		-	700
2.9	Other		-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES			
III.	Net Cash Provided by Financing Activities		1,278,059	(195,496)
3.1	Cash Obtained from Funds Borrowed and Securities Issued		529,952	250,000
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued		-	(445,000)
3.3	Issued Equity Instruments		-	-
3.4	Dividends Paid		-	-
3.5	Payments for Leases		(1,893)	(496)
3.6	Other		750,000	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		9,581	20,062
V.	Net Increase in Cash and Cash Equivalents		340,165	(159,748)
VI.	Cash and Cash Equivalents at the Beginning of The Period		586,059	270,799
VII.	Cash and Cash Equivalents at the End of The Period		926,224	111,051

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

SECTION THREE ACCOUNTING POLICIES

I. Basis of presentation

1. Preparation of the consolidated 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 Parent Bank prepares its financial statements in accordance with the Banking Regulation Law No: 5411 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.

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

The format and content of the publicly announced consolidated financial statements and notes to these statements have been prepared in accordance with the “Communiqué on the Financial Statements to be announced to public by Banks as well as Explanations and Footnotes Thereof” and “Communiqué on Disclosures About Risk Management to Be Announced to Public by Banks” and amendments to this Communiqué.

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

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

The accounting policies and valuation principles applied in the preparation of consolidated 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.

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont'd)

I. Basis of presentation (cont'd)

3. The valuation principles used in the preparation of the financial statements (cont'd)

- 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.

Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the financial statements of the Group as of 31 March 2025.

4. Accounting policies used in the preparation of consolidated 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 XXV.

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

1. Explanations on usage strategy of financial instruments

The Parent 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.

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 funds borrowed, funds obtained from issued securities, funds from payables to money markets. The Parent Bank is focused on managing the costs of diversified funding sources at the lowest possible level within the 2025 operating period. The Parent 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. Information on consolidated subsidiaries

As of 31 March 2025, D Yatırım Bankası A.Ş. and its financial institution D Varlık Kiralama A.Ş. are included in the scope of consolidation in the consolidated financial statements.

D Varlık Kiralama A.Ş. was established on 22 February 2024 in accordance with the permission obtained from the Banking Regulation and Supervision Agency and Capital Markets Board with a capital of TL 250,000 fully paid by the Parent Bank and registered to the trade registry. It was established exclusively for the purpose of issuing lease certificates within the framework of the CMB's Communiqué on Lease Certificates (III-61.1) published in the Official Gazette dated 7 June 2013 and numbered 28760.

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont'd)

III. Information on consolidated subsidiaries (cont'd)

The consolidated financial statements have been prepared in accordance with the "Communiqué on Preparation of Consolidated Financial Statements of Banks" published in the Official Gazette No. 26340 dated 8 November 2006 and "Turkish Financial Reporting Standard on Consolidated Financial Statements" ("TFRS 10"). The subsidiary, which is a financial institution, is consolidated using the full consolidation method. The financial statements of the related subsidiary are included in the consolidated financial statements from the date on which control is transferred to the Bank. According to the full consolidation method, 100% of the assets, liabilities, income, expenses and off-balance sheet liabilities of the subsidiary are combined with the assets, liabilities, income, expenses and off-balance sheet liabilities of the Parent Bank.

The carrying amount of the Parent Bank's investment in a subsidiary is eliminated against the Parent Bank's share in the equity of the subsidiary. All transactions between the subsidiary included in the scope of consolidation and the Parent Bank and the accounts related to these transactions are mutually eliminated.

All the financial statements used in the consolidation are financial statements prepared as of 31 March 2025, and necessary harmonization adjustments have been made on the financial statements of the subsidiaries in order to ensure that the same accounting policies are applied for similar transactions and events under similar conditions.

The consolidated financial statements are prepared in accordance with TFRS 10 "Turkish Financial Reporting Standard on Consolidated Financial Statements".

IV. Explanations on forward and option contracts and derivative instruments

The Group's derivative transactions consist of cross currency swaps and forward foreign exchange purchase and sale agreements. The Parent Bank does not have any derivative products that are created by separating them from their main contract. The Parent Bank's derivative products are classified as "Derivative Financial Assets at Fair Value Through Profit or Loss" in accordance with the "TFRS 9 Financial Instruments" ("TFRS 9") standard.

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 Group does not have any embedded derivative products as of 31 March 2025 (31 March 2024: None).

V. 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 purchased or originated credit impaired and financial assets that were not purchased or originated credit impaired but subsequently become credit-impaired.

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont’d)

V. 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.

VI. 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.

VII. Explanations on financial assets

The Group 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 Group 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 Group 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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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont'd)

VII. 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 led to cash flows that include solely payments of principal and interest 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 consist of financial assets created by providing money, goods or services to the debtor. Loans are initially recorded at cost and are measured at their amortized cost using the "effective interest rate method" after they are recorded.

VIII. Explanations on expected credit losses

The Parent 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 Group 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 after their initial recognition in the financial statements.

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont'd)

VIII. 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 credit 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 credit 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 Group 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. This assumption can be rebutted based on supportable information.
- 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 Parent 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 Loss Given Default rate is calculated by taking into consideration the collateral values and the rates determined within the scope of Basel standards.

D YATIRIM BANKASI ANONİM ŞİRKETİ

CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont’d)

VIII. 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 Parent 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 Parent Bank has reviewed and updated the macroeconomic scenario data used in the expected credit loss calculation in March 2025.

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 treatment and does not result in the relinquishment of the right to receive. As of the current period, the Group has not derecognized any loans within the scope of the amendment.

IX. Explanations on offsetting of financial instruments

Financial assets and liabilities are netted and shown in the financial statements at their net amounts when legally applicable or when the Group foresees that the netting of assets and liabilities will be carried out by the method. Otherwise, no netting is made regarding financial assets and liabilities.

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

Securities sold with repurchase commitments within the framework of repurchase agreements made with customers (“Repo”) are classified in the Group portfolio as “Financial Assets at Fair Value Through Profit or Loss”, “Financial Assets at Fair Value Through Other Comprehensive Income” or “Financial Assets Measured at Amortized Cost” portfolios according to the purpose of their holding and are subject to valuation according to the principles of the portfolio they belong to. Funds obtained in return for repurchase agreements are recognized in the “Funds provided from repurchase transactions” account in the liabilities and interest expense rediscount is calculated for the portion of the difference between the sale and repurchase prices determined by the relevant repurchase agreements that falls on the period.

Securities purchased with a resale commitment (“Reverse repo”) transactions are accounted for under the “Receivables from Money Markets” item in the balance sheet. Interest income rediscount is calculated for the portion of the difference between the purchase and resale prices determined by reverse repo agreements that falls on the period.

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

ACCOUNTING POLICIES (cont’d)

XI. 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 Group does not have any fixed assets held for sale or related to discontinued operations as of 31 March 2025 and 31 December 2024.

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 Parent Bank has no discontinued operations.

XII. Explanations on goodwill and other intangible assets

As of the balance sheet date, there is no goodwill in the attached financial statements of the Group (31 December 2024: None).

Other intangible assets include licenses and computer software purchased from outside.

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

XIII. 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 impairment 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)

XIII. 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 Group 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 recognized as expense. The capital expenditures made in order to increase the capacity of the tangible asset or to increase its future benefits are capitalized 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.

XIV. Explanations on leasing transactions

When applying TFRS 16, the Group 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 Group recognizes the right of use asset and lease liability in its financial statements on the date the lease actually begins.

The Group 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 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 Group, 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)

XIV. Explanations on leasing transactions (cont’d)

Right-of-use asset

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 Group

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

The lease obligations

At the effective date of the lease, the Group measures its leasing liability at the present value of the lease payments not paid at that time. Lease payments are discounted using the interest rate implicit in the lease if this rate can be readily determined. If this rate is not readily determinable, the Bank uses the Group's alternative borrowing rate.

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.

XV. 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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ACCOUNTING POLICIES (cont'd)

XV. 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 consolidated financial statements. Developments related to the contingent assets are constantly evaluated to be reflected rightly in the consolidated 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 consolidated financial statements of the period in which the change occurs.

XVI. Explanations on liabilities regarding employee benefits

The Parent 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 Group employees are members.

XVII. 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 Parent Bank has applied a corporate tax rate of 30% in its financial statements dated 31 March 2025.

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)

XVII. 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 scope of Article 298 of the Tax Procedure Law, if the increase in the producer price index is more than 100% in the last 3 accounting periods including the current period and more than 10% in the current accounting period, the financial statements will be subject to inflation adjustment and these conditions have been realized as of 31 December 2021. However, with the "Law No. 7352 on the Amendment of the Tax Procedure Law and the Corporate Tax Law" published in the Official Gazette dated 29 January 2022 and numbered 31734, the provisional article 33 was added to the Tax Procedure Law No. 213 and the 2021 and 2022 accounting periods, including the provisional tax periods (to which for the accounting periods ending in 2022 and 2023 for those who are assigned a special accounting period) and in the temporary tax periods of the 2023 accounting period, the financial statements will not be subject to inflation adjustment, regardless of whether the conditions for inflation adjustment within the scope of repeating Article 298 are met, December 31, 2023 financial statements as of December 31, 2023 will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met or not, and the profit/loss differences arising from the inflation adjustment will be recognized in the retained earnings account. According to Article 17 of the Law No. 7491 on Amendments to Certain Laws and Decree Laws published in the Official Gazette No. 32413 dated December 28, 2023, banks, companies within the scope of the Financial Leasing, Factoring, Financing and Savings Finance Companies Law No. 6361 dated November 21, 2012, payment and electronic money institutions, Profit/loss differences arising from inflation adjustments to be made by authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and pension companies in the 2024 and 2025 accounting periods, including the temporary tax periods, will not be taken into account in the determination of earnings. The President is authorized to extend the periods determined within the scope of this paragraph by one accounting period, including temporary tax periods.

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ACCOUNTING POLICIES (cont'd)

XVII. Explanations on taxation (cont'd)

1. Current tax (cont'd)

With the Communiqué Amending the General Communiqué on Tax Procedure Law (order no. 537) published in the Official Gazette numbered 32073 on 14 January 2023, the procedures and principles of the articles allowing the revaluation of real estates and depreciation units have been redrawn. By taking into consideration aforementioned Communiqué, the Parent Bank, has been revaluated real estate and depreciation units within its balance sheet until 30 September 2023 by providing conditions in the provisions of Tax Procedure Law's provisional Article 32 and duplicated Article 298/ç. As of 31 December 2023, due to the financial statements are subject to inflation adjustment, the real estates and depreciable economic assets were not revalued as of 31 December 2023 and inflation valuation was implemented. As a result of these transactions, the TPL depreciations of real estate and depreciable economic assets that will be subject to corporate tax are calculated based on current amounts valued with inflation.

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.

XVIII. 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 Group 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.

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ACCOUNTING POLICIES (cont'd)

XIX. Explanations on share certificates issued

The Group has no shares issued as of 31 March 2025 and 31 December 2024.

XX. Explanations on acceptances

The Group has no acceptance transactions as of 31 March 2025 (31 December 2024: None).

XXI. Explanations on government incentives

As of 31 March 2025 and 31 December 2024, the Group does not have any government grants.

XXII. Explanations on segment reporting

The Parent Bank operates in 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 2025 in terms of financial statement impacts. The Group issues lease certificates based on management contracts under D Varlık Kiralama A.Ş., which is a subsidiary of the Parent Bank.

XXIII. Explanations on other matters

As at 31 March 2025, 62% of the Group's assets consisted of financial assets measured at amortized cost, 18% consisted of Central Bank and banks items and 12% consisted of financial assets at fair value through other comprehensive income, while shareholders' equity represented 15% of the balance sheet size, loans and borrowings from money markets represented 24%, funds borrowed represented 28% and funds provided from securities issued represented 16% (As of 31 December 2024, 63% of the total assets consisted of financial assets measured at amortized cost, 16% consisted of Central Bank and banks items and 11% consisted of financial assets at fair value through other comprehensive income, while shareholders' equity represented 20% of the total assets, loans received 39%, funds borrowed 29%, funds obtained from money markets and securities issued 8%).

XXIV. Earnings per Share

Earnings per share stated in the income statement is calculated by dividing Group's net profit by the number of shares issued in the relevant year.

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.

XXV. Related Parties

In line with the purpose of these financial statements, shareholders, senior executives and members of the board of directors, their families and companies controlled by them or affiliated with them, associates and joint ventures are classified as related parties within the scope of the "Related Party Disclosures Standard" ("TAS 24"). Transactions made with related parties are presented in Section Five, note V.

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on consolidated equity items

The calculation of 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."

With the decision dated 12 December 2023 and numbered 10747, in the calculation of the amount subject to credit risk in accordance with the Regulation on Measurement and Assessment of Capital Adequacy of Banks published in the Official Gazette dated 23 October 2015 and numbered 29511, as specified in the Board Decision dated 31 January 2023 and numbered 10496; it has been decided that the practice of using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye as of 30 December 2022 for the calculation of monetary assets and non-monetary assets, except for foreign currency denominated items measured at historical cost in accordance with the Turkish Accounting Standards and the related specific provision amounts, shall be continued by using the foreign exchange buying rate of the Central Bank of the Republic of Türkiye as of 26 June 2023 to be applied as of 1 January 2024 until a BRSA decision is taken in the contrary direction.

As of 31 March 2025, in the calculation of the amount subject to credit risk, which constitutes the basis for the capital adequacy standard ratio, the Group has used the Central Bank foreign exchange buying rates of 26 June 2023 in accordance with the above regulations.

In accordance with the BRSA Decision No. 10747 dated 12 December 2023, if the net valuation differences of the securities held by the banks in the "Securities at Fair Value Through Other Comprehensive Income" portfolio are negative as of 1 January 2024, it has been decided that these differences will be calculated in accordance with the Regulation on Equity of Banks published in the Official Gazette dated 5 September 2013 and will not be taken into account in the amount of equity to be used for the capital adequacy ratio and after 1 January 2024, it has been decided to continue to apply the existing provisions of the Regulation for "Securities at Fair Value Through Other Comprehensive Income" acquired after 1 January 2024.

The Group does not apply the exception for not taking into account the net valuation differences of the Securities at Fair Value through Other Comprehensive Income portfolio in the amount of equity to be used for the capital adequacy ratio if the net valuation differences are negative in capital adequacy calculations.

The Group's capital adequacy standard ratio for the period ended 31 March 2025 is 22.37% (31 December 2024: 25.63%). The capital adequacy standard ratio of the Parent Bank is above the minimum ratio determined by the legislation.

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

I. Explanation on consolidated equity items (cont'd)

	Current Period	Prior Period
TIER I CAPITAL		
Paid-in Capital to be Entitled for Compensation after All Creditors	200,000	200,000
Share Premium	-	-
Reserves	576,174	475,470
Other Comprehensive Income according to TAS	70,863	71,100
Profit	23,056	100,704
Net Profit for the Period	23,056	100,704
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	870,093	847,274
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	17,006	5,019
Leasehold improvements on operational leases	1,869	1,991
Goodwill and other intangible assets and related deferred taxes	-	-
Other intangible assets netted with deferred tax liabilities except mortgage servicing rights	57,318	60,566
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	76,193	67,576
Total Tier I Capital	793,900	779,698

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

I. Explanation on consolidated 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)	793,900	779,698
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)	2,897	3,932
Total Deductions from Tier II Capital	2,897	3,932
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	2,897	3,932
Total Equity (Total Tier I and Tier II Capital)	796,797	783,630
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. Explanation on consolidated equity items (cont'd)

CAPITAL	Current Period	Prior Period
	796,797	783,630
Total Capital (Total of Tier I Capital and Tier II Capital)		783,630
Total Risk Weighted Assets	3,561,881	3,057,063
CAPITAL ADEQUACY RATIOS		
CET1 Capital Ratio (%)	22.29	25.50
Tier I Capital Ratio (%)	22.29	25.50
Capital Adequacy Ratio (%)	22.37	25.63
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	14.29	17.50
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)	2,897	3,932
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	2,897	3,932
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 consolidated currency risk

The Group'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 Group'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 Parent 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 consolidated currency risk (cont'd)

The Parent 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	37.7656	40.7019
31 March 2025	37.7656	40.7019
28 March 2025	37.7656	40.7019
27 March 2025	37.9287	40.9326
26 March 2025	37.9086	40.9489
25 March 2025	37.8600	41.0400
Last 30 Days Simple Arithmetic Average	36.7788	39.3194

Information on the Group's foreign currency risk

	EURO	USD	Other FC	Total
31 March 2025:				
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	47,945	-	47,945
Banks	32,310	38,059	324	70,693
Financial assets at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	37,812	-	37,812
Loans	396,322	415,443	-	811,765
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	-	944	-	944
Total assets	428,632	540,203	324	969,159
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Interbank money market payables	-	-	-	-
Borrowings	274,277	450,671	-	724,948
Securities issued	-	-	-	-
Miscellaneous payables	12,729	2,996	-	15,725
Derivative financial liabilities held for risk management	-	-	-	-
Other liabilities ^(*)	87,104	791,013	-	878,117
Total liabilities	374,110	1,244,680	-	1,618,790
Net balance sheet position	54,522	(704,477)	324	(649,631)
Net 'off-balance sheet' position	-	717,528	-	717,528
Financial derivative assets ^(**)	573,989	2,218,201	-	2,792,190
Financial derivative liabilities	573,989	1,500,673	-	2,074,662
Non-cash loans	12,211	118,962	-	131,173
31 December 2024:				
Total assets	361,011	336,347	334	697,692
Total liabilities	279,399	875,947	-	1,155,346
Net balance sheet position	81,612	(539,600)	334	(457,654)
Net 'off-balance sheet' position	(35,240)	423,413	-	388,173
Financial derivative assets	27,552	581,667	-	609,219
Financial derivative liabilities	62,792	158,254	-	221,046
Non-cash loans	-	120,494	-	120,494

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

(**) Foreign currency purchase commitments amounting to TL 415,422 (31 December 2024: None) are included in receivables from derivative financial instruments).

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

III. Explanations on consolidated 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 Group is measured through sensitivity analyses and their possible effects on net income and equity items are monitored. The Parent Bank's Market Risk Management Procedure stipulates that the Parent Bank calculates the daily value at risk by using the internal model and evaluates the risk that the Parent 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 2025:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	652,313	-	-	-	-	50,582	702,895
Banks ⁽²⁾	65,771	-	-	-	-	5,492	71,263
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Interbank money market placements	204,424	-	-	-	-	-	204,424
Financial Assets at Fair Value Through Other Comprehensive Income	32,344	530,596	114,859	-	-	-	677,799
Loans ⁽³⁾	2,522,619	750,470	168,040	-	-	-	3,441,129
Financial Assets Measured at Amortized Cost	-	12,863	-	-	-	-	12,863
Other assets ⁽⁴⁾	-	-	-	-	-	440,638	440,638
Total assets	3,477,471	1,293,929	282,899	-	-	496,712	5,551,011
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	492,469	-	-	-	-	-	492,469
Miscellaneous payables	-	-	-	-	-	24,884	24,884
Securities issued	423,140	470,772	-	-	-	-	893,912
Borrowings	573,502	60,847	222,197	-	-	-	856,546
Other liabilities ⁽⁵⁾	792,176	581,197	166,973	10,870	-	1,731,984	3,283,200
Total liabilities	2,281,287	1,112,816	389,170	10,870	-	1,756,868	5,551,011
On balance sheet long position	1,196,184	181,113	-	-	-	-	1,377,297
On balance sheet short position	-	-	(106,271)	(10,870)	-	(1,260,156)	(1,377,297)
Off-balance sheet long position	-	-	-	-	-	4,990,871	4,990,871
Off-balance sheet short position	-	-	-	-	-	(4,989,444)	(4,989,444)
Total position	1,196,184	181,113	(106,271)	(10,870)	-	(1,258,729)	1,427

- (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 5.
- (2) Banks include expected credit loss balance amounting to TL 16.
- (3) Loans contains expected credit loss amounting to TL 15,724.
- (4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, partnership investments and other assets are presented under other assets.
- (5) Provisions, tax liabilities, lease obligations, 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 consolidated 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 2024:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	-	-	-	-	-	89,451	89,451
Banks ⁽²⁾	348,417	-	-	-	-	4,963	353,380
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Interbank money market placements	232,311	-	-	-	-	-	232,311
Financial Assets at Fair Value Through Other Comprehensive Income	15,679	216,815	200,116	-	-	-	432,610
Loans ⁽³⁾	2,225,183	333,653	36,537	-	-	-	2,595,373
Financial Assets Measured at Amortized Cost	-	-	12,222	-	-	-	12,222
Other assets ⁽⁴⁾	-	-	-	-	-	402,689	402,689
Total assets	2,821,590	550,468	248,875	-	-	497,103	4,118,036
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	761,983	-	-	-	-	-	761,983
Miscellaneous payables	-	-	-	-	-	24,817	24,817
Securities issued	-	100,795	236,136	-	-	-	336,931
Borrowings	576,407	117,381	35,527	99,091	-	-	828,406
Other liabilities ⁽⁵⁾	925,005	153,284	118,862	9,913	-	958,835	2,165,899
Total liabilities	2,263,395	371,460	390,525	109,004	-	983,652	4,118,036
On balance sheet long position	558,195	179,008	-	-	-	-	737,203
On balance sheet short position	-	-	(141,650)	(109,004)	-	(486,549)	(737,203)
Off-balance sheet long position	-	-	-	-	-	979,102	979,102
Off-balance sheet short position	-	-	-	-	-	(763,732)	(763,732)
Total position	558,195	179,008	(141,650)	(109,004)	-	(271,179)	215,370

- (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 12.
- (2) Banks include expected credit loss balance amounting to TL 14.
- (3) Loans contains expected credit losses amounting to TL 15,841.
- (4) Tangible assets, intangible assets, deferred tax assets, derivative assets and other assets are presented under other assets.
- (5) Provisions, tax liabilities, lease obligations, funds, derivative financial liabilities and equity items are presented in the other liabilities line.

Interest rates on monetary financial instruments (%)

31 March 2025	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	45.99
Banks	-	-	-	-
Financial assets measured at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	44.53
Financial assets measured at fair value through other comprehensive income	-	6.00	-	41.45
Loans	6.90	6.15	-	50.20
Financial Assets Measured at Amortized Cost	-	-	-	42.12
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market payables	-	-	-	46.00
Miscellaneous payables	-	-	-	-
Funds	0.50	3.39	-	41.41
Securities issued	-	-	-	44.17
Borrowings	2.98	5.79	-	43.68

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

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

31 December 2024	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	4.00	-	47.00
Financial assets at fair value through profit/loss	-	-	-	-
Money market receivables	-	-	-	48.80
Financial assets measured at fair value through other comprehensive income	-	6.00	-	44.22
Loans	8.13	10.26	-	54.84
Financial assets measured at amortized cost	-	-	-	48.61
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market payables	-	-	-	48.71
Miscellaneous payables	-	-	-	-
Funds	-	4.88	-	48.99
Securities issued	-	-	-	47.39
Borrowings	4.17	5.19	-	47.33

IV. Explanations on consolidated share position risk

None (31 December 2024: None).

V. Explanations on consolidated liquidity risk and liquidity coverage ratio

a) Information on risk capacity of the Parent 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 Group 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 Parent 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. Group's liquidity risk is strategically managed under the ownership of the Asset Liability Committee (ALCO) and under the supervision of the Board of Directors. Group'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 Parent 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 Group 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 Parent Bank, and to ensure that the Parent 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 consolidated 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 Parent Bank and the Parent Bank's subsidiaries:

There is a centralization approach between the Parent 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 Parent Bank's funding sources are limited to non-deposit sources due to its status as an investment bank, and the Parent Bank has shaped its funding structure to ensure diversity in non-deposit funding sources in this framework. While expanding its investor base, the Parent 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 Parent 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 Parent 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. With the establishment of D Varlık Kiralama A.Ş., it is aimed to expand the Parent Bank's funding resources with the funds obtained from lease certificate issuances.

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

Foreign currency liquidity management is provided by Parent 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 Parent Bank should diversify the sources and avoid the concentration on reimbursement dates.

f) Information on the use of stress tests:

The Parent 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 Parent Bank in order to manage the risk in case of systemic or Bank-specific liquidity shortages, and to ensure that the Parent 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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INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT (cont'd)

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

Presentation of assets and liabilities according to their remaining maturities

31 March 2025	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⁾	50,582	652,313	-	-	-	-	-	702,895
Banks ⁽⁴⁾	5,492	65,771	-	-	-	-	-	71,263
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-	-
Money market receivables	-	204,424	-	-	-	-	-	204,424
Financial assets at other comprehensive income	-	-	174,990	158,843	339,648	4,318	-	677,799
Loans ⁽⁵⁾	-	1,995,473	657,444	788,212	-	-	-	3,441,129
Financial assets measured at amortized cost	-	-	12,863	-	-	-	-	12,863
Other assets ⁽⁶⁾	-	14,966	19,971	588	-	-	405,113	440,638
Total assets	56,074	2,932,947	865,268	947,643	339,648	4,318	405,113	5,551,011
Liabilities								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	573,502	60,847	222,197	-	-	-	856,546
Interbank money market payables	-	492,469	-	-	-	-	-	492,469
Marketable securities issued	-	423,140	470,772	-	-	-	-	893,912
Miscellaneous liabilities	-	-	-	-	-	-	24,884	24,884
Other liabilities ⁽⁷⁾	-	832,192	599,283	183,776	10,870	-	1,657,079	3,283,200
Total liabilities	-	2,321,303	1,130,902	405,973	10,870	-	1,681,963	5,551,011
Liquidity gap	56,074	611,644	(265,634)	541,670	328,778	4,318	(1,276,850)	-
Net off-balance sheet position	-	(5,166)	1,973	4,618	-	-	-	1,425
Receivables from derivative financial instruments	-	2,702,682	1,525,448	762,740	-	-	-	4,990,870
Payables from derivative financial instruments	-	2,707,848	1,523,475	758,122	-	-	-	4,989,445
Non-cash loans ⁽⁸⁾	265,489	-	-	363,619	434,978	-	-	1,064,086
31 December 2024								
Total assets	94,414	2,369,160	365,358	649,159	236,584	4,070	399,291	4,118,036
Total liabilities	0	2,284,271	374,348	448,727	109,004	-	901,686	4,118,036
Liquidity gap	94,414	84,889	(8,990)	200,432	127,580	4,070	(502,395)	-
Net off-balance sheet position	-	(2,201)	407	2,232	-	-	-	438
Receivables from derivative financial instruments	-	423,365	146,872	193,933	-	-	-	764,170
Payables from derivative financial instruments	-	425,566	146,465	191,701	-	-	-	763,732
Non-cash loans	266,732	-	-	627,223	355,408	-	-	1,249,363

- (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 tangible assets, intangible assets, prepaid expenses and other assets not elsewhere recognized from "asset" items. 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 5 of expected credit loss balance.
- (4) Banks include expected credit loss balance amounting to TL 16.
- (5) Loans includes expected credit loss amounting to TL 15,724.
- (6) Property, plant and equipment, 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 total "Net off-balance sheet position".

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

VI. Explanations on consolidated 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 12.82%, which is above the minimum legal ratio of 3%.

	Current Period 31 March 2025	Prior Period 31 December 2024
On-balance sheet assets		
1 On-balance sheet items (excluding derivative financial instruments and credit derivatives but including collateral)	4,716,184	3,917,160
2 (Assets deducted in determining Tier 1 capital)	(60,368)	(63,517)
3 Total on-balance sheet risks (sum of lines 1 and 2)	4,655,816	3,853,643
Derivative financial instruments and credit derivatives		
4 Replacement cost associated with all derivative instruments and credit derivatives	19,590	6,770
5 Add-on amounts for PFE associated with all derivative instruments and credit derivatives	45,879	9,047
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	65,469	15,817
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	1,594,186	1,206,840
11 (Adjustments for conversion to credit equivalent amounts)	-	-
12 Total risks of off-balance sheet items (sum of lines 10 and 11)	1,594,186	1,206,840
Capital and total risks		
13 Tier 1 capital	795,631	750,018
14 Total risks (sum of lines 3, 6, 9 and 12)	6,315,471	5,076,300
Leverage ratio		
15 Leverage ratio	12.82	14.78

(*) 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 are 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. Parent Bank's Risk Management Approach

In order to establish an effective risk management system that is appropriate for the scale of the Parent 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 Parent 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 Parent 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 Parent 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 Parent 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 Parent 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)	2,533,012	2,244,169	202,641
2	Of which standardized approach (SA)	2,533,012	2,244,169	202,641
3	Of which internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	55,272	14,305	4,422
5	Of which standardized approach for counterparty credit risk (SA-CCR)	55,272	14,305	4,422
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	86,518	200,100	6,921
17	Of which standardized approach (SA)	86,518	200,100	6,921
18	Of which internal model approaches (IMM)	-	-	-
19	Operational risk	887,079	598,489	70,966
20	Of which basic indicator approach	887,079	598,489	70,966
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)	3,561,881	3,057,063	284,950

VIII. Securitization Disclosures

The Group has no securitization transactions as of 31 March 2025 and 31 December 2024.

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

The Group provides custody, management and consultancy services on behalf and account of its customers. Such transactions are recorded in off-balance sheet accounts.

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

SECTION FIVE

EXPLANATIONS AND NOTES ON CONSOLIDATED 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	654,955	47,945	674	88,789
Other	-	-	-	-
Total	654,955	47,945	674	88,789

1.2. Information on the account of Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposit ⁽¹⁾	2,641	304	674	285
Unrestricted Time Deposit	652,314	-	-	-
Required Reserve	-	47,641	-	88,504
Total	654,955	47,945	674	88,789

(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 33% (31 December 2024: 0% to 33%) for Turkish currency non-cash funds at rates ranging from 0% (31 December 2024: 0%), for foreign currency deposits and foreign currency other liabilities at rates ranging from 5% to 30% (31 December 2024: 5% to 30%) for foreign currency detached funds at rates between 25% (31 December 2024: 25%) for foreign currency deposits and other foreign currency liabilities and 22% to 26% (31 December 2024: 22% to 26%) for precious metal liabilities depending on the maturity structure of the deposits.

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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 2024: None).

3. Information on derivative financial assets

Statement of positive differences on derivative financial assets

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	52,634	-	6,739	-
Swap Transactions	74	-	157	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	52,708	-	6,896	-

4. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
<i>Domestic</i>	586	4,549	217,674	4,201
<i>Foreign</i>	-	66,144	-	131,519
<i>Branches and offices abroad</i>	-	-	-	-
Total	586	70,693	217,674	135,720

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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	429,658	-	191,827	-
Given as collateral / blocked	-	9,323	-	8,710
Total	429,658	9,323	191,827	8,710

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Debt Securities	646,579	37,812	396,666	35,973
<i>Quoted on a Stock Exchange</i>	<i>646,579</i>	<i>37,812</i>	<i>396,666</i>	<i>35,973</i>
<i>Not Quoted</i>	-	-	-	-
Equity Shares	-	-	-	-
<i>Quoted on a Stock Exchange</i>	-	-	-	-
<i>Not Quoted</i>	-	-	-	-
Impairment Provision (-)	6,592	-	29	-
Total	639,987	37,812	396,637	35,973

6. Information on loans

6.1. Information on all types of loans and advances given to shareholders and employees of the Parent 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	82,101	65,712	592,457	69,348
Loans to employees	-	-	-	-
Total	82,101	65,712	592,457	69,348

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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 Restructured			
	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Standard Loans	Not Under the Scope of Restructuring or Rescheduling
Non-Specialized Loans	3,433,731	-	-	-
<i>Corporation Loans</i>	1,359,655	-	-	-
<i>Export Loans</i>	225,649	-	-	-
<i>Import Loans</i>	-	-	-	-
<i>Loans Given to Financial Sector</i>	1,541,024	-	-	-
<i>Consumer Loans</i>	-	-	-	-
<i>Credit Cards</i>	-	-	-	-
<i>Other</i>	307,403	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	3,433,731	-	-	-

Prior Period	Loans Under Close Monitoring Restructured			
	Standard Loans	Not Under the Scope of Restructuring or Rescheduling	Loans with Revised Contract Terms	Refinancing
Non-Specialized Loans	2,584,376	-	-	-
<i>Corporation Loans</i>	886,435	-	-	-
<i>Export Loans</i>	310,169	-	-	-
<i>Import Loans</i>	-	-	-	-
<i>Loans Given to Financial Sector</i>	1,281,451	-	-	-
<i>Consumer Loans</i>	-	-	-	-
<i>Credit Cards</i>	-	-	-	-
<i>Other</i>	106,321	-	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	2,584,376	-	-	-

	Current Period		Prior Period	
	Standard loans	Loans Under Close Monitoring	Standard loans	Loans Under Close Monitoring
12 Month Expected Credit Losses	1,403	-	1,143	-
Significant Increase in Credit Risk	-	-	-	-
Total	1,403	-	1,143	-

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

EXPLANATIONS AND NOTES ON CONSOLIDATED 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	3,433,731	-	-	2,584,376	-	-
Medium and Long-Term Loans	-	-	-	-	-	-
Total	3,433,731	-	-	2,584,376	-	-

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 Instalment Loans-TL	275,352	-	275,352
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	275,352	-	275,352
Other	-	-	-
Commercial Instalment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Instalment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Corporate Credit Cards-FC	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	275,352	-	275,352

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

EXPLANATIONS AND NOTES ON CONSOLIDATED 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 Instalment Loans-TL	75,988	-	75,988
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	75,988	-	75,988
Other	-	-	-
Commercial Instalment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Instalment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Corporate Credit Cards-FC	-	-	-
Instalment	-	-	-
Non-instalment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	75,988	-	75,988

6.6. Loan according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	3,433,731	2,584,376
Total	3,433,731	2,584,376

6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	3,433,731	2,584,376
Foreign Loans	-	-
Total	3,433,731	2,584,376

6.8. Loans granted to subsidiaries and associates

None.

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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	14,203	14,580
Uncollectible Loans and Receivables	118	118
Total	14,321	14,698

6.10. Information on non-performing loans and restructured loans

	GROUP III Loans and Receivables with Limited Collectability	GROUP IV Doubtful Loans and Receivables	GROUP V Uncollectible Loans and Receivables
Current Period	-	23,004	118
Gross Amounts before Provisions	-	23,004	118
Restructured Loans	-	-	-
Prior Period	-	26,720	118
Gross Amounts before Provisions	-	26,720	118
Restructured Loans	-	-	-

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	-	26,720	118
Additions (+)	-	1,562	-
Transfers from Other Categories of Loans Under Follow-Up (+)	-	-	-
Transfers to Other Categories of Loans Under Follow-Up (-)	-	-	-
Collections (-)	-	5,278	-
Write-offs (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of Period	-	23,004	118
Provision (-)	-	14,203	118
Net Balance on Balance Sheet	-	8,801	-

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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	-	118	-
Additions (+)	61,408	1,062	-
Transfers from Other Categories of Loans Under Follow-Up (+)	-	33,296	118
Transfers to Other Categories of Loans Under Follow-Up (-)	33,296	118	-
Collections (-)	28,112	7,638	-
Write-offs (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at the End of Period	-	26,720	118
Provision (-)	-	14,580	118
Net Balance on Balance Sheet	-	12,140	-

6.12. Information on foreign currency non-performing loans

As of 31 March 2025, the Group has no non-performing receivables from foreign currency loans.

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

	GROUP III	GROUP IV	GROUP V
	Loans and Receivables with Limited Collectability	Doubtful Loans and Receivables	Uncollectible Loans and Receivables
Current Period (Net)	-	8,801	-
Loans to Individuals and Corporate (Gross)	-	23,004	118
Provision Amount (-)	-	14,203	118
Loans to Individuals and Corporate (Net)	-	8,801	-
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-
Prior Period (Net)	-	12,140	-
Loans to Individuals and Corporate (Gross)	-	26,720	118
Provision Amount (-)	-	14,580	118
Loans to Individuals and Corporate (Net)	-	12,140	-
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	-	-	-
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	-	-	-

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

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

6. Information on loans (cont'd)

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 Doubtful Loans and Receivables	GROUP V Uncollectible Loans and Receivables
Current Period (Net)	-	5,588	-
Interest Accruals, Rediscounts and Valuation Differences	-	14,607	22
Provision Amount (-)	-	9,019	22
Prior Period (Net)	-	5,935	-
Interest Accruals, Rediscounts and Valuation Differences	-	13,062	22
Provision Amount (-)	-	7,127	22

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	4,892	-	-	-
Given as collateral / blocked	-	-	-	-
Total	4,892	-	-	-

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

	Current Period	Prior Period
Government Bonds	12,863	12,222
Treasury Bills	-	-
Other Government Securities	-	-
Total	12,863	12,222

7.3. Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	12,863	12,222
Quoted at Stock Exchange	12,863	12,222
Unquoted at Stock Exchange	-	-
Impairment Provision (-)	-	-
Total	12,863	12,222

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

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

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

7.4. Movement of financial assets measured at amortized cost

	Current Period	Prior Period
Balances at the Beginning of Period	12,222	14,914
Foreign Currency Differences on Monetary Assets	-	-
Purchases During the Period	-	-
Disposals through Sales and Redemptions	-	(3,489)
Impairment Provision (-)	-	-
Valuation Effect	641	797
End of Period Total	12,863	12,222

8. Associates (Net)

The Parent Bank has no associates as of 31 March 2025 and 31 December 2024.

9. Subsidiaries

9.1. Information on subsidiaries

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

	Total Assets	Sharehold ers' equity	Total Fixed Assets	Interest Income	Income on Securities Portfolio	Current Period Profit/ (Loss)	Prior Period Profit/ (Loss)	Fair Value
1	631,001	250	-	33,302	-	-	-	-

9.2. Information on subsidiaries within the scope of consolidation

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

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

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

9. Information on subsidiaries (cont'd)

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

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

10. Information on jointly controlled entities

None (31 December 2024: None).

11. Information on receivables from lease transactions (net)

None (31 December 2024: None).

12. Information on investment properties

None (31 December 2024: None).

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

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

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

13. Information on deferred tax asset

The Parent 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	21,782	6,535	11,929	3,579
Tangible and intangible asset depreciation difference (*)	(38,670)	(11,601)	(24,723)	(7,417)
Financial assets at fair value through other comprehensive income	23,373	7,012	6,206	1,862
Expected Credit Loss	3,090	927	4,095	1,228
Derivative Transactions	(1,644)	(493)	(627)	(188)
Other (**)	80,607	25,410	71,299	22,590
Deferred tax asset, net	88,538	27,790	68,179	21,654

(*) Within the scope of Provisional Article 32 and Repeated Article 298/ç of the Tax Procedure Law, there is no deferred tax asset arising from the revaluation of economic assets (31.12.2024: None).

(**) Temporary differences presented under "Other" consist of inflation accounting valuation effect amounting to TL 101,165, fixed asset valuation effect amounting to TL (23,046) and other temporary differences amounting to TL 2,488 (31.12. 2024: Inflation accounting valuation effect amounting to TL 98,390, fixed asset valuation effect amounting to TL (25,487) and other temporary differences amounting to TL (1,604)).

14. Information on deferred tax assets

	Current Period	Prior Period
As of 1 January	21,654	5,545
Deferred Tax Expense/(Income)	225	15,668
Deferred Tax Recognized Under Equity	5,911	441
Deferred tax asset, net	27,790	21,654

15. Information on assets held for sale and discontinued operations

None (31 December 2024: None).

16. Information on other assets

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

None (31 December 2024: None).

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

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

II. EXPLANATIONS AND NOTES ON LIABILITIES

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

1. Information on deposits

Since the Parent 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	48,283	-	4,898	-
Swap Transactions	2,782	-	1,371	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	51,065	-	6,269	-

3. Information 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	-	337,946	2,000	505,634
From Foreign Banks, Institutions and Funds	131,598	387,002	28	320,744
Total	131,598	724,948	2,028	826,378

3.2 Maturity analysis of funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	131,598	724,948	2,028	727,286
Medium and Long-Term	-	-	-	99,092
Total	131,598	724,948	2,028	826,378

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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	94,011	340,809	139,776	24,957
From Foreign Organizations and Funds	594,993	536,832	749,574	291,279
Total	689,004	877,641	889,350	316,236

5. Information on debt securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank bonds	893,912	-	336,931	-
Asset-Backed Securities	-	-	-	-
Securities	-	-	-	-
Total	893,912	-	336,931	-

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

As of 31 March 2025, the Group's total other liabilities amounting to TL 776,717 consists of the capital advance sent by the shareholders of the Bank within the framework of the decision of the Board of Directors dated 25 March 2025 and numbered 2025/069 regarding the cash capital increase of the Bank amounting to TL 750,000 and other miscellaneous payables amounting to TL 26,717 (31.12.2024: None).

7. Information on obligations under financial leases (Net)

With the "IFRS 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 2025, the Parent Bank has reflected the lease transactions with an expiry date of more than 1 year in its financial statements within the scope of IFRS 16 standard and the Parent Bank has a liability of TL 13,624 (31 December 2024: TL 12,153) related to lease transactions for the period ended 31 March 2025.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	8,244	2,754	7,236	2,240
Between 1 and 4 years	16,741	10,870	15,143	9,461
More than 4 years	-	-	468	452
Total	24,985	13,624	22,847	12,153

8. Information on liabilities arising from hedging purpose derivatives

None (31 December 2024: None).

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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 2024 and 31 December 2024, the Group has no provision for foreign exchange losses on foreign currency indexed loans.

9.2. Employee benefits provision

	Current Period	Prior Period
Provision for bonuses	6,000	64,139
Provision for unused vacation	10,175	7,170
Provision for employment termination benefits	5,607	4,759
Balance at the end of the period	21,782	76,068

In accordance with the existing social legislation in Türkiye, the Parent 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	4,759	3,845
Provision recognized in the year	848	2,376
Paid during the year	-	(299)
Actuarial gains/(losses) in employee benefits	-	(1,163)
Adjustment for prior years' severance indemnity	-	-
Balance at the end of the period	5,607	4,759

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

	Current Period	Prior Period
Prior period end balance	7,170	3,081
Provision recognized in the year	3,109	4,540
Paid during the year	(104)	(451)
Balance at the end of the period	10,175	7,170

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

	Current Period	Prior Period
Prior period end balance	64,139	47,332
Provision recognized in the year	6,000	65,500
Paid during the year	(64,139)	(48,693)
Balance at the end of the period	6,000	64,139

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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 2025, the Group has provided expected credit losses amounting to TL 1,448 (31 December 2024: TL 2,763) for non-cash loans that are not indemnified and not liquidated.

9.4 Information on other provisions

For the period ended 31 March 2025, the Group's other provisions balance in the financial statements is TL 3,995 (31 December 2024: TL 2,763). TL 2,547 of other provisions consists of provisions for payments to be made to vendors (31 December 2024: None) and TL 1,448 consists of provisions for expected losses on non-cash loans (31 December 2024: TL 2,763).

10. Information on taxes payables

10.1. Information on current tax liability

As of 31 March 2025, the Group has no tax liability remaining after deducting temporary taxes paid during the period from corporate tax (31 December 2024: None).

10.2. Information on taxes payable

	Current Period	Prior Period
Corporate taxes payable	-	-
Taxation of securities	6,884	1,976
Property tax	-	-
Banking and insurance transaction tax (BITT)	4,623	7,514
Foreign exchange transaction tax	-	-
Value added tax payable	659	1,675
Other ⁽¹⁾	5,348	5,612
Total	17,514	16,777

(1) Other item consists of income tax payable amounting to TL 5,218 (31 December 2024: TL 5,292), stamp tax payable amounting to TL 125 (31 December 2024: TL 108) and other taxes amounting to TL 5 (31 December 2024: TL 209).

10.3. Information on premiums

	Current Period	Prior Period
Social security premiums-employee	1,300	994
Social security premiums-employer	2,136	1,569
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	73	56
Unemployment insurance-employer	146	112
Other	-	-
Total	3,655	2,731

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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 Group 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 Group has calculated TL 27,790 of net deferred tax asset and reflected to the financial statements enclosed (31 December 2024: TL 21,654 of net deferred tax asset).

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

As of 31 March 2025 and 31 December 2024, the Group has no non-current asset payables related to assets held for sale and discontinued operations.

12. Information on subordinated loans

As of 31 March 2025 and 31 December 2024, the Group has no subordinated loans.

13. Information on Shareholders' Equity

13.1. Presentation of paid-in capital

	Current Period	Prior Period
Common stock	200,000	200,000
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 Group (31 December 2024: None).

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

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

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

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

The Parent Bank has no capital increase as of 31 March 2025 and 31 December 2024.

On the other hand, with the decision of the Bank's Board of Directors dated 25 March 2025 and numbered 2025/069, the Bank's capital of TL 200,000,000 was increased by TL 1,200,000,000 in total by meeting TL 750,000,000 in cash and TL 450,000,000 from internal resources, thereby raising the capital to TL 1,400,000,000, it also has been decided to initiate the necessary permission applications before the relevant legal authorities, and to submit the capital increase application to the Banking Regulation and Supervision Agency on 27 March 2025.

13.4. Information on share capital increases from capital reserves

None (31 December 2024: None).

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

None (31 December 2024: None).

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

As of 31 March 2025 and 31 December 2024, there is no estimated effect on the Group's shareholders' equity of the projections to be made by taking into account the past indicators of the Group's revenues, profitability and liquidity and the uncertainties in these indicators.

13.7. Information on preferred shares

None (31 December 2024: None).

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	(16,507)	337	(4,650)	468
Valuation Differences	(16,507)	337	(4,650)	468
Foreign Exchange Difference	-	-	-	-
Total	(16,507)	337	(4,650)	468

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

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

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

13.9. Information on profit reserves

In accordance with the decision of the Ordinary General Assembly dated 27 March 2025, the Parent Bank transferred TL 100,704 of retained earnings amounting to TL 5,035 to legal reserves and TL 95,669 to extraordinary reserves.

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	833,580	-
Time Deposit Trading Commitments	-	-
Tax and Fund Liabilities from Export Commitments	-	-
Other Irrevocable Commitments	-	214,932
Total	833,580	214,932

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 Parent Bank's non-cash loans amounting to TL 1,064,486 consist of letters of guarantee amounting to TL 1,051,875 and letters of credit amounting to TL 12,211 (31 December 2024: The Parent Bank's non-cash loans amounting to TL 1,034,431 consist of letters of guarantee amounting to TL 1,031,217 and letters of credit amounting to TL 3,214).

1.3. Guarantees, suretyships, and similar transactions

	Current Period	Prior Period
Guarantee Letters	271,600	323,192
Temporary Guarantee Letters	-	-
Advance Guarantee Letters	-	-
Guarantee Letters Given for Customs	200,000	200,000
Letters of Guarantee Given for Cash Loans	580,275	508,025
Other Guarantee Letters	-	-
Total	1,051,875	1,031,217

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

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

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	580,275	508,025
<i>With maturity of one year or less than one year</i>	240,000	295,000
<i>With maturity of more than one year</i>	340,275	213,025
Other non-cash loans	483,811	526,406
Total	1,064,086	1,034,431

2. Information on derivative financial instruments

	Current Period	Prior Period
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	9,146,735	1,527,902
Forward Transactions	8,507,312	678,972
Swap Transactions	639,423	848,930
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)	9,146,735	1,527,902
Types of Hedging Transactions		
Fair Value Hedges	-	-
Cash Flow Hedges	-	-
Net Investment Hedges	-	-
B. Total Hedging Related Derivatives	-	-
Total Derivative Transactions (A+B)	9,146,735	1,527,902

3. Credit derivatives and risk exposures on credit derivatives

None (31 December 2024: None).

4. Explanation on contingent liabilities and assets

None (31 December 2024: None).

5. Services rendered on behalf of third parties

None (31 December 2024: None).

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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>	244,596	13,363	200,432	8,071
<i>Medium and long-term loans</i>	-	-	-	-
<i>Interest on non-performing loans</i>	631	-	-	-
Total	245,227	13,363	200,432	8,071

⁽¹⁾ Includes fee and commission income related to cash loans.

1.2 Information on interest received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From the Central Bank of Türkiye	57,489	-	337	-
From Domestic Banks	766	374	2,451	2,357
From Foreign Banks	-	108	-	319
From branches and head offices abroad	-	-	-	-
Total	58,255	482	2,788	2,676

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	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	45,362	660	15,274	723
Financial Assets Measured at Amortized Cost	640	-	1,465	-
Total	46,002	660	16,739	723

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 CONSOLIDATED 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⁾	10,128	8,124	171	4,460
Central Bank of Türkiye	-	-	-	-
Domestic Banks	332	3,456	171	963
Foreign Banks	9,796	4,668	-	3,497
Branches and head offices abroad	-	-	-	-
Other institutions	-	-	-	-
Total	10,128	8,124	171	4,460

⁽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	33,302	-
Total	33,302	-

2.3 Information on interest expense to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expenses from securities issued	60,330	-	41,989	-
Total	60,330	-	41,989	-

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

Since the Parent 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	7,290	-	20,717	-
Interest on repurchase agreements	41,309	-	3,269	-
Total	48,599	-	23,986	-

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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	1,412	-	60	-
Total	1,412	-	60	-

3. Information on fees and commissions received

	Current Period		Prior Period	
	TL	FC	TL	FC
From non-cash loans	3,336	540	3,657	154
Other ⁽¹⁾	11,631	971	14,556	6,467
Total	14,967	1,511	18,213	6,621

⁽¹⁾ It consists of banking service revenues.

4. Information on dividend income

The Parent Bank has no dividend income for the periods ended 31 March 2025 and 31 March 2024.

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

	Current Period	Prior Period
Profit	117,607	198,634
Gains on capital market operations	-	12,054
Gains on derivative financial instruments	86,531	109,418
Foreign exchange gains	31,076	77,162
Loss (-)	138,551	226,792
Loss on capital market operations	-	5,468
Loss on derivative financial instruments	104,834	165,219
Foreign exchange loss	33,717	56,105
Net trading profit / (loss)	(20,944)	(28,158)

6. Information on other operating income

The Group's other operating income amounting to TL 8,670 consists of prior years' adjustments amounting to TL 5,702, reversals of expected loss provision amounting to TL 2,296 and other income amounting to TL 672 (31 March 2024: Other operating income amounting to TL 1,476 consists of prior years' adjustments amounting to TL 1,302, and other income amounting to TL 174).

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

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

7. Expected credit loss and other provision expenses

	Current Period	Prior Period
Expected Credit Loss	-	622
12 Month Expected Credit Loss (Stage 1)	-	622
Significant Increase in Credit Risk (Stage 2)	-	-
Non-Performing Loans (Stage 3)	-	-
Marketable Securities Impairment Expense	-	(11)
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	-	(11)
Impairment Provision for Associates, Subsidiaries and Joint Ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	-	1,012
Total	-	1,623

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EXPLANATIONS AND NOTES ON CONSOLIDATED 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⁾	848	594
Bank social aid fund deficit provision	-	-
Impairment expenses of fixed assets	-	-
Depreciation expenses of tangible assets	3,573	1,903
Impairment expenses of intangible assets	-	-
Impairment expenses of goodwill	-	-
Amortization expenses of intangible assets	4,018	3,189
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	26,335	17,837
<i>Taxes, duties and fees</i>	3,522	2,025
<i>Computer usage expenses</i>	8,707	4,425
<i>Leasing Expenses Related to TFRS 16 Exceptions</i>	16	5
<i>Repair and maintenance expenses</i>	392	212
<i>Advertisement expenses</i>	3,597	3,454
<i>Other expenses</i>	10,101	7,716
Loss on sales of assets	-	-
Other	5,419	3,361
Total	40,193	26,884

- (1) In the statement of profit or loss, the amount of employment termination benefit, which is not included in other operating expenses but presented in other provisions, is also included in this table.
- (2) 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, subscription expenses amounting to TL 708, insurance expenses amounting to TL 663, donations and grants amounting to TL 10, Doğan Holding share participation balance amounting to TL 2,090 and other expenses amounting to TL 1,616 (31.12.2024: Other operating expenses consist of vehicle expenses amounting to TL 836, building fee expenses amounting to TL 610, communication expenses amounting to TL 2,127, dues expenses amounting to TL 205, insurance expenses amounting to TL 318, donations and grants amounting to TL 12, Doğan Holding shareholding balance amounting to TL 1,445 and other expenses amounting to TL 2,163).

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

The Group has realized TL 27,453 profit before tax from continuing operations (31 March 2024: TL 68,459 profit). The Group does not have discontinued operations.

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

As of 31 March 2025, the Group'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 (31 March 2024: The Bank's total tax provision expense amounting to TL 15,607 consists of current tax expense amounting to TL 27,130 and deferred tax income amounting to TL 11,523).

The Group does not have discontinued operations (31 March 2024: None).

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

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

For the period ended 31 March 2025, the Group has realized TL 23,056 continuing operations profit before tax (31 March 2024: TL 52,852 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 2024: 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 2024: 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 2024: None).

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

V. EXPLANATIONS ON THE RISK GROUP OF THE GROUP

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

Group'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	-	-	-	-	592,457	69,348
Balance at end of period	-	-	-	-	82,101	65,712
Interest and commission income	-	-	-	-	24,707	266
Group'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	-	-	-	-	249,573	197,988
Balance at end of period	-	-	-	-	592,457	69,348
Interest and commission income (*)	-	-	-	-	43,853	584

(*) Prior period balances refer to 31 March 2024 amounts.

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

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

31 March 2025	Risk group	Total	Rate %
Cash loans	82,101	3,456,853	2.38
Non-cash loans	65,712	1,064,086	6.18
31 December 2024	Risk group	Total	Rate %
Cash loans	592,457	2,611,214	22.69
Non-cash loans	69,348	1,034,431	6.70

The Parent Bank earned service and commission income amounting to TL 4,544 thousand for other banking services other than loan transactions with its risk group (31 March 2024: TL 15).

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

The Parent Bank is not authorized to accept deposits.

However, the Parent Bank has risk group non-cash balances amounting to TL 1,177,221 classified under non-cash funds (31 December 2024: TL 1,173,002). Interest expense related to the Parent Bank's risk group non-cash accounts is TL 100,934 (31 December 2023: TL 231,303).

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

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

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

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

Group'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	-	-	-	-	1,449	23,509
Balance at end of the period	-	-	-	-	25,692	1,449
Total Profit / Loss	-	-	11,874	-	13,968	55,839
Transactions for Hedging						
Balance at beginning of period	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

5. Benefits provided to key management personnel

For the period ended 31 March 2025, total salaries and other benefits paid to the Group's top management during the year is TL 50,725 (31 March 2024: TL 33,229).

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

	Number	Number of employees			
Domestic branch	1	71			
				Country	
Foreign representatives	-	-	-		
				Total assets	Legal capital
Foreign branch	-	-	-	-	-
Off-shore banking regions					
branches	-	-	-	-	-

VII. OTHER EXPLANATIONS ON THE OPERATIONS OF THE GROUP

Summary information regarding the Parent Bank's rating from rating entities

The Parent Bank was reassessed by JCR Eurasia Rating on 23 September 2024 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 EVETS

None.

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SECTION SIX

EXPLANATIONS ON REVIEW REPORT

I. Explanations on review report

The consolidated financial statements of the Parent Bank as of 31 March 2025 and for the period then ended, have been reviewed by DRT Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and a review report dated 6 May 2025, is presented before the accompanying financial statements.

II. Explanations and notes prepared by independent auditors

None.

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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,

In November 2024, following the US presidential elections, Donald Trump took office as President of the United States, marking the beginning of his second term, which would have significant impacts on the year 2025. We entered a new era of uncertainty in global economies and economic slowdown as trade wars returned to the agenda. The unexpected tariff increases announced by US President Trump in April quickly led to a deterioration in global risk perception and increased volatility across all markets. The International Monetary Fund (IMF) revised its estimates in its April 2025 Global Economic Outlook Report, updating its global growth estimate for 2025 to 2.8%, its US economic growth estimate to 1.8%, and its Eurozone growth estimate to 0.8%. Market players have also begun to anticipating a slowdown in the US economy, and even a recession and rising inflation. Unfortunately, the negative sentiment that began in developed countries has spread to developing countries as well.

Türkiye's economy grew by 3.2% in 2024 despite the slowdown in global growth since last year and the tight monetary policy environment in the country. The International Monetary Fund (IMF) forecasts in its April 2025 Global Economic Outlook Report that the Turkish economy will grow by 2.7% this year and accelerate to 3.2% next year. In the first quarter, when the benefits of tight monetary policy began to emerge, our country managed to enter a disinflationary path, and our Central Bank reduced the policy interest rate from 50% to 42.50%. However, the volatility in the markets necessitated further tightening of monetary policy, leading to an increase in the policy interest rate to 46% in March and an upward adjustment of the upper band of the interest rate corridor to 49%. We anticipate that the Central Bank's proactive approach, which prioritizes price stability, will cause the disinflation process to slow down slightly but continue.

Our banking sector, operating in this environment, has once again proven its strong position with its solid balance sheet and capital structure. Although credit and deposit interest rates are expected to rise in the upcoming period due to the tightening effect, the decline in financial market volatility and the reduction of uncertainties and risks are very valuable for our country's economy.

As Doğan Yatırım Bankası, we continue to provide support to both our domestic customers and foreign investors in light of the current economic conditions. After three years of activity, we will continue to grow in areas aligned with our vision and strategic goals in 2025, while also pursuing many unique projects. Our bank will continue to offer traditional banking services and treasury solutions to its corporate and commercial banking customers, as well as continuing its strategic activities in investment banking, structured finance, and capital markets brokerage with the same momentum in 2025.

I would like to thank all our stakeholders, especially our employees and shareholders, who have contributed to these processes.

Ahmet Vural Akışık

Chairman of the Board

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CONSOLIDATED STATEMENT OF PROFIT DISTRIBUTION AS OF 31 MARCH 2025

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

INTERIM ACTIVITY REPORT (cont'd)

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 (cont'd)

Message from CEO

Dear Shareholders,

As Doğan Yatırım Bankası, we have embarked on a journey with the goal of becoming a regional investment bank. We have completed our first three years of operations with many successful transactions, many of which were firsts for our bank. We have now started 2025 with strong and determined steps.

Our Bank's total assets, which amounted to TL 4.1 billion at the end of 2024, grew by 35% in the first three months of 2025 to reach TL 5.6 billion, while our cash loan volume, which constitutes 62% of our total assets, amounted to TL 3.5 billion and our total loan volume amounted to TL 4.5 billion. Our bank has continued to maintain its strong and diversified funding base during this period, while expanding its funding sources through the issuance of lease certificates under D Varlık Kiralama A.Ş., its subsidiary. As a result, our bank has begun offering interest-free financing products in addition to traditional financing products, and the share of interest-free financing transactions in our total cash loan volume has reached 12%.

Doğan Yatırım Bankası achieved a net profit of TL 23 million in the first quarter of 2025. The Bank's equity, which amounted to TL 842 million at the end of 2024, reached TL 853 million at the end of the first quarter of 2025. Our Bank's capital adequacy ratio amounted to 22.37%.

As Doğan Yatırım Bankası, we are committed to continuing our specialised transactions carried out in 2024 in our role as financial advisor and coordinator, as well as our activities in the field of investment banking, with the same priority this year. With the numerous authorization agreements we have signed in 2024, we have built a strong portfolio, and our work on the many transactions in our portfolio is continuing steadily with the aim of completion in 2025.

Our Bank, which aims to contribute to the development of capital markets, in 2024, through its brokerage activities in the issuance of private sector debt instruments for its customers, and in accordance with the publicly available data from the Borsa Istanbul Debt Instruments Market, our Bank has become one of the most active players in terms of the number of transactions and individual customers among banks and all investment institutions with the highest issuance volume. Continuing its activities undeterred in the first quarter of 2025, our Bank brokered 11 capital market debt instruments with a total nominal value exceeding TL 2.1 billion on behalf of its customers in the first three months of the year and continued to support its customers' capital market activities. Doğan Investment Bank aims to expand its services in this area by issuing lease certificates through its Asset Leasing Company.

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