

D YATIRIM BANKASI ANONİM ŐİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
FOR THE INTERIM PERIOD ENDED 30 JUNE 2025
AND THE INDEPENDENT AUDITOR'S REVIEW REPORT**

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

**REPORT ON REVIEW OF
UNCONSOLIDATED INTERIM FINANCIAL INFORMATION**

To the General Assembly of D Yatırım Bankası A.Ş

Introduction

We have reviewed the accompanying unconsolidated statement of financial position of D Yatırım Bankası A.Ş. (“the Bank”) as at 30 June 2025 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows, for the six month period then ended and a summary of significant accounting policies and other explanatory notes. The Bank management is responsible for the preparation and fair presentation of the accompanying interim financial information in accordance with “the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Regulations” including the regulation on “The Procedures and Principles Regarding Banks’ Accounting Practices and Maintaining Documents” published in the Official Gazette dated 1 November 2006 with No. 26333, and other regulations on accounting records of banks published by the Banking Regulation and Supervision Board and circulars and pronouncements published by the BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” principles for the matters not legislated by the aforementioned regulations. Our responsibility is to express a conclusion on this interim financial information based on our review.

Scope of Review

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

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying unconsolidated interim financial information do not present fairly, in all material respects, the unconsolidated financial position of D Yatırım Bankası A.Ş. and its financial subsidiaries as at 30 June 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the six-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 Management's interim report included in section seven of the accompanying financial statements, is not presented fairly, in all material respects, and is not consistent with the reviewed interim financial statements and the 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 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, 7 August 2025

D YATIRIM BANKASI A.Ş.
UNCONSOLIDATED INTERIM FINANCIAL REPORT
AS OF THE SIX-MONTH PERIOD ENDED 30 JUNE 2025

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

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

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

Ahmet Vural Akışık
*Board of Directors
Chairman*

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

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

Aydın Sadık Mağdenoğlu
*Legal Reporting
Senior Manager*

Mehmet Sırrı Erkan
Chairman of the Audit Committee

Şinasettin Atalan
Audit Committee Member

The authorized contact person for questions on this financial report:

Name-Surname / Title : Aydın Sadık Mağdenoğlu / Legal Reporting Senior Manager
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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 JUNE 2025

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

SECTION ONE

GENERAL INFORMATION

I. 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 Bank started its operations on 2 August 2021.

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

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

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

As of 30 June 2025, the Bank's paid-in capital is full TL 1,400,000,000 and is divided into 1,400,000,000 shares with a nominal value of full TL 1 each, with their historical values.

As of 30 June 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.	1,273,987,260	90,999090	1,273,987,260	-
DHI Investment B.V.	126,000,000	9,000000	126,000,000	-
Milta Turizm İşletmeleri A.Ş.	7,490	0,000535	7,490	-
Doğan Dış Ticaret ve Mümessillik A.Ş.	3,500	0,000250	3,500	-
Değer Merkezi Hizmetler ve Yönetim Danışmanlığı A.Ş.	1,050	0,000075	1,050	-
D Gayrimenkul Yatırımları ve Ticaret A.Ş.	700	0,000050	700	-
Total	1,400,000,000	100,00	1,400,000,000	-

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 JUNE 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 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
Ertuğç Soğancıoğlu	Deputy Chairman of the Board of Directors	University
Vedat Mungan	Member of the Board of Directors	Master
Aydın Doğan Yalçındağ	Member of the Board of Directors	Master
Şinasettin Atalan	Independent Member of the Board of Directors, Member of Audit Committee	University
Mehmet Sırrı Erkan	Independent Member of the Board of Directors, Chairman of Audit Committee	University
Hulusi Horozoğlu	General Manager and Member of the Board of Directors	University
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 Bank

Name Surname/Commercial Title	Share Capital	Shareholding Rate	Paid in Shares	Unpaid Shares
Doğan Şirketler Grubu Holding A.Ş.	1,273,987	90.99909	1,273,987	-

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

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

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

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

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NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS FOR THE INTERIM PERIOD ENDED 30 JUNE 2025

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

GENERAL INFORMATION (cont'd)

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

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

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

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

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2025

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

	Notes (5 - 1)	Reviewed Current period 30 June 2025			Audited Prior period 31 December 2024		
		TL	FC	Total	TL	FC	Total
ASSETS							
I. FINANCIAL ASSETS (Net)		1,337,570	144,945	1,482,515	854,166	260,482	1,114,648
1.1 Cash and Cash Equivalents		380,148	88,186	468,334	450,633	224,509	675,142
1.1.1 Cash and Balances with Central Bank	(1)	62	53,737	53,799	674	88,789	89,463
1.1.2 Banks	(4)	2,619	34,449	37,068	217,674	135,720	353,394
1.1.3 Receivables Money Market		377,483	-	377,483	232,311	-	232,311
1.1.4 Expected Credit Losses (-)		16	-	16	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)	912,606	56,759	969,365	396,637	35,973	432,610
1.3.1 Government Debt Securities		824,593	56,759	881,352	370,930	35,973	406,903
1.3.2 Equity Instruments		-	-	-	-	-	-
1.3.3 Other Financial Assets		88,013	-	88,013	25,707	-	25,707
1.4 Derivative Financial Assets	(3)	44,816	-	44,816	6,896	-	6,896
1.4.1 Derivative Financial Assets at Fair Value Through Profit or Loss		44,816	-	44,816	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)		3,810,108	666,127	4,476,235	2,170,385	437,210	2,607,595
2.1 Loans	(6)	3,829,562	666,127	4,495,689	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)	-	-	-	12,222	-	12,222
2.4.1 Government Debt Securities		-	-	-	12,222	-	12,222
2.4.2 Other Financial Assets		-	-	-	-	-	-
2.5 Expected Credit Losses (-)		19,454	-	19,454	15,841	-	15,841
III. ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)	(14)	-	-	-	-	-	-
3.1 Asset Held for Resale		-	-	-	-	-	-
3.2 Assets of Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		250	-	250	250	-	250
4.1 Investments in Associates (Net)	(8)	-	-	-	-	-	-
4.1.1 Associates Valued under Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Associates		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(9)	250	-	250	250	-	250
4.2.1 Unconsolidated Financial Subsidiaries		250	-	250	250	-	250
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)	(10)	-	-	-	-	-	-
4.3.1 Joint Ventures Valued under Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		215,680	-	215,680	221,491	-	221,491
VI. INTANGIBLE ASSETS (Net)		55,743	-	55,743	60,566	-	60,566
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		55,743	-	55,743	60,566	-	60,566
VII. INVESTMENT PROPERTY (Net)	(12)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET		-	-	-	8,788	-	8,788
IX. DEFERRED TAX ASSET	(13)	32,435	-	32,435	21,654	-	21,654
X. OTHER ASSETS	(15)	76,487	6,955	83,442	83,282	-	83,282
TOTAL ASSETS		5,528,273	818,027	6,346,300	3,420,582	697,692	4,118,274

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 JUNE 2025

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

	Notes (5 - II)	Reviewed Current period 30 June 2025			Audited Prior period 31 December 2024		
		TL	FC	Total	TL	FC	Total
LIABILITIES							
I. DEPOSITS	(1)	-	-	-	-	-	-
II. FUNDS BORROWED	(3)	891,657	928,737	1,820,394	102,823	826,378	929,201
III. PAYABLES TO MONEY MARKETS		641,779	-	641,779	761,983	-	761,983
IV. SECURITIES ISSUED (Net)	(5)	348,940	-	348,940	236,136	-	236,136
4.1 Bills		348,940	-	348,940	236,136	-	236,136
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
V. FUNDS		982,244	664,650	1,646,894	889,350	316,236	1,205,586
5.1 Borrowers' Funds	(4)	1,667	20,998	22,665	2,872	29,879	32,751
5.2 Other		980,577	643,652	1,624,229	886,478	286,357	1,172,835
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES	(2)	41,796	-	41,796	6,269	-	6,269
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		41,796	-	41,796	6,269	-	6,269
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(7)	13,803	-	13,803	12,153	-	12,153
X. PROVISIONS	(9)	41,501	-	41,501	78,831	-	78,831
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		40,488	-	40,488	76,068	-	76,068
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		1,013	-	1,013	2,763	-	2,763
XI. CURRENT TAX LIABILITY	(10)	60,000	-	60,000	19,505	-	19,505
XII. DEFERRED TAX LIABILITY	(10)	-	-	-	-	-	-
XIII. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(11)	-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS	(12)	-	-	-	-	-	-
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	-	-	-	-	-
XV. OTHER LIABILITIES	(6)	9,067	27,048	36,115	13,623	12,732	26,355
XVI. SHAREHOLDERS' EQUITY	(13)	1,694,215	863	1,695,078	841,787	468	842,255
16.1 Paid-in capital		1,400,000	-	1,400,000	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		69,011	-	69,011	70,263	-	70,263
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(6,014)	863	(5,151)	(4,650)	468	(4,182)
16.5 Profit Reserves		126,174	-	126,174	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		97,534	-	97,534	451,865	-	451,865
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or Loss		105,044	-	105,044	100,704	-	100,704
16.6.1 Prior Periods' Profit or Loss		-	-	-	-	-	-
16.6.2 Current Period Profit or Loss		105,044	-	105,044	100,704	-	100,704
16.7 Minority Shares		-	-	-	-	-	-
TOTAL LIABILITIES		4,725,002	1,621,298	6,346,300	2,962,460	1,155,814	4,118,274

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET ITEMS AS OF 30 JUNE 2025

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

	Notes (5 - III)	Reviewed Current period 30 June 2025			Audited Prior period 31 December 2024		
		TL	FC	Total	TL	FC	Total
A. OFF-BALANCE SHEET LIABILITIES (I+II+III)		7,389,282	6,594,749	13,984,031	1,826,506	950,759	2,777,265
I. GUARANTEES and COLLATERALS	(1),(3)	917,840	139,166	1,057,006	913,937	120,494	1,034,431
1.1 Letters of guarantee		917,840	125,184	1,043,024	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		917,840	125,184	1,043,024	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		-	-	-	-	-	-
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 Turkey		-	-	-	-	-	-
1.5.2 Other endorsements		-	-	-	-	-	-
1.6 Purchase guarantees on marketable security issuance		-	-	-	-	-	-
1.7 Factoring guarantees		-	-	-	-	-	-
1.8 Other guarantees		-	13,982	13,982	-	-	-
1.9 Other collaterals		-	-	-	-	-	-
II. COMMITMENTS	(1),(3)	16,759	135,913	152,672	214,932	-	214,932
2.1 Irrevocable commitments		16,759	135,913	152,672	214,932	-	214,932
2.1.1 Asset purchase and sale commitments		16,759	135,913	152,672	-	-	-
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)	6,454,683	6,319,670	12,774,353	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		6,454,683	6,319,670	12,774,353	697,637	830,265	1,527,902
3.2.1 Forward foreign currency buy/sell transactions		1,818,771	1,718,258	3,537,029	307,311	371,661	678,972
3.2.1.1 Forward foreign currency transactions-buy		912,239	859,119	1,771,358	154,951	185,855	340,806
3.2.1.2 Forward foreign currency transactions-sell		906,532	859,139	1,765,671	152,360	185,806	338,166
3.2.2 Swap transactions related to foreign currency and interest rates		4,635,912	4,601,412	9,237,324	390,326	458,604	848,930
3.2.2.1 Foreign currency swap-buy		1,919,185	2,698,114	4,617,299	-	423,364	423,364
3.2.2.2 Foreign currency swap-sell		2,716,727	1,903,298	4,620,025	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)		3,425,602	734,321	4,159,923	3,768,410	1,199,639	4,968,049
IV. ITEMS HELD IN CUSTODY		103,169	693,278	796,447	1,773,654	1,166,634	2,940,288
4.1 Customer fund and portfolio balances		-	-	-	-	-	-
4.2 Investment securities held in custody		103,169	693,278	796,447	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		3,322,433	41,043	3,363,476	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		3,322,433	41,043	3,363,476	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)		10,814,884	7,329,070	18,143,954	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

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE INTERIM PERIOD ENDED 30 JUNE 2025

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

			Reviewed	Reviewed	Reviewed	Reviewed
		Notes	Current period	Prior period	Current period	Prior period
		(5 - IV)	1 January -	1 January -	1 Nisan -	1 Nisan -
			30 June 2025	30 June 2024	30 June 2025	30 June 2024
	INCOME AND EXPENSE ITEMS					
I.	INTEREST INCOME	(1)	924,437	528,325	552,622	287,996
1.1	Interest Received from Loans		692,272	451,878	433,682	243,375
1.2	Interest Received from Reserve Requirements		5	6	3	3
1.3	Interest Received from Banks		68,733	15,409	9,998	9,945
1.4	Interest Received from Money Market Transactions		13,498	2,625	10,408	2,340
1.5	Interest Received from Marketable Securities Portfolio		138,485	36,446	91,823	18,984
1.5.1	Financial Assets at Fair Value Through Profit or Loss		-	-	-	-
1.5.2	Financial Assets at Fair Value Through Other Comprehensive Income		137,357	33,746	91,335	17,749
1.5.3	Financial Assets Measured at Amortized Cost		1,128	2,700	488	1,235
1.6	Financial Lease Income		-	-	-	-
1.7	Other Interest Income		11,444	21,961	6,708	13,349
II.	INTEREST EXPENSES (-)	(2)	505,276	175,065	274,074	92,728
2.1	Interest on Deposits		-	-	-	-
2.2	Interest on Funds Borrowed		151,893	15,482	100,339	10,851
2.3	Interest on Money Market Transactions		103,218	43,408	54,619	19,422
2.4	Interest on Securities Issued		47,303	72,496	20,275	30,507
2.5	Lease Interest Expense		2,988	506	1,576	446
2.6	Other Interest Expenses		199,874	43,173	97,265	31,502
III.	NET INTEREST INCOME/EXPENSE (I - II)		419,161	353,260	278,548	195,268
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSES		26,017	24,112	15,158	2,505
4.1	Fees and Commissions Received	(3)	38,465	31,670	21,987	6,836
4.1.1	Non-cash Loans		7,922	7,989	4,046	4,178
4.1.2	Other		30,543	23,681	17,941	2,658
4.2	Fees and Commissions Paid (-)		12,448	7,558	6,829	4,331
4.2.1	Non-cash Loans		4,184	1,827	2,067	1,181
4.2.2	Other		8,264	5,731	4,762	3,150
V.	DIVIDEND INCOME	(4)	-	-	-	-
VI.	TRADING PROFIT/LOSS (Net)	(5)	(69,932)	(104,144)	(48,988)	(75,986)
6.1	Trading Profit/ Loss on Securities		3,004	7,060	3,004	474
6.2	Trading Profit/ Loss on Derivative Financial Instruments		(78,935)	(131,046)	(60,632)	(75,245)
6.3	Foreign Exchange Profit/ Loss		5,999	19,842	8,640	(1,215)
VII.	OTHER OPERATING INCOME	(6)	6,923	1,543	(1,747)	67
VIII.	OPERATING GROSS PROFIT (III+IV+V+VI+VII)		382,169	274,771	242,971	121,854
IX.	EXPECTED CREDIT LOSSES (-)	(7)	259	6,919	259	5,296
X.	OTHER PROVISION EXPENSES (-)		-	-	-	-
XI.	PERSONNEL EXPENSES (-)		159,626	115,118	87,226	58,573
XII.	OTHER OPERATING EXPENSES (-)	(8)	85,813	58,199	46,468	31,909
XIII.	NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)		136,471	94,535	109,018	26,076
XIV.	EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER		-	-	-	-
XV.	PROFIT/LOSS FROM INVESTMENTS IN SUBSIDIARIES BASED ON EQUITY METHOD		-	-	-	-
XVI.	PROFIT/LOSS ON NET MONETARY POSITION		-	-	-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XIII+...+XVI)	(9)	136,471	94,535	109,018	26,076
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)	(10)	(31,427)	(16,236)	(27,030)	(629)
18.1	Current Tax Provision		(40,986)	(43,302)	(36,364)	(16,172)
18.2	Deferred Tax Income Effect (+)		7,669	27,057	(2,495)	-
18.3	Deferred Tax Expense Effect (-)		17,228	54,123	11,829	15,543
XIX.	NET PROFIT/LOSS FROM CONTINUING OPERATIONS (XVII=XVIII)	(11)	105,044	78,299	81,988	25,447
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)	105,044	78,299	81,988	25,447
25.1	Group's Profit / Loss		105,044	78,299	81,988	25,447
25.2	Minority Shares Profit / Loss (-)		-	-	-	-
25.3	Earnings / Loss per Share		0,0750	0,3915	0,0586	0,1272

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE INTERIM PERIOD ENDED 30 JUNE 2025

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

		Reviewed Current period 1 January - 30 June 2025	Reviewed Prior period 1 January - 30 June 2024
I.	CURRENT PERIOD PROFIT/LOSS	105,044	78,299
II.	OTHER COMPREHENSIVE INCOME	(2,221)	(8,073)
2.1	Not Reclassified Through Profit or Loss	(1,252)	5,613
2.1.1	Property and Equipment Revaluation Increase/Decrease	(1,995)	(657)
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	743	6,270
2.2	Reclassified Through Profit or Loss	(969)	(13,686)
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	(1,448)	(19,558)
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	479	5,872
III.	TOTAL COMPREHENSIVE INCOME (I+II)	102,823	70,226

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE INTERIM PERIOD ENDED 30 JUNE 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					Profit Reserves	Prior Periods' Profit/(Loss)	Current Period's Net Profit/Loss	Total Equity	
		Paid-in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Fixed assets accumulated revaluation increases/decreases	Accumulated gains / losses on remeasurements of defined benefit plans	Other (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	Other (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)					
	Prior Period															
	30 June 2024															
I.	Balance at the Beginning of the Period	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	-	-	-	-	5,613	-	-	-	(13,686)	-	-	-	78,299	70,226	
V.	Capital Increase in Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI.	Capital Increase from Internal Sources	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX.	Increase/Decrease Due to Other Changes	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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+.....+XI)	200,000	-	-	-	36,916	(1,650)	-	-	(7,171)	-	475,470	-	78,299	781,864	
	Current Period															
	30 June 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	-	-	-	-	(1,252)	-	-	-	(969)	-	-	-	105,044	102,823	
V.	Capital Increase in Cash	750,000	-	-	-	-	-	-	-	-	-	-	-	-	750,000	
VI.	Capital Increase from Internal Sources	450,000	-	-	-	-	-	-	-	-	-	(450,000)	-	-	-	
	Capital Reserves from Inflation Adjustments to Paid-in Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VII.	Convertible Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII.	Subordinated Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX.	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+.....+XI)	1,400,000	-	-	-	69,847	(836)	-	-	(5,151)	-	126,174	-	105,044	1,695,078	

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

D YATIRIM BANKASI ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CASH FLOWS FOR THE INTERIM PERIOD THEN ENDED 30 JUNE 2025

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

	Notes	Reviewed Current period 1 January - 30 June 2025	Reviewed Prior period 1 January - 30 June 2024
A.	CASH FLOWS FROM BANKING OPERATIONS		
1.1	Operating Profit Before Changes in Operating Assets and Liabilities	128,867	61,017
1.1.1	Interest Received	884,635	509,502
1.1.2	Interest Paid	(435,352)	(138,514)
1.1.3	Dividend Received	-	-
1.1.4	Fees and Commissions Received	38,961	32,332
1.1.5	Other Income	3,004	7,060
1.1.6	Collections from Previously Written-off Loans and Other Receivables	-	-
1.1.7	Payments to Personnel and Service Suppliers	(278,645)	(186,876)
1.1.8	Taxes Paid	(4,623)	(62,091)
1.1.9	Other	(79,113)	(100,396)
1.2	Changes in Operating Assets and Liabilities	(571,778)	248,548
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	34,284	188,859
1.2.3	Net (Increase) Decrease in Loans	(1,808,984)	(506,258)
1.2.4	Net (Increase) Decrease in Other Assets	10,998	210,709
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	752,233	170,623
1.2.9	Net Increase (Decrease) in Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	439,691	184,615
I.	Net Cash Provided from Banking Operations	(442,911)	309,565
B.	CASH FLOWS FROM INVESTING ACTIVITIES		
II.	Net Cash Flow Provided from Investing Activities	(563,156)	(103,865)
2.1	Cash Paid for Purchase of Entities Under Common Control, Associates and Subsidiaries	-	(250)
2.2	Cash Obtained from Sale of Entities Under Common Control, Associates and Subsidiaries	-	-
2.3	Purchases of Property and Equipment	(4,126)	(17,981)
2.4	Disposals of Property and Equipment	-	-
2.5	Purchase of Financial Assets at Fair Value Through Other Comprehensive Income	(564,581)	(86,334)
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	5,551	700
2.9	Other	-	-
C.	CASH FLOWS FROM FINANCING ACTIVITIES		
III.	Net Cash Provided by Financing Activities	824,874	(191,459)
3.1	Cash Obtained from Funds Borrowed and Securities Issued	348,939	550,000
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued	(270,000)	(740,000)
3.3	Issued Equity Instruments	750,000	-
3.4	Dividends Paid	-	-
3.5	Payments for Leases	(4,065)	(1,459)
3.6	Other	-	-
IV.	Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	9,581	23,872
V.	Net Increase in Cash and Cash Equivalents	(171,612)	38,113
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	414,447	308,912

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

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 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 financial statements and the accompanying notes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks’ Accounting Applications and Preserving the Documents

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

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

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

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

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

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

ACCOUNTING POLICIES (cont'd)

I. Basis of presentation (cont'd)

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

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

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

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

Accordingly, "TAS 29 Financial Reporting Standard in High Inflation Economies" is not applied in the financial statements of the Bank as of 30 June 2025.

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

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

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

1. Explanations on usage strategy of financial instruments

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

The Bank's basic usage strategy regarding financial instruments is to maximize the level of return obtained from financial instruments by remaining within the optimal risk levels determined according to the Bank's scale. The Bank's main funding sources, other than its equity capital, consist of loans received from home and abroad, funds obtained from issued securities, funds obtained from money markets and borrower funds. The Bank is focused on managing the costs of diversified funding sources at the lowest possible level within the 2025 operating period.

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

ACCOUNTING POLICIES (cont’d)

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

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

The Bank invests its funding resources in high-yield and low-risk assets. While the maturity compatibility of resources and assets is taken into consideration, an asset-liability management is based on keeping other risk factors such as interest, liquidity and exchange rate risk within the bank's internal limits.

2. Explanations on foreign currency transactions

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

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

III. Explanations on forward and option contracts and derivative instruments

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

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

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

The Bank does not have any embedded derivative products as of 30 June 2025 (31 December 2024: None).

IV. Explanations on interest income and expenses

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

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

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.

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

ACCOUNTING POLICIES (cont’d)

V. Explanations on fees and commission income and expenses

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

VI. Explanations on financial assets

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

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

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

Financial assets at fair value through profit/loss are financial assets other than the ones that are managed with business model that aims to hold to collect contractual cash flows or business model that aims to collect both the contractual cash flows and cash flows arising from the sale of the assets; and if the contractual terms of the financial asset do not lead to cash flows representing solely payments of principal and interest at certain date; that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the income statement.

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.

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

ACCOUNTING POLICIES (cont’d)

VI. Explanations on financial assets (cont’d)

2. Financial Assets Measured at Fair Value through Other Comprehensive Income (cont’d)

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

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

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

3. Financial Assets Measured at Amortized Cost

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

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

Loans

Loans are non-derivative financial assets that have fixed or determinable payments terms and are not quoted in an active market. Stated loans are initially recognized at acquisition cost plus transaction costs presenting their fair value and thereafter measured at amortized cost using the “Effective Interest Rate Method.”

VII. Explanations on expected credit losses

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

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

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ACCOUNTING POLICIES (cont’d)

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

Stage 1:

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

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

Stage 2:

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

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

Stage 3:

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

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

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

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

Probability of Default

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

Default Amount

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

Loss Given Default

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

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ACCOUNTING POLICIES (cont’d)

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

Future Expectations

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

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

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

The Bank reviews and updates the macroeconomic scenarios and weights used in the expected credit loss calculation on a minimum annual basis within the framework of the current financial asset portfolio, macroeconomic conjuncture and related future expectations. The Bank has reviewed and updated the macroeconomic scenario data used in the expected credit loss calculation in March 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 Bank has not derecognized any loans within the scope of the amendment.

VIII. Explanations on offsetting of financial instruments

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

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

Securities sold with repurchase commitments within the framework of repurchase agreements made with customers (“Repo”) are classified in the Bank 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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ACCOUNTING POLICIES (cont'd)

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

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

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

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

The Bank does not have any fixed assets held for sale or related to discontinued operations as of 30 June 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 Bank has no discontinued operations.

XI. Explanations on goodwill and other intangible assets

As of the balance sheet date, there is no goodwill in the attached financial statements of the Bank (31 December 2024: None). Other intangible assets include licenses and computer software purchased from outside.

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

XII. Explanations on tangible assets

The initial records of tangible fixed assets were made based on their cost, which was calculated by adding the acquisition amount and other direct expenses necessary to make the asset usable. Tangible assets (except motor vehicles and real estate) are shown in the financial statements at the amounts remaining after deducting the accumulated depreciation and any 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)

XII. Explanations on tangible assets (cont’d)

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

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

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

Expenditures for the repair and renewal of property and equipment are 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.

XIII. Explanations on leasing transactions

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

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

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

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

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

ACCOUNTING POLICIES (cont’d)

XIII. 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 Bank

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

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

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

The lease obligations

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

XIV. Explanations on provisions and contingent assets and liabilities

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

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

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ACCOUNTING POLICIES (cont'd)

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

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

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

XV. Explanations on liabilities regarding employee benefits

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

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

XVI. Explanations on taxation

1. Current tax

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

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

XVI. Explanations on taxation (cont’d)

1. Current tax (cont’d)

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

50% of the profits arising from the sale of participation shares and real estates held for at least two years are exempt from tax, provided that 50% for real estates and 75% for participations are added to capital as stipulated in the Corporate Tax Law or kept in a private fund account in liabilities for 5 years. With the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the tax exemption for the profits arising from the sale of immovable properties has been terminated as of 15 July 2023 and the exemption rate for the profits arising from the sale of immovable properties in the assets of the corporations before this date has been determined as 25%. Under Turkish tax legislation, tax losses carried forward can be carried forward to offset against future taxable income for up to 5 years. However, tax losses cannot be offset against retained earnings.

In Türkiye, there is no procedure for a final and definitive agreement on tax assessments. Companies file their tax returns within the last day of the fourth month following the close of the financial year to tax office. However, tax returns are open for five years from the beginning of the year that follows the date of filing during which time the tax authorities have the right to audit tax returns, and the related accounting records on which they are based, and may issue re-assessments based on their findings.

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

In accordance with the repeated 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 period, the financial statements will be subject to inflation adjustment and these conditions have been met as of 31 December 2021. However, with the “Law on the Amendment of the Tax Procedure Law and the Corporate Tax Law” numbered 7352 published in the Official Gazette dated 29 January 2022 and numbered 31734, provisional article 33 was added to the Tax Procedure Law numbered 213 and regardless of whether the conditions for the inflation adjustment within the scope of article 298 are met in the 2021 and 2022 accounting periods (for those designated as special accounting periods, as of the accounting periods ending in 2022 and 2023), including the provisional tax periods, and in the provisional tax periods of the 2023 accounting period, that, financial statements will not be adjusted for inflation, it is stated that the financial statements as of 31 December 2023 will be subject to inflation adjustment regardless of whether the conditions for the inflation adjustment are met, that the profit/loss differences arising from the inflation adjustment to be made will be shown in the previous years' profit/loss account. According to Article 17 of Law No. 7491 on the Amendment of Certain Laws and Decree Laws, published in the Official Gazette dated 28 December 2023 and numbered 32413, it has been enacted that the profit/loss differences arising from inflation adjustments to be made in the 2024 and 2025 fiscal periods, including provisional tax periods, shall not be taken into account in the determination of income by banks; companies within the scope of the Financial Leasing, Factoring, Financing and Savings Financing Companies Law No. 6361 dated 21 November 2012; payment and electronic money institutions; authorized foreign exchange institutions; asset management companies; capital markets institutions; insurance and reinsurance companies; and pension companies. The President has been granted the authority to extend the specified periods, including provisional tax periods, by up to one fiscal year.

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ACCOUNTING POLICIES (cont’d)

XVI. 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 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.

XVII. Additional explanations on borrowings

Excluding financial liabilities defined as held for trading financial liabilities and the ones reflected on the fair value, borrowings are recognized at initial cost on transaction date and carried at amortized cost using effective interest method. The Bank does not issue convertible bonds.

Borrowing costs require that borrowing costs directly attributable to the acquisition, construction or production of a “qualifying asset” (one that necessarily takes a substantial period of time to get ready for its intended use or sale) are included in the cost of the asset. Other borrowing costs are recognized as an expense. Where funds are borrowed specifically, costs eligible for capitalization are the actual costs incurred less any income earned on the temporary investment of such borrowings. All other borrowing costs may record as income on the period that they occur.

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ACCOUNTING POLICIES (cont’d)

XVIII. Explanations on share certificates issued

The Bank has no shares issued as of 30 June 2025 and 31 December 2024.

XIX. Explanations on acceptances

The Bank has no acceptance transactions as of 30 June 2025 (31 December 2024: None).

XX. Explanations on government incentives

As of 30 June 2025 and 31 December 2024, the Bank does not have any government grants.

XXI. Explanations on segment reporting

The 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 second quarter of 2025 in terms of financial statement impacts.

XXII. Explanations on other matters

As of 30 June 2025, 71% of the asset size consists of financial assets measured at amortized cost, 7% consists of Central Bank and bank items, and 15% consists of financial assets at fair value through other comprehensive income, while equity represents 27% of the balance sheet size, loans received and borrowings from money markets 39%, funds 26%, and funds provided from issued securities 5% (As of 31 December 2024, 63% of the asset size consists of financial assets measured at amortized cost, 16% consists of Central Bank and bank items, and 11% consists of financial assets at fair value through other comprehensive income, while equity represents 20% of the balance sheet size, loans received and borrowings from money markets 41%, funds 29%, and funds provided from issued securities 6%).

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

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

XXIV. Earnings per Share

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

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SECTION FOUR

INFORMATION ON FINANCIAL STRUCTURE AND RISK MANAGEMENT

I. Explanations on equity items

The calculation of the own funds and the capital adequacy standard ratio are performed in accordance with the “Regulation on Equities of Banks” and “Regulation on Measurement and Evaluation of Capital Adequacy of Banks.”

With the decision dated 19 December 2024 and numbered 11038, 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 12 December 2023 and numbered 10747; 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 26 June 2023 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 28 June 2024 to be applied as of 1 January 2025 until a BRSA decision is taken in the contrary direction

As of 30 June 2025, in the calculation of the amount subject to credit risk, which constitutes the basis for the capital adequacy standard ratio as of 30 June 2025, the Bank has used the Central Bank foreign exchange buying rates of 28 June 2024 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 “Financial Assets 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 “Financial Assets at Fair Value Through Other Comprehensive Income” acquired after 1 January 2024.

The Bank does not apply the exception for not taking into account the net valuation differences of the Financial Assets 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 Bank's capital adequacy standard ratio for the period ended 30 June 2025 is 41.61% (31 December 2024: 25.63%). The capital adequacy standard ratio of the 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 equity items (cont’d)

	Current Period	Prior Period
TIER I CAPITAL		
Paid-in Capital to be Entitled for Compensation after All Creditors	1,400,000	200,000
Share Premium	-	-
Reserves	126,174	475,470
Other Comprehensive Income according to TAS	69,846	71,100
Profit	105,044	100,704
Net Profit for the Period	105,044	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	1,701,064	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	5,986	5,019
Leasehold improvements on operational leases	1,748	1,991
Goodwill and other intangible assets and related deferred taxes	-	-
Other intangible assets netted with deferred tax liabilities except mortgage servicing rights	55,743	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 more than 10% 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	63,477	67,576
Total Tier I Capital	1,637,587	779,698

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

I. Explanation on equity items (cont'd)

	Current Period	Prior Period
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Tier I Capital and the Related Share Premiums	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA	-	-
Debt Instruments and the Related Issuance Premiums Defined by the BRSA (Covered by Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
ADDITIONAL TIER I CAPITAL		
Direct and Indirect Investments of the Bank on its own Additional Tier I Capital	-	-
Investments in Equity Instruments Issued by Banks or Financial Institutions Invested in Bank's Additional Tier I Capital and Having Conditions Stated in the Article 7 of the Regulation	-	-
Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share	-	-
Other items to be Defined by the BRSA	-	-
Items to be Deducted from Tier I Capital during the Transition Period		
Goodwill and Other Intangible Assets and Related Deferred Taxes not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Net Deferred Tax Asset/Liability not deducted from Tier I Capital as per the Temporary Article 2, Clause 1 of the Regulation on Measurement and Assessment of Capital Adequacy Ratios of Banks (-)	-	-
Deduction from Additional Tier I Capital when there is not enough Tier II Capital (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital= Common Equity Tier I Capital + Additional Tier I Capital)	1,637,587	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)	3,421	3,932
Total Deductions from Tier II Capital	3,421	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	3,421	3,932
Total Equity (Total Tier I and Tier II Capital)	1,641,008	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. Explanations on equity items (cont’d)

CAPITAL	Current Period	Prior Period
Total Capital (Total of Tier I Capital and Tier II Capital)	1,641,008	783,630
Total Risk Weighted Assets	3,943,912	3,057,301
CAPITAL ADEQUACY RATIOS		
CET1 Capital Ratio (%)	41,52	25,50
Tier I Capital Ratio (%)	41,52	25,50
Capital Adequacy Ratio (%)	41,61	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	33,52	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)	3,421	3,932
General Loan Provisions for Exposures in Standard Approach Limited by 1.25% of Risk Weighted Assets	3,421	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 currency risk

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

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

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

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

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

II. Explanations on currency risk (cont’d)

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

	USD	EURO
Balance sheet valuation rate	39.7408	46.6074
30 June 2025	39.7408	46.6074
27 June 2025	39.6989	46.4941
26 June 2025	39.6392	45.9946
25 June 2025	39.5502	45.8819
24 June 2025	39.6470	45.5260
Last 30 Days Simple Arithmetic Average	39,1449	44,7419

Information on the Bank’s foreign currency risk

	EURO	USD	Other FC	Total
30 June 2025:				
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	53,737	-	53,737
Banks	17,282	16,914	253	34,449
Financial assets at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	-
Financial assets at fair value through other comprehensive income	-	56,759	-	56,759
Loans	483,888	182,239	-	666,127
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	-	6,955	-	6,955
Total assets	501,170	316,604	253	818,027
Liabilities				
Bank deposits	-	-	-	-
Foreign currency deposits	-	-	-	-
Interbank money market takings	-	-	-	-
Other fundings	417,964	510,773	-	928,737
Securities issued	-	-	-	-
Miscellaneous payables	14,544	11,986	-	26,530
Derivative financial liabilities held for risk management	-	-	-	-
Other liabilities ⁽¹⁾	2,528	662,640	-	665,168
Total liabilities	435,036	1,185,399	-	1,620,435
Net balance sheet position	66,134	(868,795)	253	(802,408)
Net ‘off-balance sheet’ position	-	929,119	-	929,119
Financial derivative assets ⁽²⁾	238,737	3,453,614	-	3,692,351
Financial derivative liabilities ⁽²⁾	238,737	2,524,495	-	2,763,232
Non-cash loans	13,982	125,184	-	139,166
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

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

(2) In the current period, receivables from derivative financial instruments include a foreign currency purchase commitment of TL 15,896 and a money market purchase commitment of TL 119,222 (31 December 2024: foreign currency purchase commitment of TL 56,521), while liabilities from derivative financial instruments include a foreign currency sale commitment of TL 795 (31 December 2024: None) foreign exchange sale commitment.

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

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

III. Explanations on interest rate risk

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

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

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

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
30 June 2025:							
Assets							
Cash (cash in vault, foreign currency, money in transit, cheques purchased) and balances with the Central Bank of Republic of Türkiye ⁽¹⁾	-	-	-	-	-	53,795	53,795
Banks ⁽²⁾	30,871	-	-	-	-	6,185	37,056
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-
Money market placements	377,483	-	-	-	-	-	377,483
Financial Assets at Fair Value Through Other Comprehensive Income	15,003	761,939	192,423	-	-	-	969,365
Loans given ⁽³⁾	2,910,439	1,224,754	341,042	-	-	-	4,476,235
Financial Assets Measured at Amortized Cost	-	-	-	-	-	-	-
Other assets ⁽⁴⁾	-	-	-	-	-	432,366	432,366
Total assets	3,333,796	1,986,693	533,465	-	-	492,346	6,346,300
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	641,779	-	-	-	-	-	641,779
Miscellaneous payables	-	-	-	-	-	34,082	34,082
Securities issued	-	-	348,940	-	-	-	348,940
Other fundings	742,051	622,164	456,179	-	-	-	1,820,394
Other liabilities ⁽⁵⁾	1,092,623	293,188	256,458	10,469	-	1,848,367	3,501,105
Total liabilities	2,476,453	915,352	1,061,577	10,469	-	1,882,449	6,346,300
On balance sheet long position	857,343	1,071,341	-	-	-	-	1,928,684
On balance sheet short position	-	-	(528,112)	(10,469)	-	(1,390,103)	(1,928,684)
Off-balance sheet long position	-	-	-	-	-	6,524,573	6,524,573
Off-balance sheet short position	-	-	-	-	-	(6,402,452)	(6,402,452)
Total position	857,343	1,071,341	(528,112)	(10,469)	-	(1,267,982)	122,121

(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 loss provisions amounting to TL 4.

(2) Banks include expected loss provision balance amounting to TL 12.

(3) Loans given includes expected credit losses amounting to TL 19,454.

(4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, investments in joint ventures and other assets are presented under other assets.

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

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

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

	Up to 1 month	1-3 months	3-12 months	1-5 years	Over 5 years	Non- interest bearing	Total
31 December 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	-	-	-	-	-	-	-
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 given ⁽³⁾	2,225,183	333,653	36,537	-	-	-	2,595,373
Financial Assets Measured at Amortized Cost	-	-	12,222	-	-	-	12,222
Other assets ⁽⁴⁾	-	-	-	-	-	402,927	402,927
Total assets	2,821,590	550,468	248,875	-	-	497,341	4,118,274
Liabilities							
Bank deposits	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-
Interbank money market payables	761,983	-	-	-	-	-	761,983
Miscellaneous payables	-	-	-	-	-	24,817	24,817
Securities issued	-	-	236,136	-	-	-	236,136
Other fundings	576,407	218,176	35,527	99,091	-	-	929,201
Other liabilities ⁽⁵⁾	925,005	153,284	118,862	9,913	-	959,073	2,166,137
Total liabilities	2,263,395	371,460	390,525	109,004	-	983,890	4,118,274
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 loss provisions amounting to TL 12.

(2) Banks include expected loss provision balance amounting to TL 14.

(3) Loans given includes expected credit losses amounting to TL 15,841.

(4) Tangible assets, intangible assets, deferred tax assets, derivative financial assets, investments in joint ventures and other assets are presented under other assets.

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

Interest rates on monetary financial instruments (%)

30 June 2025	EURO	USD	Yen	TL
Assets				
Cash (Cash on Hand, Money in Transit, Purchased Cheques) and Balances with the Central Bank of Türkiye	-	-	-	-
Banks	-	-	-	45.00
Financial assets measured at fair value through profit/loss	-	-	-	-
Interbank money market placements	-	-	-	46.61
Financial assets measured at fair value through other comprehensive income	-	6.36	-	43.54
Loans given	8.10	10.32	-	53.11
Financial Assets Measured at Amortized Cost	-	-	-	-
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market takings	-	-	-	46.00
Miscellaneous payables	-	-	-	-
Borrower Funds	-	4.48	-	47.14
Securities issued	-	-	-	48.27
Funds from other financial institutions	2.88	5.75	-	45.90

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

III. Explanations on 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	-	-	-	-
Interbank money market placements	-	-	-	48.80
Financial assets measured at fair value through other comprehensive income	-	6.00	-	44.22
Loans given	8.13	10.26	-	54.84
Financial assets measured at amortized cost	-	-	-	48.61
Liabilities				
Bank deposits	-	-	-	-
Other deposits	-	-	-	-
Interbank money market takings	-	-	-	48.71
Miscellaneous payables	-	-	-	-
Borrower Funds	-	4.88	-	48.99
Securities issued	-	-	-	49.03
Funds from other financial institutions	4.17	5.19	-	43.58

IV. Explanations on share position risk

None.

V. Explanations on liquidity risk and liquidity coverage ratio

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

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

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

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

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

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

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

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

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

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

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

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

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

e) Information on liquidity risk mitigation techniques:

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

f) Information on the use of stress tests:

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

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

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

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

h) Liquidity Coverage Ratio:

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

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

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

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

Presentation of assets and liabilities according to their remaining maturities

30 June 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)	53,795	-	-	-	-	-	-	53,795
Banks (⁴)	6,185	30,871	-	-	-	-	-	37,056
Financial assets at fair value through profit and loss	-	-	-	-	-	-	-	-
Money market placements	-	377,483	-	-	-	-	-	377,483
Financial assets at other comprehensive income	-	-	25,699	201,938	725,682	16,046	-	969,365
Loans (⁵)	-	2,211,490	1,777,296	487,449	-	-	-	4,476,235
Financial assets measured at amortized cost	-	-	-	-	-	-	-	-
Other assets (⁶)	-	13,646	5,350	309	-	-	413,061	432,366
Total assets	59,980	2,633,490	1,808,345	689,696	725,682	16,046	413,061	6,346,300
Liabilities								
Bank deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	742,051	622,164	456,179	-	-	-	1,820,394
Money market borrowings	-	641,779	-	-	-	-	-	641,779
Marketable securities issued	-	-	-	348,940	-	-	-	348,940
Miscellaneous liabilities	-	-	-	-	-	-	34,082	34,082
Other liabilities (⁷)	-	1,132,833	297,036	339,899	10,469	-	1,720,868	3,501,105
Total liabilities	-	2,516,663	919,200	1,145,018	10,469	-	1,754,950	6,346,300
Liquidity gap	59,980	116,827	889,145	(455,322)	715,213	16,046	(1,341,889)	-
Net off-balance sheet position	-	(2,023)	1,582	3,334	-	-	-	2,893
Receivables from derivative financial instruments	-	5,272,194	505,761	627,393	-	-	-	6,405,348
Payables from derivative financial instruments	-	5,274,217	504,179	624,059	-	-	-	6,402,455
Non-cash loans (⁸)	257,415	-	-	326,218	473,373	-	-	1,057,006
31 December 2024								
Total assets	94,414	2,369,160	529,404	627,523	98,244	-	399,529	4,118,274
Total liabilities	-	2,284,271	374,348	448,727	109,004	-	901,924	4,118,274
Liquidity gap	94,414	84,889	155,056	178,796	(10,760)	-	(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 non-performing receivables and provisions for expected losses, property, plant and equipment, intangible assets, tax assets, associates, subsidiaries, prepaid expenses and other assets not elsewhere recognized. As liabilities, shareholders' equity and provisions are presented in the unallocated column.
- (3) Cash (Cash in Vault, Currency Depository, Money in Transit, Cheques Purchased, Cash Depository) and Central Bank of the Republic of Türkiye includes TL 4 of expected loss provision balance.
- (4) Banks include expected loss provision balance amounting to TL 12.
- (5) Loans given includes expected credit losses amounting to TL 19,454.
- (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, non-cash 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.” In the current period, receivables from derivative financial instruments include a foreign currency purchase commitment of TL 15,896 and a money market purchase commitment of TL 119,222 (31 December 2024: foreign currency purchase commitment of TL 56,521), while derivative financial liabilities include a foreign currency sale commitment of TL 795 (31 December 2024: None) foreign exchange sale commitment.

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

VI. Explanations on leverage ratio

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

The leverage ratio calculated in accordance with the “Regulation on Measurement and Assessment of Leverage Levels of Banks” was realized at 12.82%, which is above the minimum legal ratio of 3%.

	Current Period 30 June 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)	5,780,418	3,917,160
2 (Assets deducted in determining Tier 1 capital)	(58,162)	(63,517)
3 Total on-balance sheet risks (sum of lines 1 and 2)	5,722,256	3,853,643
Derivative financial instruments and credit derivatives		
4 Replacement cost associated with all derivative instruments and credit derivatives	15,290	6,770
5 Add-on amounts for PFE associated with all derivative instruments and credit derivatives	35,494	9,047
6 Total risks of derivative financial instruments and credit derivatives (sum of lines 4 to 5)	50,784	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	1,168,626	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)	1,168,626	1,206,840
Capital and total risks		
13 Tier 1 capital	1,350,428	750,018
14 Total risks (sum of lines 3, 6, 9 and 12)	6,941,666	5,076,300
Leverage ratio		
15 Leverage ratio	19.35	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 is prepared as per the “Regulation on Calculation of Risk Management Disclosures” published in the Official Gazette no. 29511 dated 23 October 2015.

a. General Explanations on Risk Management and Risk Weighted Amounts

1. Bank’s risk management approach

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

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

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

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

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

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

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

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

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

VII. Explanations on risk management (cont'd)

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

2. Overview of risk weighted amounts

	Risk Weighted Amounts		Minimum Capital Requirement
	Current Period	Prior Period	Current Period
1 Credit risk (excluding counterparty credit risk)	2,917,452	2,244,407	233,396
2 Of which standardized approach (SA)	2,917,452	2,244,407	233,396
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk (*)	52,099	14,305	4,168
5 Of which standardized approach for counterparty credit risk (SA-CCR)	52,099	14,305	4,168
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	87,282	200,100	6,983
17 Of which standardized approach (SA)	87,282	200,100	6,983
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 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	3,943,912	3,057,301	315,513

(*) CVA risks are included.

b) Explanations on Credit Risk

1. General qualitative information about credit risk

The Bank's strategy, risk appetite and capacity regarding credit activities are determined by the Board of Directors.

The Board of Directors, Audit Committee, Credit Committee and General Manager fulfill their duties, authorities and responsibilities within the scope of credit risk management within the framework defined in the relevant regulations.

It is the responsibility of the Senior Management to ensure that the activities of their departments comply with the Bank's credit risk management framework.

The management and supervision of credit risk in the bank is not defined under the responsibility of a single unit, and each operating unit in the first line of defense is responsible for evaluating the credit risk it is exposed to while meeting its business objectives.

In the credit allocation process, the Bank uses an internal credit rating model in accordance with the Bank's risk appetite and credit policies. It is essential that all credit customers are rated by the Bank and that their ratings are kept up to date. Previously determined credit limits are revised as a result of the evaluation of general economic developments and monitoring of changes in customers' financial information and activities.

Decision trees are used in the allocation process, and financial and non-financial data such as customer income, debt ratio, and past payment performance are taken into consideration in the evaluations.

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

VII. Explanations on risk management (cont'd)

b) Explanations on Credit Risk (cont'd)

1. General qualitative information about credit risk (cont'd)

Regular audits and controls are carried out by the departments within the Internal Systems to determine whether the credit processes are carried out in accordance with the legal regulations and the Bank's credit policies and procedures, that the credits are determined within the procedures and principles determined by the Board of Directors, and that the maturity, amount and characteristics of the credits are reported accurately to the senior management.

The Bank has determined internal limits and early warning values within the scope of credit risk, and controls are carried out monthly by the Risk Management Department and reported to the Board of Directors and the Audit Committee.

2. Credit quality of assets

Gross amount valued according to TAS in the financial statements prepared according to legal consolidation				
Current Period	Defaulted	Not Defaulted	Provisions/ depreciation and impairment	Net value
Loans	24,866	4,470,823	19,454	4,476,235
Cash and cash equivalents	-	468,350	16	468,334
Debt instruments	-	969,365	-	969,365
Off-balance sheet receivables	-	1,209,678	1,013	1,208,665
Total	24,866	7,118,216	20,483	7,122,599

Gross amount valued according to TAS in the financial statements prepared according to legal consolidation				
Prior Period	Defaulted	Not Defaulted	Provisions/ depreciation and impairment	Net value
Loans	26,838	2,584,376	15,841	2,595,373
Cash and cash equivalents	-	675,168	26	675,142
Debt instruments	-	444,832	-	444,832
Off-balance sheet receivables	-	1,249,363	2,763	1,246,600
Total	26,838	4,953,739	18,630	4,961,947

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

VII. Explanations on risk management (cont'd)

b) Explanations on Credit Risk (cont'd)

3. Changes in Defaulted Receivables and Debt Securities Inventory

	Current Period	Prior Period
1 Amount of defaulted loans and debt instruments at the end of the previous reporting period	26,838	118
2 Loans and debt instruments that have defaulted since the last reporting period	-	26,720
3 Receivables that have not become delinquent again	-	-
4 Written-off amounts	-	-
5 Other changes	(1,972)	-

Amount of defaulted loans and debt instruments at the end of the reporting period (1+2+3-4±5)	24,866	26,838
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4. Additional disclosures regarding the credit quality of assets

- a) Definitions of overdue and provisioned receivables are provided in Note VII of Section Three.
- b) The part of overdue receivables (those exceeding 90 days) that is not considered as provision and the reasons for this practice: The Bank classifies its loans and other receivables and sets aside an expected loss provision within the framework of the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be Set Aside for Them" published in the Official Gazette dated 22 June 2016 and numbered 29750. The term "Past-due Receivables" is used for loans referred to as "Closed-Monitoring Loans", which are overdue for more than 30 days from their due date or payment date as of the end of the reporting period, but not exceeding 90 days and have not suffered any impairment, as well as for loans referred to as "Non-Performing Receivables", which are overdue for more than 90 days or have suffered any impairment. In the Bank's practice, Stage One and Stage Two Expected Loss Provision is set aside for loans classified as "Standard" and "Under Close Monitoring", and Stage Three Expected Loss Provision is set aside for loans classified as "Non-Performing Loans".
- c) Definitions of the methods used in determining the provision amount are explained in footnote VII of Section Three.
- d) Definitions of restructured receivables: The Bank has no restructured receivables as of 30 June 2025 and 31 December 2024.
- e) As of the reporting period, the Bank has a receivable of TL 24,886 monitored in follow-up accounts, and a 69% expected loss provision has been allocated for the relevant loan.

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

VII. Explanations on risk management (cont’d)

5. Credit risk mitigation

The Bank accepts the cash flow of the activity subject to the loan as the primary repayment source during the crediting process. If the collateral of the loan can be established on this cash flow, it is accepted as the primary payment source, while collateral not based on cash flow is seen as the secondary payment source.

Throughout the credit period, collateral is kept under control and evaluated at certain intervals depending on the type and quality of the collateralized asset. All collateral received in accordance with legislative requirements or allocation conditions is entered into the Core Banking System and can be monitored through the system.

Processes regarding collateral management are documented within credit policies.

There is no financial collateral used as a credit reduction technique in capital adequacy calculations.

Credit risk mitigation techniques – General overview

	Unsecured receivables: TAS valued amount	Receivables secured by guarantee	Collateralized portions of collateralized receivables	Receivables protected by financial guarantees	Collateralized portions of receivables protected by financial guarantees	Loans protected by credit derivatives	Collateralized portions of receivables protected by credit derivatives
Current Period							
30 June 2025							
1 Loans	4,470,823	-	-	-	-	-	-
2 Debt instruments	969,365	-	-	-	-	-	-
3 Total	5,440,188	-	-	-	-	-	-
4 Defaulted	24,866	-	-	-	-	-	-
Prior Period							
31 December 2024							
1 Loans	2,584,376	-	-	-	-	-	-
2 Debt instruments	444,832	-	-	-	-	-	-
3 Total	3,029,208	-	-	-	-	-	-
4 Defaulted	26,838	-	-	-	-	-	-

6. Qualitative explanations about the ratings used by banks when calculating credit risk with the standard approach

With the Board Decision No. 8875 dated 21 February 2020 of the Banking Regulation and Supervision Agency, JCR Avrasya Derecelendirme A.Ş. has been appointed as the authorized CRA in certain asset categories, and in line with the said Board Decision, the rating grades given by JCR Avrasya Derecelendirme A.Ş. are used in capital adequacy calculations.

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

VII. Explanations on risk management (cont’d)

7. Standard approach - Credit risk exposed and credit risk mitigation effects

Current Period – 30 June 2025		Receivable before CCF and CRM		Receivable post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments and Central Banks	948,360	-	948,360	-	-	0%
2	Receivables from regional and local government	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	459,023	423,130	459,023	416,565	304,620	35%
7	Receivables from corporate	4,351,037	564,887	4,351,037	413,217	2,296,377	48%
8	Retail receivables	56,913	43,764	56,913	28,382	63,971	75%
9	Receivables secured by residential property	-	-	-	-	-	-
10	Receivables secured by commercial property	-	-	-	-	-	-
11	Non-performing receivables	7,693	-	7,693	-	7,693	100%
12	Receivables in high-risk categories	-	-	-	-	-	-
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-
16	Other receivables	244,541	-	244,541	-	244,541	100%
17	Stock investments	250	-	250	-	250	100%
18	Total	6,067,817	1,031,781	6,067,817	858,164	2,917,452	42%

Prior Period – 31 December 2024		Receivable before CCF and CRM		Receivable post CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Receivables from central governments and Central Banks	505,587	-	505,587	-	-	0%
2	Receivables from regional and local government	-	-	-	-	-	-
3	Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-
4	Receivables from multilateral development banks	-	-	-	-	-	-
5	Receivables from international organizations	-	-	-	-	-	-
6	Receivables from banks and brokerage houses	613,215	385,000	613,215	385,000	339,095	34%
7	Receivables from corporate	2,481,775	786,845	2,481,775	631,033	1,609,067	52%
8	Retail receivables	23,059	45,219	23,059	30,484	40,158	75%
9	Receivables secured by residential property	-	-	-	-	-	-
10	Receivables secured by commercial property	-	-	-	-	-	-
11	Non-performing receivables	12,140	-	12,140	-	12,140	100%
12	Receivables in high-risk categories	22	-	22	-	33	150%
13	Mortgage-backed securities	-	-	-	-	-	-
14	Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-
15	Investments similar to collective investment funds	-	-	-	-	-	-
16	Other receivables	239,355	-	239,355	-	239,355	100%
17	Stock investments	250	-	250	-	250	100%
18	Total	3,875,403	1,217,064	3,875,403	1,046,517	2,240,098	46%

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

VII. Explanations on risk management (cont’d)

8. Standard approach - Receivables according to risk classes and risk weights

Current Period – 30 June 2025

Risk Classifications / Risk Weights	0%	10%	20%	50%	75%	100%	150%	200%	Other	Total Risk Amount
Receivables from central governments and Central Banks	948,360	-	-	-	-	-	-	-	-	948,360
Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-
Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	433,354	422,233	-	6,564	-	-	13,437	875,588
Receivables from corporate	-	-	2,142,294	1,508,085	-	1,113,875	-	-	-	4,764,254
Retail receivables	-	-	-	-	85,295	-	-	-	-	85,295
Receivables secured by residential property	-	-	-	-	-	-	-	-	-	-
Receivables secured by commercial property	-	-	-	-	-	-	-	-	-	-
Non-performing receivables	-	-	-	-	-	7,693	-	-	-	7,693
Receivables in high-risk categories	-	-	-	-	-	-	-	-	-	-
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	250	-	-	-	250
Other receivables	-	-	-	-	-	244,541	-	-	-	244,541
Total	948,360	-	2,575,648	1,930,318	85,295	1,372,923	-	-	13,437	6,925,981

Prior Period – 31 December 2024

Risk Classifications / Risk Weights	0%	10%	20%	50%	75%	100%	150%	200%	Other	Total Risk Amount
Receivables from central governments and Central Banks	705,587	-	-	-	-	-	-	-	-	705,587
Receivables from regional and local government	-	-	-	-	-	-	-	-	-	-
Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	522,706	482,984	-	-	-	-	15,788	1,021,478
Receivables from corporate	-	-	1,445,370	694,891	-	979,598	-	-	-	3,119,859
Retail receivables	-	-	-	-	53,544	-	-	-	-	53,544
Receivables secured by residential property	-	-	-	-	-	-	-	-	-	-
Receivables secured by commercial property	-	-	-	-	-	-	-	-	-	-
Non-performing receivables	-	-	-	-	-	12,140	-	-	-	12,140
Receivables in high-risk categories	-	-	-	-	-	-	22	-	-	22
Mortgage-backed securities	-	-	-	-	-	-	-	-	-	-
Short term receivables to banks, brokerage houses and corporates	-	-	-	-	-	-	-	-	-	-
Investments similar to collective investment funds	-	-	-	-	-	-	-	-	-	-
Stock investments	-	-	-	-	-	250	-	-	-	250
Other receivables	-	-	-	-	-	239,355	-	-	-	239,355
Total	705,587	-	1,968,076	1,177,875	53,544	1,231,343	22	-	15,788	5,152,235

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

VII. Explanations on risk management (cont’d)

d. Explanations on counterparty credit risk (“CCR”)

1. Qualitative disclosures regarding counterparty credit risk:

In counterparty credit risk calculations, the Standard Method detailed in the Regulation on Measurement and Assessment of Capital Adequacy of Banks and the Communiqué on Credit Risk Reduction Techniques is used.

Bank limits and collateral subject to counterparty credit risk are determined by the Board of Directors based on the authorization level. For corporate customers other than banks, the approval authorities determined for the standard credit allocation process are applied.

2. Evaluation of counterparty credit risk according to measurement methods

		Replacement Cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Risk amount after credit risk mitigation	Risk weighted amounts
	Current Period						
	Fair Value Method - CCR (for derivatives)	-	-			-	-
1	Standardized Approach CCR (for derivatives)	19,968	54,110		1,4	103,710	33,336
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					10,867	-
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						33,336

		Replacement Cost	Potential future exposure	EEPE (*)	Alpha used for computing regulatory EAD	Risk amount after credit risk mitigation	Risk weighted amounts
	Prior Period						
	Fair Value Method - CCR (for derivatives)	-	-			-	-
1	Standardized Approach CCR (for derivatives)	6,591	10,124		1,4	23,404	12,923
2	Internal Model Method (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)			-	-	-	-
3	Simple Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					6,910	1,382
4	Comprehensive Approach for credit risk mitigation (for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions)					-	-
5	Value-at-Risk (VaR) for repo transactions, securities or commodity lending or borrowing transactions, long settlement transactions and securities financing transactions					-	-
6	Total						14,305

(*) Effective expected position amount

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

VII. Explanations on risk management (cont’d)

d. Explanations on counterparty credit risk (“CCR”) (cont’d)

3. Capital requirement for credit valuation adjustment (“CVA”)

Current Period		Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
	Total portfolios subject to the Advanced CVA capital obligation	-	-
1	(i) VaR component (including the 3*multiplier)	-	-
2	(ii) Stressed VaR component (including the 3*multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital obligation	97,081	18,763
4	Total subject to the CVA capital obligation	97,081	18,763

Prior Period		Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
	Total portfolios subject to the Advanced CVA capital obligation	-	-
1	(i) VaR component (including the 3*multiplier)	-	-
2	(ii) Stressed VaR component (including the 3*multiplier)	-	-
3	All portfolios subject to the Standardized CVA capital obligation	19,807	4,310
4	Total subject to the CVA capital obligation	19,807	4,310

4. Standard approach – CCR exposures by risk class and risk weights

Current Period – Risk Classes / Risk Weights	0%	10%	20%	50%	75%	100%	150%	Other	Total credit risk ⁽¹⁾
Receivables from central governments and Central Banks	638,582	-	-	-	-	-	-	-	-
Receivables from regional and local government	-	-	-	-	-	-	-	-	-
Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	79,847	-	-	-	-	6,629	16,102
Receivables from corporate	-	-	-	-	-	17,234	-	-	17,234
Retail receivables	-	-	-	-	-	-	-	-	-
Other Assets ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	638,582	-	79,847	-	-	17,234	-	6,629	33,336

Prior Period – Risk Classes / Risk Weights	0%	10%	20%	50%	75%	100%	150%	Other	Total credit risk ⁽¹⁾
Receivables from central governments and Central Banks	200,000	-	-	-	-	-	-	-	-
Receivables from regional and local government	-	-	-	-	-	-	-	-	-
Receivables from administrative bodies and non-commercial entities	-	-	-	-	-	-	-	-	-
Receivables from multilateral development banks	-	-	-	-	-	-	-	-	-
Receivables from international organizations	-	-	-	-	-	-	-	-	-
Receivables from banks and brokerage houses	-	-	8,837	10,829	-	-	-	3,597	7,254
Receivables from corporate	-	-	-	-	-	7,051	-	-	7,051
Retail receivables	-	-	-	-	-	-	-	-	-
Other Assets ⁽²⁾	-	-	-	-	-	-	-	-	-
Total	200,000	-	8,837	10,829	-	7,051	-	3,597	14,305

⁽¹⁾ Total credit risk: The amount related to capital adequacy calculation after counterparty credit risk measurement techniques are applied.

⁽²⁾ Other assets: Includes amounts that are not included in the counterparty credit risk reported in template CCR8.

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

VII. Explanations on risk management (cont’d)

d. Explanations on counterparty credit risk (“CCR”) (cont’d)

5. Collateral used for counterparty credit risk

Current Period	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given		Guarantees received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash – TL	-	-	-	-	649,449	377,483
Cash – FC	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Share certificates	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	649,449	377,483

Prior Period	Derivative financial instrument collateral				Other transaction collateral	
	Guarantees received		Guarantees given		Guarantees received	Guarantees given
	Allocated	Unallocated	Allocated	Unallocated		
Cash – TL	-	-	-	-	206,910	232,311
Cash – FC	-	-	-	-	-	-
Government bonds/bills - domestic	-	-	-	-	-	-
Government bonds/bills - other	-	-	-	-	-	-
Public institution bonds/bills	-	-	-	-	-	-
Corporate bonds/bills	-	-	-	-	-	-
Share certificates	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	-	-	-	-	206,910	232,311

6. Credit derivatives

Since there is no credit derivative, the relevant table is not given.

7. Risks to central counterparty (“CCP”)

	Current Period	Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
1	Total risks arising from transactions with qualified CCPs	6,774	136
2	Regarding the risks arising from transactions in the CCP (excluding initial margin and guarantee fund amount)	-	-
3	(a) OTC derivative financial instruments	6,629	133
4	(b) OTC derivative financial instruments	-	-
5	(c) Repo-reverse repo transactions, securities on credit transactions and securities or commodity lending or borrowing transactions	-	-
6	(d) Netting groups to which cross product netting is applied	-	-
7	Reserved initial margin	-	-
8	Unallocated initial margin	-	-
9	Paid guarantee fund amount	145	3
10	Unpaid guarantee fund commitment	-	-
11	Total risks arising from transactions with non-qualified CCPs	-	-
12	Regarding the risks arising from transactions in the CCP (excluding initial margin and guarantee fund amount)	-	-
13	(a) OTC derivative financial instruments	-	-
14	(b) OTC derivative financial instruments	-	-
15	(c) Repo-reverse repo transactions, securities on credit transactions and securities or commodity lending or borrowing transactions	-	-
16	(d) Netting groups to which cross product netting is applied	-	-
17	Reserved initial margin	-	-
18	Unallocated initial margin	-	-
19	Paid guarantee fund amount	-	-
20	Unpaid guarantee fund commitment	-	-

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

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

VII. Explanations on risk management (cont’d)

d. Explanations on counterparty credit risk (“CCR”) (cont’d)

7. Risks to central counterparty (“CCP”) (cont’d)

	Prior Period	Risk amount (after using credit risk mitigation techniques)	Risk weighted amounts
1	Total risks arising from transactions with qualified CCPs	5,383	108
2	Regarding the risks arising from transactions in the CCP (excluding initial margin and guarantee fund amount)	-	-
3	(a) OTC derivative financial instruments	3,597	72
4	(b) OTC derivative financial instruments	-	-
5	(c) Repo-reverse repo transactions, securities on credit transactions and securities or commodity lending or borrowing transactions	-	-
6	(d) Netting groups to which cross product netting is applied	-	-
7	Reserved initial margin	-	-
8	Unallocated initial margin	-	-
9	Paid guarantee fund amount	1,786	36
10	Unpaid guarantee fund commitment	-	-
11	Total risks arising from transactions with non-qualified CCPs	-	-
12	Regarding the risks arising from transactions in the CCP (excluding initial margin and guarantee fund amount)	-	-
13	(a) OTC derivative financial instruments	-	-
14	(b) OTC derivative financial instruments	-	-
15	(c) Repo-reverse repo transactions, securities on credit transactions and securities or commodity lending or borrowing transactions	-	-
16	(d) Netting groups to which cross product netting is applied	-	-
17	Reserved initial margin	-	-
18	Unallocated initial margin	-	-
19	Paid guarantee fund amount	-	-
20	Unpaid guarantee fund commitment	-	-

VIII. Explanations on market risk

Qualitative information about market risk

The Bank defines market risk as the possibility of loss that the Bank's on-balance sheet and off-balance sheet positions may be exposed to within the scope of exchange rate risk, commodity risk, interest rate risk and stock position risk arising from movements in market prices, and within the framework of financial risk management, it aims to keep the foreign exchange position in balance and to minimize liquidity and interest rate risk in order to protect against risks that may arise in the markets.

The amount subject to market risk is calculated monthly according to the Standard Method and included in the calculation of the capital adequacy standard ratio. The Board of Directors takes the necessary measures to maintain an effective internal control and risk management system within the Bank and closely monitors the development of market risk. Changes are examined and evaluated on a monthly basis.

The Bank's senior management monitors the distribution of the Bank's portfolio by maturity and instrument, as well as developments in the markets. All treasury transactions are carried out with the knowledge of senior management, and the fund management strategy is revised by the Bank's senior management, if necessary, depending on developments in the markets.

The aim is to protect the Bank's balance sheet and capital structure from factors such as interest rate risk, exchange rate risk and liquidity risk that arise from interest rate and parity changes resulting from fluctuations in financial markets and to minimize risk.

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

VIII. Qualitative information about market risk (cont’d)

In measuring market risk at the bank, the “Standard Method” is used in accordance with the principles in the third section of the “Regulation on the Measurement and Assessment of Capital Adequacy of Banks” published in the Official Gazette dated 23 October 2015 and numbered 29511, and is sent to the BRSA on a monthly basis. In addition, reports are made to the Audit Committee and the Board of Directors through the reports prepared on a monthly basis by the Risk Management Presidency.

In addition to the standard method, the “Internal Model” is used to calculate “Value at Risk” (“RMD”) on a monthly basis. In this modeling, the “Filtered Historical Simulation Method” is used and the RMD is calculated at a 99% confidence interval. The performance measurements of the models are made with back-tests and stress tests. The results are reported to the Audit Committee and the Board of Directors on a monthly basis.

IX. Explanations on operational risk

Not prepared in accordance with the Article 25 of the Communiqué on Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks.

X. Interest rate risk from banking accounts

Not prepared in accordance with the Article 25 of the Communiqué on Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks.

XI. Securitization Disclosures

The Bank has no securitization transactions as of 30 June 2025 and 31 December 2024.

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

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

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SECTION FIVE

EXPLANATIONS AND NOTES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. EXPLANATIONS AND NOTES ON ASSETS

1. Information on cash and balances with the CBRT

1.1. Information on cash and balances with the CBRT

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Foreign currency	-	-	-	-
CBRT	62	53,737	674	88,789
Other	-	-	-	-
Total	62	53,737	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⁾	62	320	674	285
Unrestricted time deposit	-	-	-	-
Required Reserve	-	53,417	-	88,504
Total	62	53,737	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 32% (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 24% to 28% (31 December 2024: 22% to 26%) for precious metal liabilities depending on the maturity structure of the deposits.

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

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

1. 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/locked

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	34,397	-	6,739	-
Swap transactions	10,419	-	157	-
Futures transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	44,816	-	6,896	-

4. Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
<i>Domestic</i>	2,619	4,895	217,674	4,201
<i>Foreign</i>	-	29,554	-	131,519
<i>Branches and offices abroad</i>	-	-	-	-
Total	2,619	34,449	217,674	135,720

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

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

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

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Subject to repurchase agreements	624,781	-	191,827	-
Given as collateral/blocked	27,541	9,811	-	8,710
Total	652,322	9,811	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	914,875	56,759	396,666	35,973
<i>Quoted on a stock exchange</i>	<i>914,875</i>	<i>56,759</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 (-)	2,269	-	29	-
Total	912,606	56,759	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 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	455,124	57,640	592,457	69,348
Loans to employees	-	-	-	-
Total	455,124	57,640	592,457	69,348

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

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

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

6. Information on loans (cont’d)

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

Current Period	Loans Under Close Monitoring			
	Standard Loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-Specialized Loans	4,469,894	929	-	-
<i>Corporation Loans</i>	1,806,815	-	-	-
<i>Export Loans</i>	225,870	-	-	-
<i>Import Loans</i>	-	-	-	-
<i>Loans Given to Financial Sector</i>	1,795,692	-	-	-
<i>Consumer Loans</i>	-	-	-	-
<i>Credit Cards</i>	-	-	-	-
<i>Other</i>	641,517	929	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	4,469,894	929	-	-

Prior Period	Loans Under Close Monitoring			
	Standard Loans	Not under the scope of restructuring or rescheduling	Loans with Revised Contract Terms	Refinancing
Non-Specialized Loans	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	2,267	-	1,143	-
Significant Increase in Credit Risk	-	15	-	-
Total	2,267	15	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 UNCONSOLIDATED FINANCIAL STATEMENTS (cont’d)

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

6. Information on loans (cont’d)

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

Extended Period with Payment Plan Amendment	Standard Loans	Loans Under Close Monitoring
0-6 Months	-	-
6 Months - 12 Months	-	-
1-2 Months	-	-
2-5 Months	-	-
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	Restructuring or Rescheduling	Restructured	Standard Loans	Restructuring or Rescheduling	Restructured
Short-Term Loans	4,469,894	929	-	2,584,376	-	-
Medium and Long-Term Loans	-	-	-	-	-	-
Total	4,469,894	929	-	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 Installment Loans-TL	323,938	-	323,938
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	323,938	-	323,938
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	323,938	-	323,938

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

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

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

6. Information on loans (cont’d)

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

Prior Period	Short-Term	Medium and Long-Term	Total
Commercial Installment Loans-TL	75,988	-	75,988
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	75,988	-	75,988
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-installment	-	-	-
Overdraft Accounts-TL (Corporation)	-	-	-
Overdraft Accounts-FC (Corporation)	-	-	-
Total	75,988	-	75,988

6.6. Loans according to types of borrowers

	Current Period	Prior Period
Public	-	-
Private	4,470,823	2,584,376
Total	4,470,823	2,584,376

6.7. Distribution of domestic and foreign loans

	Current Period	Prior Period
Domestic Loans	4,470,823	2,584,376
Foreign Loans	-	-
Total	4,470,823	2,584,376

6.8. Loans granted to subsidiaries and associates

None.

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

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

6. Information on loans (cont’d)

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

	Current Period	Prior Period
Loans and Receivables with Limited Collectability	-	-
Doubtful Loans and Receivables	-	14,580
Uncollectible Loans and Receivables	17,172	118
Total	17,172	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	-	-	24,866
Gross Amounts before Provisions	-	-	24,866
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			
Balance at End of Prior Period	-	26,720	118
Additions (+)	-	2,840	466
Transfers from Other Categories of Loans Under Follow-Up (+)	-	-	24,282
Transfers to Other Categories of Loans Under Follow-Up (-)	-	24,282	-
Collections (-)	-	5,278	-
Write-offs (-)	-	-	-
Sold (-)	-	-	-
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	-
Credit Cards	-	-	-
Other	-	-	-
Balance at End of Period	-	-	24,866
Provision (-)	-	-	17,172
Net Balance on Balance Sheet	-	-	7,694

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

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

6. Information on loans (cont’d)

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

	Group III	Group IV	Group V
	Loans and	Doubtful	Uncollectible
	Receivables	Loans and	Loans and
	with	Receivables	Receivables
	Limited		
Prior Period	Collectability		
Balance at End of Prior Period	-	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 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 30 June 2025, the Bank has no non-performing receivables from foreign currency loans (31 December 2024: None).

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

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

6. Information on loans (cont’d)

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

	Group III	Group IV	Group V
	Loans and Receivables with Limited Collectability	Doubtful Loans and Receivables	Uncollectible Loans and Receivables
Current Period (Net)	-	-	7,694
Loans to Individuals and Corporate (Gross)	-	-	24,866
Provision Amount (-)	-	-	17,172
Loans to Individuals and Corporate (Net)	-	-	7,694
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)	-	-	-

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

	Group III	Group IV	Group V
	Loans and Receivables with Limited Collectability	Doubtful Loans and Receivables	Uncollectible Loans and Receivables
Current Period (Net)	-	-	4,963
Interest Accruals, Rediscounts and Valuation Differences	-	-	16,039
Provision Amount (-)	-	-	11,076
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	-	-	-	-
Given as collateral/blocked	-	-	-	-
Total	-	-	-	-

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

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

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

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

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

7.3. Information on financial assets measured at amortized cost

	Current Period	Prior Period
Debt Securities	-	12,222
Quoted at Stock Exchange	-	12,222
Unquoted at Stock Exchange	-	-
Provision for Decrease in Valuation (-)	-	-
Total	-	12,222

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	-	-
Additions During the Period	-	-
Disposals through Sales and Redemptions	(5,551)	(3,489)
Provision for Decrease in Valuation (-)	-	-
Valuation Effect	(6,671)	797
End of Period Total	-	12,222

8. Investments in associates (Net)

The Bank has no associates as of 30 June 2025 and 31 December 2024.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

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

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

9. Information on subsidiaries

9.1. Information on subsidiaries

	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	Shareholders' Equity	Total Fixed Assets	Interest Income	Income on Securities Portfolio	Current Period Profit / (Loss)	Prior Period Profit/ (Loss)	Fair Value
1	315,970	250	-	90,845	-	-	-	-

	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	-	-
Value Increase/Decrease	-	-
Provision for Net Foreign Exchange Appreciation	-	-
/Depreciation of Foreign Subsidiaries	-	-
Balance at the End of the Period	250	250
Capital Commitments	-	-
Share Percentage at the End of Period (%)	100	100

9.2. 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

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

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

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

10. Information on jointly controlled entities

None (31 December 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).

13. Information on deferred tax assets

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

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

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/ (liability)	Accumulated temporary differences	Deferred tax asset/ (liability)
Provision for employee benefits	40,488	12,146	11,929	3,579
Tangible and intangible asset depreciation difference (*)	(43,706)	(13,112)	(24,723)	(7,417)
Financial assets at fair value through other comprehensive income	7,804	2,341	6,206	1,862
Expected Loss Provisions	3,732	1,120	4,095	1,228
Derivative Transactions	(3,019)	(906)	(627)	(188)
Other (**)	98,563	30,846	71,299	22,590
Deferred tax asset, net	103,862	32,435	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 120,544, fixed asset valuation effect amounting to TL (23,268) and other temporary differences amounting to TL 1,287 (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)).

	Current Period	Prior Period
As of 1 January	21,654	5,545
Deferred Tax Expense/(Income)	9,559	15,668
Deferred Tax Recognized Under Equity	1,222	441
Deferred tax asset, net	32,435	21,654

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

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

14. Information on assets held for sale and discontinued operations

As of 30 June 2025 and 31 December 2024, the Bank has no non-current assets held for sale and discontinued operations.

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

None (31 December 2024: None).

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

II. EXPLANATIONS AND NOTES ON LIABILITIES

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

1. Information on deposits

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

2. Derivative financial liabilities

Negative differences table related to derivative financial liabilities

	Current Period		Prior Period	
	TL	FC	TL	FC
Forward Transactions	29,409	-	4,898	-
Swap Transactions	12,387	-	1,371	-
Futures Transactions	-	-	-	-
Options	-	-	-	-
Other	-	-	-	-
Total	41,796	-	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 (*)	315,681	376,937	102,795	505,634
From Foreign Banks, Institutions and Funds	575,976	551,800	28	320,744
Total	891,657	928,737	102,823	826,378

(*) Includes a lease certificate loan with a nominal value of TL 292,500 from D Varlık Kiralama A.Ş.

3.2 Maturity analysis of funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	891,657	928,737	102,823	727,286
Medium and Long-Term	-	-	-	99,092
Total	891,657	928,737	102,823	826,378

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

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

4. Information on borrower funds

	Current Period		Prior Period	
	TL	FC	TL	FC
From Domestic Institutions	329,855	101,534	139,776	24,957
From Foreign Organizations and Funds	652,389	563,116	749,574	291,279
Total	982,244	664,650	889,350	316,236

5. Explanations on marketable securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Bank bonds	348,940	-	236,136	-
Securities	-	-	-	-
Total	348,940	-	236,136	-

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

None. (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 30 June 2025, the 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 Bank has a liability of TL 13,803 (31 December 2024: TL 12,153) related to lease transactions for the period ended 30 June 2025.

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	8,776	3,334	7,236	2,240
Between 1 and 4 years	15,347	10,469	15,143	9,461
More than 4 years	-	-	468	452
Total	24,123	13,803	22,847	12,153

8. Information on liabilities arising from hedging purpose derivatives

The Bank has no derivative financial liabilities for hedging purposes as of 30 June 2025 and 31 December 2024.

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

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

9. Information on provisions

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

As of 30 June 2025 and 31 December 2024, the Bank has no provision for foreign exchange losses on foreign currency indexed loans.

9.2. Employee benefits provision

	Current Period	Prior Period
Provision for premium	24,000	64,139
Provision for unused vacation	10,033	7,170
Provision for employment termination benefits	6,455	4,759
Balance at the end of the period	40,488	76,068

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

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

	Current Period	Prior Period
Prior period end balance	4,759	3,845
Provision recognized in the year	1,696	2,376
Paid during the year	-	(299)
Actuarial gains/(losses) in employee benefits	-	(1,163)
Balance at the end of the period	6,455	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	3,179	4,540
Paid during the year	(316)	(451)
Balance at the end of the period	10,033	7,170

Movements of premium 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	24,000	65,500
Paid during the year	(64,139)	(48,693)
Balance at the end of the period	24,000	64,139

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

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

9. Information on provisions (cont'd)

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

As of 30 June 2025, the Bank has provided expected credit losses amounting to TL 1,013 (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 30 June 2025, the Bank's other provisions balance in the financial statements is TL 1,013 (31 December 2024: TL 2,763). Other provisions consist 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 30 June 2025, the remaining tax liability is TL 34,660 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	34,660	-
Taxation of securities	5,789	1,976
Property tax	-	-
Banking and insurance transaction tax (BITT)	9,309	7,514
Foreign exchange transaction tax	-	-
Value added tax payable	530	1,675
Other ⁽¹⁾	6,256	5,609
Total	56,544	16,774

(1) Other item consists of income tax payable amounting to TL 6,120 (31 December 2024: TL 5,292), stamp tax payable amounting to TL 134 (31 December 2024: TL 108) and other taxes amounting to TL 2 (31 December 2024: TL 209).

10.3. Information on premiums

	Current Period	Prior Period
Social security premiums-employee	1,236	994
Social security premiums-employer	2,010	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	70	56
Unemployment insurance-employer	140	112
Other	-	-
Total	3,456	2,731

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

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

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

10. Information on taxes payables (cont’d)

10.4. Information on deferred tax liabilities

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

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

The Bank has calculated TL 32,435 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 30 June 2025 and 31 December 2024, the Bank has no non-current asset payables related to assets held for sale and discontinued operations.

12. Information on subordinated loans

The Bank has no subordinated loans as of 30 June 2025 and 31 December 2024.

13. Information on Shareholders’ Equity

13.1. Presentation of paid-in capital

	Current Period	Prior Period
Common stock	1,400,000	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 Bank (31 December 2024: None).

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

With the decision of the Board of Directors of the Bank dated 25 March 2025, the capital of the Bank amounting to TL 200,000 has been increased by TL 1,200,000 in total to TL 1,400,000 by meeting TL 750,000 in cash and TL 450,000 from internal resources and the capital increase has been registered by the Istanbul Trade Registry Office on 26 May 2025 after the permissions of the Banking Regulation and Supervision Agency and the General Directorate of Domestic Trade of the Ministry of Trade.

13.4. Information on share capital increases from capital reserves

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

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

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

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

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

The Bank has no capital commitments as of 30 June 2025 and 31 December 2024.

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

As of 30 June 2025 and 31 December 2024, there are no estimated effects on the Bank's shareholders' equity of the projections to be made by taking into account the past indicators of the Bank's income, profitability and liquidity and the uncertainties in these indicators.

13.7. Information on preferred shares

As of 30 June 2025 and 31 December 2024, the Bank has no privileges granted to the shares representing the capital.

13.8. Information on marketable securities value increase fund

	Current Period		Prior Period	
	TL	FC	TL	FC
From Associates, Subsidiaries, and Joint Ventures	-	-	-	-
Valuation Differences	-	-	-	-
Foreign Exchange Difference	-	-	-	-
Marketable Securities at Fair Value through Other Comprehensive Income	(6,014)	863	(4,650)	468
Valuation Differences	(6,014)	863	(4,650)	468
Foreign Exchange Difference	-	-	-	-
Total	(6,014)	863	(4,650)	468

13.9. Information on profit reserves

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

With the decision of the Board of Directors of the Bank dated 25 March 2025, the capital of the Bank amounting to TL 200,000 has been increased by TL 1,200,000 in total to TL 1,400,000 by meeting TL 750,000 in cash and TL 450,000 from internal resources and the capital increase has been registered by the Istanbul Trade Registry Office on 26 May 2025 after the permissions of the Banking Regulation and Supervision Agency and the General Directorate of Domestic Trade of the Ministry of Trade.

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

III. EXPLANATIONS AND NOTES ON OFF-BALANCE SHEET ITEMS

1. Information on off-balance sheet liabilities

1.1. Nature and amount of irrevocable loan commitments

	Current Period	Prior Period
Forward Assets Trading Commitments	152,672	-
Time Deposit Trading Commitments	-	-
Tax and Fund Liabilities from Export Commitments	-	-
Other Irrevocable Commitments	-	214,932
Total	152,672	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 Bank's non-cash loans amounting to TL 1,057,006 consist of letters of guarantee amounting to TL 1,043,024 and letters of credit amounting to TL 13,982 (31 December 2024: The 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	268,749	323,192
Temporary Guarantee Letters	-	-
Advance Guarantee Letters	-	-
Guarantee Letters Given for Customs	200,000	200,000
Letters of Guarantee Given for Cash Loans	574,275	508,025
Other Guarantee Letters	-	-
Total	1,043,024	1,031,217

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	574,275	508,025
<i>With maturity of one year or less than one year</i>	184,000	295,000
<i>With maturity of more than one year</i>	390,275	213,025
Other non-cash loans	482,731	526,406
Total	1,057,006	1,034,431

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

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

2. Information on derivative financial instruments

	Current Period	Prior Period
Types of Trading Transactions		
Foreign Currency Related Derivative Transactions (I)	12,774,353	1,527,902
Forward Transactions	3,537,029	678,972
Swap Transactions	9,237,324	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)	12,774,353	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)	12,774,353	1,527,902

3. Credit derivatives and risk exposures on credit derivatives

None (31 December 2024: None).

4. Explanation on contingent liabilities and assets

As of 30 June 2025 and 31 December 2024, the Bank has no contingent liabilities and assets.

5. Services rendered on behalf of third parties

As of 30 June 2025 and 31 December 2024, the Bank has no services provided on behalf and account of third parties.

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

IV. EXPLANATIONS AND NOTES ON STATEMENT OF INCOME

1. Interest income

1.1 Information on interest received from loans:

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on loans ⁽¹⁾				
<i>Short-term loans</i>	660,450	30,718	433,195	18,683
<i>Medium and long-term loans</i>	-	-	-	-
<i>Interest on non-performing loans</i>	1,104	-	-	-
Total	661,554	30,718	433,195	18,683

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

1.2 Information on interest received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From the Central Bank of Türkiye	63,994	-	574	-
From domestic banks	3,094	1,460	10,718	3,475
From foreign banks	-	190	-	648
From branches and head offices abroad	-	-	-	-
Total	67,088	1,650	11,292	4,123

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	135,944	1,413	32,501	1,245
Financial Assets Measured at Amortized Cost	1,128	-	2,700	-
Total	137,072	1,413	35,201	1,245

1.4 Information on interest income received from associates and subsidiaries

	Current Period	Prior Period
Interest Income Received From Associates And Subsidiaries	-	-
Total	-	-

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

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

2. Interest expenses

2.1. Information on interest expense on funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks ⁽¹⁾	43,612	17,436	5,663	9,819
<i>Central Bank of Türkiye</i>	-	-	-	-
<i>Domestic Banks</i>	1,180	6,791	293	3,119
<i>Foreign Banks</i>	42,432	10,645	5,370	6,700
<i>Branches and head offices abroad</i>	-	-	-	-
Other institutions	90,845	-	-	-
Total	134,457	17,436	5,663	9,819

(1) Commission and fee expenses on non-cash loans is included.

2.2. Information on interest expense to associates and subsidiaries

	Current Period	Prior Period
Interest Expense to Associates and Subsidiaries	101,130	-
Total	101,130	-

2.3 Information on interest expense to securities issued

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expenses from securities issued	47,303	-	72,496	-
Total	47,303	-	72,496	-

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

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

2.5 Information on interest paid on Money market transactions

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest on money market transactions	8,042	-	38,916	-
Interest on repurchase agreements	95,176	-	4,492	-
Total	103,218	-	43,408	-

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

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

2. Interest expenses (cont'd)

2.6 Information on lease interest expenses

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest expense on operating leases	2,988	-	506	-
Total	2,988	-	506	-

3. Information on fees and commissions received

	Current Period ⁽¹⁾		Prior Period	
	TL	FC	TL	FC
From non-cash loans	6,818	1,104	7,361	628
Other ⁽¹⁾	20,614	9,929	17,192	6,489
Total	27,432	11,033	24,553	7,117

⁽¹⁾ Other fees and commissions amounting to TL 13,552 consist of investment banking service income.

⁽²⁾ It consists of banking service revenues.

4. Information on dividend income

The Bank has no dividend income for the periods ended 30 June 2025 and 31 December 2024.

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

	Current Period	Prior Period
Profit	223,854	336,635
Gains on capital market operations	3,010	12,528
Gains on derivative financial instruments	139,363	194,114
Foreign exchange gains	81,481	129,993
Losses (-)	293,786	440,779
Losses on capital market operations	6	5,468
Losses on derivative financial instruments	218,298	325,160
Foreign exchange losses	75,482	110,151
Net trading profit / (losses)	(69,932)	(104,144)

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

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

6. Information on other operating income

The Bank's other operating income amounting to TL 6,923 consists of prior years' provision reversals amounting to TL 5,702 and other income amounting to TL 1,221 (30 June 2024: Other operating income amounting to TL 1,543 consists of prior years' adjustments amounting to TL 1,302, other non-interest income amounting to TL 10 and other income amounting to TL 231).

7. Expected loss provisions and other provision expenses

	Current Period	Prior Period
Expected Credit Loss Provisions	1,859	7,697
12 Month Expected Credit Loss (Stage 1)	1,223	1,183
Significant Increase in Credit Risk (Stage 2)	15	6,514
Non-Performing Loans (Stage 3)	621	-
Marketable Securities Impairment Expense	150	14
Financial Assets Measured at Fair Value through Profit/Loss	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	150	14
Impairment Provision for Associates, Subsidiaries and Joint Ventures	-	-
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	(1,750)	(792)
Total	259	6,919

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

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

8. Information on other operating expenses

	Current Period	Prior Period
Reserve for employment termination benefits ⁽¹⁾	1,697	1,188
Bank social aid fund deficit provision	-	-
Impairment expenses of fixed assets	-	-
Depreciation expenses of tangible assets	7,308	4,131
Impairment expenses of intangible assets	-	-
Impairment expenses of goodwill	-	-
Amortization expenses of intangible assets	8,184	6,787
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	57,958	39,878
<i>Taxes, duties and fees</i>	7,614	4,077
<i>Computer usage expenses</i>	17,863	10,543
<i>Leasing Expenses Related to TFRS 16 Exceptions</i>	33	43
<i>Repair and maintenance expenses</i>	847	453
<i>Advertisement expenses</i>	8,999	7,194
<i>Other expenses</i> ⁽²⁾	22,602	17,568
Loss on sales of assets	-	-
Other	12,363	7,403
Total	87,510	59,387

(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 2,189, building fee expenses amounting to TL 2,095, communication expenses amounting to TL 6,032, subscription expenses amounting to TL 3,245, insurance expenses amounting to TL 1,278, donations and grants amounting to TL 23, Doğan Holding share participation balance amounting to TL 4,424 and other expenses amounting to TL 3,316 (30.06.2024: Other operating expenses consist of vehicle expenses amounting to TL 1,770, building fee expenses amounting to TL 1,342, communication expenses amounting to TL 4,454, dues expenses amounting to TL 812, insurance expenses amounting to TL 743, donations and grants amounting to TL 62, Doğan Holding shareholding balance amounting to TL 2,843 and other expenses amounting to TL 5,542).

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

The Bank has realized TL 136,471 profit before tax from continuing operations (30 June 2024: TL 94,535 profit). The Bank does not have discontinued operations.

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

As of 30 June 2025, the Bank's total tax provision expense amounting to TL 31,427 consists of current tax expense amounting to TL 40,986 and deferred tax income amounting to TL 9,559 (30 June 2024: the Bank's total tax provision expense amounting to TL 16,236 consists of current tax expense amounting to TL 43,302 and deferred tax income amounting to TL 27,066).

The Bank does not have discontinued operations (30 June 2024: None).

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

EXPLANATIONS AND NOTES ON UNCONSOLIDATED 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 30 June 2025, the Bank has realized TL 105,044 continuing operations profit before tax (30 June 2024: TL 78,299 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 (30 June 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 (30 June 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 (30 June 2024: None).

V. EXPLANATIONS ON THE RISK GROUP OF THE BANK

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

Bank’s risk group – Current Period	Associates, Affiliates and Joint-Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	592,457	69,348
Balance at end of period	-	-	-	-	455,124	57,640
Interest and commission income	-	-	-	-	54,173	534
Bank’s risk group – Prior Period	Associates, Affiliates and Joint-Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans						
Balance at beginning of period	-	-	-	-	249,573	197,988
Balance at end of period	-	-	-	-	592,457	69,348
Interest and commission income ^(*)	-	-	-	-	80,531	584

(*) Prior period balances refer to 30 June 2024 amounts.

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

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

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

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

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

30 June 2025	Risk group	Total	Rate %
Cash loans	455,124	4,495,689	10.12
Non-cash loans	57,640	1,057,006	5.45
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 Bank has earned service and commission income amounting to TL 10,012 (30 June 2024: TL 2,565) for other banking services other than loan transactions with the risk group.

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

The Bank is not authorized to accept deposits.

However, the Bank has risk group non-cash balances amounting to TL 1,624,342 classified under non-cash funds (31 December 2024: TL 1,173,002). Interest expense related to the Bank's risk group non-cash accounts is TL 197,010 (31 December 2024: TL 231,303).

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

The Bank's risk group	Associates, Affiliates and Joint-Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions at Fair Value Through Profit or Loss						
Balance at beginning of period	-	-	-	-	1,449	23,509
Balance at end of the period ⁽¹⁾	-	-	-	-	23,789	1,449
Total Profit / Loss	-	-	18,292	-	30,883	98,227
Transactions for Hedging						
Total Profit / Loss	-	-	-	-	-	-
Transactions for Hedging						
Balance at beginning of period	-	-	-	-	-	-
Balance at end of the period	-	-	-	-	-	-
Total Profit / Loss	-	-	-	-	-	-

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

5. Benefits provided to key management personnel

For the period ended 30 June 2025, total salaries and other benefits paid to the top management during the year is TL 58,071 (30 June 2024: TL 45,814).

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

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

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

	Number	Number of employees			
Domestic branch	1	69			
			Country		
Foreign representatives	-	-			
				Total assets	Legal capital
Foreign branch	-	-		-	-
Off-shore banking regions					
branches	-	-		-	-

VII. OTHER EXPLANATIONS ON THE OPERATIONS OF THE BANK

Summary information regarding the Bank's rating from rating entities

The Bank was reassessed by JCR Eurasia Rating on 28 March 2025 and its Long Term National Rating was determined as 'A+ (tr)', which is investment grade and in the high credit quality rating category.

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

VIII. EXPLANATIONS ON SUBSEQUENT EVETS

None.

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

SECTION SIX

EXPLANATIONS ON REVIEW REPORT

I. Explanations on review report

The unconsolidated financial statements of the Bank as of 30 June 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 7 August 2025, is presented before the accompanying financial statements.

II. Explanations and notes prepared by independent auditors

None.

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EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 2025

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

SECTION SEVEN

INTERIM ACTIVITY REPORT

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

Message from the Chairman

Dear Shareholders,

The second quarter of the year has started with high volatility for our country and the world economies, but the initial losses have been relatively compensated. The extreme volatility in March led to a slowdown in the disinflation process in Türkiye and the Central Bank's decision to tighten the interest rate environment at an extraordinary Monetary Policy Committee meeting. In addition, the “negotiable” tariffs announced by US President Trump at the beginning of April, which were much higher than expected, had a negative impact on global economies and financial markets, weakening risk perception in global markets and increasing market players' concerns about a recession in the US economy.

In this turbulent environment, the Central Bank managed to maintain a tight liquidity environment within the framework of the financial stability target through both interest rates and macroprudential measures, and at the second inflation report meeting of the year, it kept its year-end inflation forecasts unchanged with the expectation that the impact of these temporary developments on the disinflation process would not be permanent. The fact that the geopolitical tensions that started in the Middle East did not spread to the wider world and the favourable negotiations between the parties regarding the tariffs that the US plans to impose on its trade partners were effective in improving the risk perception. Despite this challenging operating environment, consumer inflation has fallen from 75% last year to 35% at the end of June, thanks to the decisive stance of the Central Bank in its policies. In the second half of the year, we expect consumer prices to continue to decline and the second half of the year to be more positive for our sector and our country's economy with interest rate cuts.

Since its establishment, our Bank has been making unparalleled contributions to its customers and the national economy with its experienced staff, no matter how challenging the operating environment. In fact, we have reinforced our shareholders' equity, which we have strengthened with profitability to date, with the capital increase we realized in the second quarter, demonstrating the commitment of the “Doğan” brand to the banking sector. In addition, we are pleased to successfully close the transaction for which we were authorized as the exclusive sell-side financial advisor in our investment banking activities and in which we were involved in the sale of all shares held by Doğan Holding in Ditaş Doğan Yedek Parça İmalat ve Teknik A.Ş.

In the second half of 2025, we will continue to grow in our fields in line with our vision and strategic goals, and we will continue our activities to realize many special operations.

I would like to thank all our stakeholders, who have contributed to these processes.

Ahmet Vural Akışık

Chairman of the Board

D YATIRIM BANKASI ANONİM ŞİRKETİ

EXPLANATION AND NOTES TO THE UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 JUNE 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,

At Doğan Investment Bank, we continue our activities in 2025 with the same determination after completing three years of operations in which we set out with the goal of becoming a regional investment bank and successfully executed many first-of-its-kind transactions.

In the first six months of 2025, our Bank's asset size, which was TL 4.1 billion at the end of 2024, grew by 54% to TL 6.4 billion, while our cash loan volume, which constitutes 71% of our asset size, grew by 72% to TL 4.5 billion and our total loan volume was realized as TL 5.5 billion. In this period, our Bank increased its paid-in capital to TL 1.4 billion by realizing a total capital increase of TL 1.2 billion, of which TL 750 million in cash and TL 450 million from internal resources, and the Bank's shareholders' equity, which was TL 842 million at the end of 2024, reached TL 1.7 billion at the end of the first half of 2025.

Doğan Investment Bank posted a net profit of TL 105 million in the first half of 2025, with a capital adequacy ratio of 41.61%.

As Doğan Investment Bank, we continue to prioritize our activities in the field of investment banking, as well as the special transactions we carried out in the role of financial advisor and coordinator in 2024. In 2024, we have built a very strong portfolio with a large number of authorization agreements we have received, and while our work on a large number of transactions in our portfolio continues, one of them has been successfully completed. Our Bank acted as the exclusive financial advisor of Doğan Holding in the sale of all shares owned by Doğan Holding in Ditaş Doğan Yedek Parça İmalat ve Teknik A.Ş., corresponding to 68.24% of the company's capital, to BDY Group İnşaat A.Ş. for USD 14,500,000.

Our Bank, which aims to contribute to the development of capital markets, succeeded in becoming the bank that realized the highest number of issuances in terms of the number of transactions and individual customers and one of the most active players among all investment institutions in terms of the number of customers, according to the publicly available Borsa Istanbul Debt Securities Market data, with the private sector debt securities issuance intermediation activities it carried out for its customers in 2024. In the first half of 2025, we continued to support our clients' capital markets activities by intermediating 18 capital market debt instrument transactions with a total nominal value exceeding TL 3.5 billion on behalf of our clients in the first six months of the year. Doğan Investment Bank has received new authorizations to offer its clients lease certificate issuances under the Asset Leasing Company and intends to expand its services in this area in the second half of 2025.

In the fourth year of its establishment, Doğan Investment Bank is proud to have been awarded the “Great Place to Work” certificate by Great Place to Work Türkiye for the second consecutive year. I would like to thank all our colleagues who are united around a common goal and whose efforts and contributions have made this meaningful achievement possible, as well as all our stakeholders who have supported and contributed to us throughout these processes.

Hulusi Horozoğlu

General Manager and Member of the Board