ENPARA BANK ANONİM ŞİRKETİ

PUBLICLY ANNOUNCED UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS AND RELATED DISCLOSURES AT JUNE 30, 2026 TOGETHER WITH AUDITOR'S REVIEW REPORT

(Convenience Translation of Financial Statements and Related Disclosures And Footnotes Originally Issued in Turkish)

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(Convenience Translation of the Auditor's Review Report Originally Issued in Turkish)

Independent Auditors' Review Report on Unconsolidated Interim Financial Information

To the Board of Directors of Enpara Bank Anonim Şirketi

Introduction

We have reviewed the unconsolidated statement of financial position of Enpara Bank A.Ş. ("the Bank") at June 30, 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the unconsolidated financial statements for the six-months-period then ended. The Bank management is responsible for the preparation and fair presentation of these unconsolidated interim financial information in accordance with the Banking Regulation and Supervision Agency ("BRSA") Accounting and Financial Reporting Legislation which includes "Regulation on Accounting Applications for Banks and Safeguarding of Documents" published in the Official Gazette no.26333 dated November 1, 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 "Interim Financial Reporting" for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these unconsolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 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 performed in accordance with the 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 opinion.

Basis of Qualified Conclusion

As disclosed in Note XXIV of Section Three and Note II.7.4 of Section Five to the Unconsolidated Financial Statements, the entire amount of the free provision of Million TRY 2,500 transferred from QNB Bank A.Ş. as part of the spin-off accounting on August 27, 2025, which did not meet the recognition criteria of TAS 37 "Provisions, Contingent Liabilities and Contingent Assets", was fully reversed and recognized as income in 2025. Accordingly, we express a qualified conclusion due to the effect of this matter on the "Profit or Loss" account presented in the unconsolidated balance sheet as of December 31, 2025, which is presented for comparative purposes with the accompanying unconsolidated balance sheet as of June 30, 2026.

Qualified Conclusion

Based on our review, except for the effect of the matter referred in the basis of qualified conclusion paragraph on the unconsolidated financial statements, nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial statements do not give a true view of the financial position of the Bank at June 30, 2026 and of the results of its operations and its cash flows for the six-months-period then ended in all aspects in accordance with the BRSA Accounting and Financial Reporting Legislation.

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Report On Other Regulatory Requirements Arising From Legislation

Based on our review, nothing has come to our attention that causes us to believe that the financial information provided in the accompanying interim activity report in Section Seven, are not consistent with the unconsolidated financial statements and disclosures in all material respects.

Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi
A member firm of Ernst & Young Global Limited

Aykut Üşenti, SMMM
Partner

July 30, 2026
Istanbul, Türkiye

THE UNCONSOLIDATED FINANCIAL REPORT OF ENPARA BANK A.Ş.
FOR THE SIX MONTHS PERIOD ENDED JUNE 30, 2026

The Bank's;
Address of the head office : Esentepe Mahallesi Büyükdere Caddesi No:215 Şişli – İSTANBUL
Phone number : (0 212) 363 50 00
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The unconsolidated financial report for the six months period ended, designed by the Banking Regulation and Supervision Agency in line with the Communiqué on Financial Statements to be Publicly Announced and the Related Policies and Disclosures consists of the sections listed below.

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

The limitedly reviewed accompanying unconsolidated financial statements and related disclosures and footnotes for the six months period ended, 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 guidance, and in compliance with the financial records of our Bank. Unless otherwise stated, the accompanying unconsolidated financial statements are presented in **millions of Turkish Lira.**

Temel Güzeloğlu	**Ahmet Alkan Altınsu**	**Yzeed Sultan H. A. Al-Thani**
Chairman of the Board of Directors	Member of the Board of Directors and Chairman of the Audit Committee	Member of the Board of Directors and Member of the Audit Committee

Cumhur Türkmen	**Aykut Set**	**Elif Akan**
General Manager and Member of the Board of Directors	Chief Financial Officer	Budget and Reporting Group Manager

Information related to the personnel responsible to whom the questions about the financial report can be communicated:

Name-Surname/Title : Ali Durmuş / Financial Reporting Manager
E-mail address : ali.durmus@enpara.com
Phone Number : (0 212) 363 51 08

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SECTION ONE

GENERAL INFORMATION

I. Explanatory Note on the Establishment Date, Nature of Activities and History of the Bank

Enpara Bank Anonim Şirketi ("Bank") has obtained its establishment permit with the decision numbered 10640, dated August 3, 2023, of the Banking Regulation and Supervision Agency ("BRSA"), published in the Official Gazette dated August 5, 2023, and numbered 32270, and has been established in Istanbul in accordance with the provisions of the Banking Law and the Turkish Commercial Code, published in the Turkish Trade Registry Gazette dated December 4, 2023, and numbered 10971. The Bank received an operating license pursuant to the Board decision numbered 10945, dated August 15, 2024, published in the Official Gazette dated August 23, 2024, and numbered 32641. It has started its operations on December 30, 2024, with the notification made to BRSA and accepted its first customer on February 13, 2025.

In order to transfer the Enpara.com banking services, operating under QNB Bank A.Ş., to the Bank through a partial spin-off, following the application made to the Banking Regulation and Supervision Agency, permission was granted on February 11, 2025, to proceed with the necessary procedures under the relevant legislation regarding the partial spin-off. At the General Assembly meeting held on March 18, 2025, the draft spin-off agreement was approved, and the Bank's Board of Directors was authorized to execute and sign the spin-off agreement. The submission of the partial spin-off transaction to the general assemblies of the relevant banks has been approved by the BRSA through its letter dated June 20, 2025, and numbered 157914, as well as by the Capital Markets Board of Türkiye ("CMB") through its approval dated July 17, 2025, and numbered 40/1243.

Within this scope, the transfer of Enpara.com banking services, operating under QNB Bank A.Ş., to the Bank through a partial spin-off in accordance with the Banking Law No. 5411, the "Regulation on the Merger, Transfer, Spin-off and Share Exchange of Banks" published in the Official Gazette dated November 1, 2006, and the II- 23.2 Communiqué on Mergers and Demergers, was approved at the Extraordinary General Assembly held on August 19, 2025. The related General Assembly resolutions were approved by the BRSA through its decision dated August 21, 2025, and numbered 11257, and this approval decision was published in the Official Gazette dated August 23, 2025, and numbered 32995. Following the publication of the BRSA's approval decision in the Official Gazette, the registration procedures were completed with the announcement of the Extraordinary General Assembly resolutions regarding the partial spin-off in the Turkish Trade Registry Gazette dated August 28, 2025.

The assets and liabilities pertaining to the Enpara.com business line as of August 27, 2025, and which were transferred to the Bank free of charge through the partial spin-off pursuant to the registered General Assembly resolutions, are explained in detail under Section XXIV. Explanations on Other Matters of this report.

The Bank is registered in Türkiye, and its registered address is as follows:
Esentepe Mah. Büyükdere Cad. No: 215 Şişli / İstanbul

GENERAL INFORMATION (Continued)

II. Information About the Bank's Shareholding Structure, Shareholders Who Individually or Jointly Have Power to Control the Management and Audit Directly or Indirectly, Changes Regarding These Subjects During the Year, If Any, And Information About the Controlling Group of The Bank

In accordance with the decision of the Banking Regulation and Supervision Agency, dated April 24, 2025, and numbered 11208, the transfer of 8,684,430,000 shares, representing 99.99% of the Bank's capital held by Digital-Q-FS Limited, to Qatar National Bank Q.P.S.C. has been completed.

Following the registration of the partial spin-off, the shareholding and capital structure of Enpara Bank were updated. As a result, the share capital of Enpara Bank was increased to full TRY 12,475,290,004 and 0.12% of its shares became publicly held.

374, 258,700.12 shares, representing 3% of the Bank's capital, were registered with the Central Registry Agency ("CRA") in a form eligible for trading on the stock exchange and began trading on the Pre-Market Trading Platform ("PMTP") under the ticker "ENPRA", using the single-price method as of April 7, 2026.

The Bank's paid in capital and ownership ratios as of June 30, 2026, are as follows:

Name Surname/Trade Name	Percentage of Shares (%)	Amounts of Shares (Full TRY)
Qatar National Bank Q.P.S.C.	99.88	12,459,992,866.72
QNB Faktoring A.Ş.	0.00	0.43
QNB Finansal Kiralama A.Ş.	0.00	0.43
QNB Portföy Yönetimi A.Ş.	0.00	0.43
QNB eSolutions Elektronik Ticaret ve Bilişim Hizmetleri A.Ş.	0.00	0.43
Publicly Held	0.12	15,297,135.56
Total	**100.00**	**12,475,290,004.00**

As of June 30, 2026, the registered share capital of Enpara Bank is full TRY 12,475,290,004 and its capital consists of 12,475,290,004 shares, each with a nominal value of TRY 1.

III. Information About the Chairman and Members of the Board of Directors, Member of Audit Committee, Managing Directors and Executive Vice Presidents, Any Changes and the Information About the Bank Shares They Hold and Their Responsibilities

Name	Titles	Date of Appointment	Education
Temel Güzeloğlu	Chairman of the Board of Directors	December 4, 2023	Masters
Ali Rashid A. A. Al-Mohannadi	Vice Chairman of the Board of Directors	December 4, 2023	Graduate
Yzeed Sultan H. A. Al-Thani	Board Member and Audit Committee Member	December 6, 2024	Masters
Dylan Cunningham	Board Member	December 4, 2023	Associate
Saleh Nofal	Board Member	December 4, 2023	Graduate
Cumhur Türkmen	Board Member and General Manager	December 4, 2023	Masters
Ahmet Alkan Altınsu	Board Member and Chairman of the Audit Committee	October 9, 2024	Graduate
Ahu Serter	Board Member	December 12, 2024	Masters
Mustafa Kürşat Abit	Executive Vice President	December 18, 2023	Graduate
Nuri Özyer	Executive Vice President	December 18, 2023	Masters

The top-level management listed above do not have any significant shares in the Bank.

GENERAL INFORMATION (Continued)

IV. Information About the Persons and Institutions That Have Qualified Shares

Name Surname/Trade Name	Amount of Shares (Full TRY)	Percentage of Shares	Paid-up Shares	Unpaid Shares
Qatar National Bank Q.P.S.C.	12,459,992,866.72	99.88%	12,459,992,866.72	-
Other	15,297,137.28	0.12%	15,297,137.28	-

V. Explanations on The Bank's Services and Activities

The Bank was established in accordance with the Banking Law and the relevant legislation in force, and its purpose is to conduct all kinds of banking transactions within the framework of the regulations made by the Banking Regulation and Supervision Agency and the relevant legislation in force, and to provide contemporary banking services to its customers through electronic banking channels and other channels in accordance with the developments in technology and banking in Türkiye and abroad. The Bank has no branches as of June 30, 2026.

As of June 30, 2026, the number of Bank employees is 1,425 (December 31, 2025 – 1,402).

VI. The Existing Current or Likely Actual or Legal Barriers to Immediate Transfer of Equity or Repayment of Debts Between the Bank and its Subsidiaries

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

I. Balance Sheet (Statement of Financial Position)
II. Statement of Off-Balance Sheet Commitments and Contingencies
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 Flow

(Convenience translation of publicly announced unconsolidated financial statements originally issued in Turkish)

ENPARA BANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

I. BALANCE SHEET - ASSETS

			Current Period 30.06.2026			Prior Period 31.12.2025		
		Section 5 Part I	LC	FC	Total	LC	FC	Total
I.	**FINANCIAL ASSETS (Net)**		**80,133**	**28,226**	**108,359**	**52,941**	**38,942**	**91,883**
1.1	**Cash and Cash Equivalents**		**56,032**	**28,172**	**84,204**	**39,008**	**37,803**	**76,811**
1.1.1	Cash and balances with Central Bank	(1)	56,036	27,209	83,245	38,080	33,442	71,522
1.1.2	Banks	(4)	4	967	971	933	4,366	5,299
1.1.3	Money Market Placements		-	-	-	-	-	-
1.1.4	Expected Credit Losses (-)		8	4	12	5	5	10
1.2	**Financial Assets at Fair Value Through Profit or Loss**	**(2)**	**-**	**-**	**-**	**-**	**-**	**-**
1.2.1	Government Debt Securities		-	-	-	-	-	-
1.2.2	Equity Securities		-	-	-	-	-	-
1.2.3	Other Financial Assets		-	-	-	-	-	-
1.3	**Financial Assets at Fair Value Through Other Comprehensive Income**	**(5)**	**24,101**	**53**	**24,154**	**13,932**	**5**	**13,937**
1.3.1	Government Debt Securities		24,061	6	24,067	13,932	5	13,937
1.3.2	Equity Securities		-	-	-	-	-	-
1.3.3	Other Financial Assets		40	47	87	-	-	-
1.4	**Derivative Financial Assets**	**(3), (12)**	**-**	**1**	**1**	**1**	**1,134**	**1,135**
1.4.1	Derivative Financial Assets at Fair Value Through Profit or Loss		-	1	1	1	1,134	1,135
1.4.2	Derivative Financial Assets at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
II.	**FINANCIAL ASSETS MEASURED AT AMORTIZED COST (Net)**		**174,677**	**6,977**	**181,654**	**144,544**	**8,357**	**152,901**
2.1	**Loans**	**(6)**	**170,978**	**5,551**	**176,529**	**146,657**	**8,079**	**154,736**
2.2	**Lease Receivables**	**(11)**	**-**	**-**	**-**	**-**	**-**	**-**
2.3	**Factoring Receivables**		**-**	**-**	**-**	**-**	**-**	**-**
2.4	**Other Financial Assets Measured at Amortized Cost**	**(7)**	**14,721**	**1,437**	**16,158**	**8,310**	**302**	**8,612**
2.4.1	Public Sector Debt Securities		14,721	1,437	16,158	8,310	302	8,612
2.4.2	Other Financial Assets		-	-	-	-	-	-
2.5	**Expected Credit Losses (-)**		**11,022**	**11**	**11,033**	**10,423**	**24**	**10,447**
III.	**ASSETS HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)**	**(17)**	**-**	**-**	**-**	**-**	**-**	**-**
3.1	Held for Sale Purpose		-	-	-	-	-	-
3.2	Related to Discontinued Operations		-	-	-	-	-	-
IV.	**EQUITY INVESTMENTS**		**-**	**-**	**-**	**-**	**-**	**-**
4.1	**Investments in Associates (Net)**	**(8)**	**-**	**-**	**-**	**-**	**-**	**-**
4.1.1	Associates Valued Based on Equity Method		-	-	-	-	-	-
4.1.2	Unconsolidated Associates		-	-	-	-	-	-
4.2	**Subsidiaries (Net)**	**(9)**	**-**	**-**	**-**	**-**	**-**	**-**
4.2.1	Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2	Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3	**Joint Ventures (Net)**	**(10)**	**-**	**-**	**-**	**-**	**-**	**-**
4.3.1	Jointly Ventures Valued Based on Equity Method		-	-	-	-	-	-
4.3.2	Unconsolidated Joint Ventures		-	-	-	-	-	-
V.	**TANGIBLE ASSETS (Net)**	**(13)**	**1,502**	**-**	**1,502**	**1,721**	**-**	**1,721**
VI.	**INTANGIBLE ASSETS (Net)**	**(14)**	**1,465**	**-**	**1,465**	**988**	**-**	**988**
6.1	Goodwill		-	-	-	-	-	-
6.2	Other		1,465	-	1,465	988	-	988
VII.	**INVESTMENT PROPERTY (Net)**	**(15)**	**-**	**-**	**-**	**-**	**-**	**-**
VIII.	**CURRENT TAX ASSET**	**(16)**	**-**	**-**	**-**	**23**	**-**	**23**
IX.	**DEFERRED TAX ASSET**	**(16)**	**1,697**	**-**	**1,697**	**-**	**-**	**-**
X.	**OTHER ASSETS (Net)**	**(18)**	**2,960**	**4,154**	**7,114**	**2,503**	**129**	**2,632**
	TOTAL ASSETS		**262,434**	**39,357**	**301,791**	**202,720**	**47,428**	**250,148**

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

ENPARA BANK ANONİM ŞİRKETİ

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

I. BALANCE SHEET - LIABILITIES

			Current Period 30.06.2026			Prior Period 31.12.2025		
		Section 5 Part II	LC	FC	Total	LC	FC	Total
I.	**DEPOSITS**	**(1)**	**174,392**	**57,529**	**231,921**	**150,979**	**54,504**	**205,483**
II.	**FUNDS BORROWED**	**(3)**	**-**	**-**	**-**	**-**	**-**	**-**
III.	**MONEY MARKET FUNDS**	**(4)**	**25,028**	**-**	**25,028**	**9,888**	**-**	**9,888**
IV.	**SECURITIES ISSUED (Net)**		**-**	**-**	**-**	**-**	**-**	**-**
4.1	Bills		-	-	-	-	-	-
4.2	Asset Backed Securities		-	-	-	-	-	-
4.3	Bonds		-	-	-	-	-	-
V.	**FUNDS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Funds From Credit Customers		-	-	-	-	-	-
5.2	Other		-	-	-	-	-	-
VI.	**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT & LOSS**		**-**	**-**	**-**	**-**	**-**	**-**
VII.	**DERIVATIVE FINANCIAL LIABILITIES**		**48**	**4,316**	**4,364**	**45**	**390**	**435**
7.1	Derivative Financial Liabilities at Fair Value Through Profit or Loss	(2)	48	4,316	4,364	45	390	435
7.2	Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income	(6)	-	-	-	-	-	-
VIII.	**FACTORING PAYABLES**		**-**	**-**	**-**	**-**	**-**	**-**
IX.	**LEASE PAYABLES (NET)**	**(5)**	**272**	**-**	**272**	**245**	**-**	**245**
X.	**PROVISIONS**	**(7)**	**701**	**-**	**701**	**622**	**-**	**622**
10.1	Restructuring Provisions		-	-	-	-	-	-
10.2	Reserve for Employee Benefits		462	-	462	397	-	397
10.3	Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4	Other Provisions		239	-	239	225	-	225
XI.	**CURRENT TAX LIABILITY**	**(8)**	**1,233**	**-**	**1,233**	**-**	**-**	**-**
XII.	**DEFERRED TAX LIABILITY**		**-**	**-**	**-**	**184**	**-**	**184**
XIII.	**LIABILITIES FOR ASSETS HELD FOR SALE AND ASSETS OF DISCONTINUED OPERATIONS (Net)**	**(9)**	**-**	**-**	**-**	**-**	**-**	**-**
13.1	Held for Sale		-	-	-	-	-	-
13.2	Discontinued Operations		-	-	-	-	-	-
XIV.	**SUBORDINATED DEBT INSTRUMENTS**	**(10)**	**-**	**-**	**-**	**-**	**-**	**-**
14.1	Subordinated Loans		-	-	-	-	-	-
14.2	Other Debt Instruments		-	-	-	-	-	-
XV.	**OTHER LIABILITIES**		**15,250**	**397**	**15,647**	**12,543**	**1,838**	**14,381**
XVI.	**SHAREHOLDERS` EQUITY**	**(11)**	**22,625**	**-**	**22,625**	**18,910**	**-**	**18,910**
16.1	Paid-in capital		12,475	-	12,475	12,475	-	12,475
16.2	Capital reserves		290	-	290	290	-	290
16.2.1	Share Premium		290	-	290	290	-	290
16.2.2	Share Cancellation Profits		-	-	-	-	-	-
16.2.3	Other Capital Reserves		-	-	-	-	-	-
16.3	Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss		(21)	-	(21)	(21)	-	(21)
16.4	Other Comprehensive Income/Expense Items Reclassified to Profit or Loss		(158)	-	(158)	(5)	-	(5)
16.5	Profit Reserves		6,171	-	6,171	33	-	33
16.5.1	Legal Reserves		316	-	316	33	-	33
16.5.2	Status Reserves		-	-	-	-	-	-
16.5.3	Extraordinary Reserves		5,855	-	5,855	-	-	-
16.5.4	Other Profit Reserves		-	-	-	-	-	-
16.6	Profit/Loss		3,868	-	3,868	6,138	-	6,138
16.6.1	Prior Periods' Profit or Loss		-	-	-	482	-	482
16.6.2	Current Period’s Net Profit or Loss		3,868	-	3,868	5,656	-	5,656
	TOTAL LIABILITIES		**239,549**	**62,242**	**301,791**	**193,416**	**56,732**	**250,148**

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

UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

II. STATEMENT OF OFF-BALANCE SHEET COMMITMENTS AND CONTINGENCIES

			Current Period 30.06.2026			Prior Period 31.12.2025		
		Section 5 Part III	LC	FC	Total	LC	FC	Total
A.	**OFF BALANCE SHEET CONTINGENCIES AND COMMITMENTS (I+II+III)**		**203,618**	**114,414**	**318,032**	**175,630**	**118,225**	**293,855**
I.	**GUARANTEES**		-	-	-	-	-	-
1.1	Letters of guarantee		-	-	-	-	-	-
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		-	-	-	-	-	-
1.2	Bank loans		-	-	-	-	-	-
1.2.1	Import letter of acceptance		-	-	-	-	-	-
1.2.2	Other bank acceptances		-	-	-	-	-	-
1.3	Letters of credit		-	-	-	-	-	-
1.3.1	Documentary letters of credit		-	-	-	-	-	-
1.3.2	Other letters of credit		-	-	-	-	-	-
1.4	Pre-financing given as guarantee		-	-	-	-	-	-
1.5	Endorsements		-	-	-	-	-	-
1.5.1	Endorsements to the Central Bank of Türkiye		-	-	-	-	-	-
1.5.2	Other endorsements		-	-	-	-	-	-
1.6	Securities issue purchase guarantees		-	-	-	-	-	-
1.7	Factoring guarantees		-	-	-	-	-	-
1.8	Other guarantees		-	-	-	-	-	-
1.9	Other collaterals		-	-	-	-	-	-
II.	**COMMITMENTS**	**(1)**	**180,400**	**404**	**180,804**	**166,489**	**1,366**	**167,855**
2.1	Irrevocable commitments		180,400	404	180,804	166,489	1,366	167,855
2.1.1	Forward asset purchase and sale commitments		-	404	404	301	1,366	1,667
2.1.2	Forward deposit purchase and sale commitments		-	-	-	-	-	-
2.1.3	Share capital commitment to associates and subsidiaries		-	-	-	-	-	-
2.1.4	Loan granting commitments		44,909	-	44,909	43,209	-	43,209
2.1.5	Securities underwriting commitments		-	-	-	-	-	-
2.1.6	Commitments for reserve deposit requirements		-	-	-	-	-	-
2.1.7	Payment commitment for checks		-	-	-	-	-	-
2.1.8	Tax and fund liabilities from export commitments		4	-	4	2	-	2
2.1.9	Commitments for credit card expenditure limits		135,484	-	135,484	122,974	-	122,974
2.1.10	Commitments for promotions related with credit cards and banking activities		-	-	-	-	-	-
2.1.11	Receivables from short sale commitments of marketable securities		-	-	-	-	-	-
2.1.12	Payables for short sale commitments		-	-	-	-	-	-
2.1.13	Other irrevocable commitments		3	-	3	3	-	3
2.2	Revocable commitments		-	-	-	-	-	-
2.2.1	Revocable loan granting commitments		-	-	-	-	-	-
2.2.2	Other revocable commitments		-	-	-	-	-	-
III.	**DERIVATIVE FINANCIAL INSTRUMENTS**	**(2), (3)**	**23,218**	**114,010**	**137,228**	**9,141**	**116,859**	**126,000**
3.1	Derivative financial instruments held for purposes		-	-	-	-	-	-
3.1.1	Fair value hedge		-	-	-	-	-	-
3.1.2	Cash flow hedge		-	-	-	-	-	-
3.1.3	Hedge of net investment in foreign operations		-	-	-	-	-	-
3.2	Held for trading transactions		23,218	114,010	137,228	9,141	116,859	126,000
3.2.1	Forward foreign currency purchase and sale transactions		-	-	-	-	-	-
3.2.1.1	Forward foreign currency purchase transactions		-	-	-	-	-	-
3.2.1.2	Forward foreign currency sale transactions		-	-	-	-	-	-
3.2.2	Swap transactions related to foreign currency and interest rates		23,218	114,010	137,228	9,141	116,859	126,000
3.2.2.1	Foreign currency purchase swap		-	66,354	66,354	-	63,312	63,312
3.2.2.2	Foreign currency sale swap		23,218	47,656	70,874	9,141	53,547	62,688
3.2.2.3	Interest rate purchase swaps		-	-	-	-	-	-
3.2.2.4	Interest rate sale swaps		-	-	-	-	-	-
3.2.3	Foreign currency, interest rate and securities options		-	-	-	-	-	-
3.2.3.1	Foreign currency purchase options		-	-	-	-	-	-
3.2.3.2	Foreign currency sale options		-	-	-	-	-	-
3.2.3.3	Interest rate purchase options		-	-	-	-	-	-
3.2.3.4	Interest rate sale options		-	-	-	-	-	-
3.2.3.5	Securities purchase options		-	-	-	-	-	-
3.2.3.6	Securities sale options		-	-	-	-	-	-
3.2.4	Foreign currency futures		-	-	-	-	-	-
3.2.4.1	Foreign currency purchase futures		-	-	-	-	-	-
3.2.4.2	Foreign currency sale futures		-	-	-	-	-	-
3.2.5	Interest rate futures		-	-	-	-	-	-
3.2.5.1	Interest rate purchase futures		-	-	-	-	-	-
3.2.5.2	Interest rate sale futures		-	-	-	-	-	-
3.2.6	Other		-	-	-	-	-	-
B.	**CUSTODY AND PLEDGED SECURITIES (IV+V+VI)**		**-**	**-**	**-**	**-**	**-**	**-**
IV.	**ITEMS HELD IN CUSTODY**		**-**	**-**	**-**	**-**	**-**	**-**
4.1	Customer Fund and Portfolio Assets		-	-	-	-	-	-
4.2	Investment securities held in custody		-	-	-	-	-	-
4.3	Checks received for collection		-	-	-	-	-	-
4.4	Commercial notes received for collection		-	-	-	-	-	-
4.5	Other assets received for collection		-	-	-	-	-	-
4.6	Assets received for public offering		-	-	-	-	-	-
4.7	Other items under custody		-	-	-	-	-	-
4.8	Custodians		-	-	-	-	-	-
V.	**PLEDGED ITEMS**		**-**	**-**	**-**	**-**	**-**	**-**
5.1	Marketable securities		-	-	-	-	-	-
5.2	Guarantee notes		-	-	-	-	-	-
5.3	Commodity		-	-	-	-	-	-
5.4	Warranty		-	-	-	-	-	-
5.5	Properties		-	-	-	-	-	-
5.6	Other pledged items		-	-	-	-	-	-
5.7	Pledged items-depository		-	-	-	-	-	-
VI.	**ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES**		-	-	-	-	-	-
	TOTAL OFF-BALANCE SHEET ACCOUNTS (A+B)		**203,618**	**114,414**	**318,032**	**175,630**	**118,225**	**293,855**

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

III. STATEMENT OF PROFIT OR LOSS

	INCOME AND EXPENSE ITEMS	Section 5 Part IV	Current Period 01.01 - 30.06.2026	Prior Period 01.01 - 30.06.2025	Current Period 01.04 - 30.06.2026	Prior Period 01.04 - 30.06.2025
I.	**INTEREST INCOME**	**(1)**	**36,469**	**1,746**	**19,433**	**951**
1.1	Interest Income on Loans		26,316	-	13,771	-
1.2	Interest Income on Reserve Deposits		4,889	-	2,613	-
1.3	Interest Income on Banks		454	325	253	14
1.4	Interest Income on Money Market Transactions		8	1,408	8	925
1.5	Interest Income on Securities Portfolio		4,799	13	2,788	12
1.5.1	Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-
1.5.2	Financial Assets Measured at Fair Value Through Other Comprehensive Income		3,251	9	1,832	8
1.5.3	Financial Assets Measured at Amortized Cost		1,548	4	956	4
1.6	Finance Lease Income		-	-	-	-
1.7	Other Interest Income		3	-	-	-
II.	**INTEREST EXPENSES (-)**	**(2)**	**25,669**	**16**	**13,942**	**10**
2.1	Interest Expense on Deposits		24,792	1	13,396	1
2.2	Interest Expense on Funds Borrowed		1	-	-	-
2.3	Interest Expense on Money Market Transactions		792	-	499	-
2.4	Interest Expense on Securities Issued		-	-	-	-
2.5	Interest Expense on Leases		54	4	24	2
2.6	Other Interest Expenses		30	11	23	7
III.	**NET INTEREST INCOME (I - II)**		**10,800**	**1,730**	**5,491**	**941**
IV.	**NET FEES AND COMMISSIONS INCOME/EXPENSES**		**5,466**	**(2)**	**2,976**	**(2)**
4.1	Fees And Commissions Received		8,430	-	4,521	-
4.1.1	Non-Cash Loans		-	-	-	-
4.1.2	Others		8,430	-	4,521	-
4.2	Fees And Commissions Paid (-)		2,964	2	1,545	2
4.2.1	Non-Cash Loans		-	-	-	-
4.2.2	Others		2,964	2	1,545	2
V.	**DIVIDEND INCOME**	**(3)**	**-**	**-**	**-**	**-**
VI.	**TRADING INCOME/LOSS (Net)**	**(4)**	**(1,264)**	**91**	**(653)**	**43**
6.1	Trading Income/Loss on Securities		(13)	-	-	-
6.2	Income/Loss from Derivative Transactions		(2,015)	-	(967)	-
6.3	Foreign Exchange Income/Loss		764	91	314	43
VII.	**OTHER OPERATING INCOME**	**(5)**	**1,168**	**1**	**1,119**	**-**
VIII.	**TOTAL OPERATING GROSS PROFIT (III+IV+V+VI+VII)**		**16,170**	**1,820**	**8,933**	**982**
IX.	**EXPECTED CREDIT LOSSES (-)**	**(6)**	**4,774**	**-**	**3,095**	**-**
X.	**OTHER PROVISION LOSSES (-)**	**(6)**	**1**	**-**	**1**	**-**
XI.	**PERSONNEL EXPENSES (-)**		**1,866**	**100**	**956**	**56**
XII.	**OTHER OPERATING EXPENSES (-)**	**(7)**	**4,115**	**706**	**2,176**	**388**
XIII.	**NET OPERATING PROFIT/LOSS (VIII-IX-X-XI-XII)**		**5,414**	**1,014**	**2,705**	**538**
XIV.	**EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER**		**-**	**-**	**-**	**-**
XV.	**INCOME/LOSS FROM INVESTMENTS UNDER EQUITY ACCOUNTING**		**-**	**-**	**-**	**-**
XVI.	**GAIN/LOSS ON NET MONETARY POSITION**		**-**	**-**	**-**	**-**
XVII.	**OPERATING PROFIT/LOSS BEFORE TAXES (XII+…+XV)**	**(8)**	**5,414**	**1,014**	**2,705**	**538**
XVIII.	**PROVISION FOR TAXES OF CONTINUED OPERATIONS (±)**	**(9)**	**1,546**	**249**	**758**	**143**
18.1	Current Tax Charge		3,362	293	1,317	156
18.2	Deferred Tax Charge (+)		-	-	-	-
18.3	Deferred Tax Credit (-)		(1,816)	(44)	(559)	(13)
XIX.	**NET OPERATING PROFIT/LOSS AFTER TAXES (XVII±XVIII)**	**(10)**	**3,868**	**765**	**1,947**	**395**
XX.	**INCOME FROM DISCONTINUED OPERATIONS**		**-**	**-**	**-**	**-**
20.1	Income From Assets Held for Sale		-	-	-	-
20.2	Profit From Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3	Others		-	-	-	-
XXI.	**EXPENSES FROM DISCONTINUED OPERATIONS (-)**		**-**	**-**	**-**	**-**
21.1	Expenses On Assets Held for Sale		-	-	-	-
21.2	Expenses On Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3	Others		-	-	-	-
XXII.	**PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX+XXI)**		**-**	**-**	**-**	**-**
XXIII.	**PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)**		**-**	**-**	**-**	**-**
23.1	Current Tax Charge		-	-	-	-
23.2	Deferred Tax Charge (+)		-	-	-	-
23.3	Deferred Tax Credit (-)		-	-	-	-
XXIV.	**NET PROFIT/LOSS AFTER TAXES ON DISCONTINUED OPERATIONS (XXII±XXIII)**		**-**	**-**	**-**	**-**
XXV.	**NET PROFIT/LOSS (XIX+XXIV)**	**(11)**	**3,868**	**765**	**1,947**	**395**
25.1	Group's Profit/Loss		3,868	765	1,947	395
25.2	Minority Interest		-	-	-	-
	Earnings Per Share (Full TRY)		0.3101	0.0881	0.1561	0.0455

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

IV. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

		Current Period 01.01 - 30.06.2026	Prior Period 01.01 - 30.06.2025
I.	**CURRENT PERIOD PROFIT/LOSS**	**3,868**	**765**
II.	**OTHER COMPREHENSIVE INCOME**	**(153)**	**(1)**
2.1	**Other Income/Expense Items not Reclassified to Profit or Loss**	**-**	**-**
2.1.1	Revaluation Surplus on Tangible Assets	-	-
2.1.2	Revaluation Surplus on Intangible Assets	-	-
2.1.3	Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4	Other Income/Expense Items not Reclassified to Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.2	**Other Income/Expense Items to Reclassified to Profit or Loss**	**(153)**	**(1)**
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	(218)	(1)
2.2.3	Gains/losses from Cash Flow Hedges	-	-
2.2.4	Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Income/Expense Items to Reclassified to Profit or Loss	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	65	-
III.	**TOTAL PROFIT/LOSS ACCOUNTED FOR IN THE PERIOD (I+II)**	**3,715**	**764**

ENPARA BANK ANONİM ŞİRKETİ

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR THE PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

V. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss						
		Section 5 Part V	Paid in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Difference	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
	Prior Period - 01.01 – 30.06.2025															
I.	**Prior Period End Balance**		**8,684**	-	-	-	-		-	-	-	-	-	**515**	-	**9,199**
II.	**Correction made as per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**		**8,684**	-	-	-	-	-	-	-	-	-	-	**515**	-	**9,199**
IV.	**Total Comprehensive Income**		-	-	-	-	-	-	-	-	**(1)**	-	-	-	**765**	**764**
V.	**Capital Increase in Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase from Internal Sources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Capital Reserves from Inflation Adjustments to Paid-in Capital**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/Decrease by Other Changes**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**33**	**(33)**	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	33	(33)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV+…+X+XI)		**8,684**	-	-	-	-	-	-	-	**(1)**	-	**33**	**482**	**765**	**9,963**

							Other Comprehensive Income/Expense Items not Reclassified to Profit or Loss			Other Comprehensive Income/Expense Items Reclassified to Profit or Loss						
		Section 5 Part V	Paid in Capital	Share Premium	Share Cancellation Profits	Other Capital Reserves	Revaluation surplus on tangible and intangible assets	Defined Benefit Plans' Actuarial Gains/Losses	Other	Translation Difference	Income/Expenses from Valuation and/or Reclassification of Financial Assets Measured at FVOCI	Other	Profit Reserves	Prior Periods' Profit/Loss	Current Period's Net Profit/Loss	Total Shareholders' Equity
	Current Period - 01.01 – 30.06.2026															
I.	**Prior Period End Balance**		**12,475**	**290**	-	-	-	**(21)**	-	-	**(5)**	-	**33**	**6,138**	-	**18,910**
II.	**Correction made as per TAS 8**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effects of Corrections		-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effects of Changes in Accounting Policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-
III.	**Adjusted Balances at Beginning of Period (I+II)**		**12,475**	**290**	-	-	-	**(21)**	-	-	**(5)**	-	**33**	**6,138**	-	**18,910**
IV.	**Total Comprehensive Income**		-	-	-	-	-	-	-	-	**(153)**	-	-	-	**3,868**	**3,715**
V.	**Capital Increase in Cash**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI.	**Capital Increase from Internal Sources**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII.	**Capital Reserves from Inflation Adjustments to Paid-in Capital**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII.	**Convertible Bonds**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX.	**Subordinated Debt Instruments**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
X.	**Increase/Decrease by Other Changes**		-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI.	**Profit Distribution**		-	-	-	-	-	-	-	-	-	-	**6,138**	**(6,138)**	-	-
11.1	Dividends Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to Reserves		-	-	-	-	-	-	-	-	-	-	6,138	(6,138)	-	-
11.3	Other		-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Balances at end of the period (III+IV+…+X+XI)		**12,475**	**290**	-	-	-	**(21)**	-	-	**(158)**	-	**6,171**	-	**3,868**	**22,625**

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

UNCONSOLIDATED STATEMENT OF CASH FLOW FOR PERIOD ENDED JUNE 30, 2026

(Amounts expressed in millions of Turkish Lira (TRY) unless otherwise indicated.)

VI. STATEMENT OF CASH FLOWS

		Current Period 01.01 – 30.06.2026	Prior Period 01.01 – 30.06.2025
A.	**CASH FLOWS FROM BANKING OPERATIONS**		
1.1	**Operating Profit Before Changes in Operating Assets and Liabilities**	**13,019**	**1,541**
1.1.1	Interest Received	34,157	1,726
1.1.2	Interest Paid	(21,508)	(19)
1.1.3	Dividends Received	-	-
1.1.4	Fees and Commissions Received	8,430	-
1.1.5	Other Income	643	1
1.1.6	Collections From Previously Written Off Loans	2,120	-
1.1.7	Payments To Personnel and Service Suppliers	(5,216)	(365)
1.1.8	Taxes Paid	(2,617)	(34)
1.1.9	Other	(2,990)	232
1.2	**Changes in Operating Assets and Liabilities**	**8,974**	**3,114**
1.2.1	Net (Increase) Decrease in Financial Assets Measured at Fair Value Through Profit/Loss	-	-
1.2.2	Net (Increase) Decrease in Due from Banks	(1,756)	-
1.2.3	Net (Increase) Decrease in Loans	(22,861)	-
1.2.4	Net (Increase) Decrease in Other Assets	(4,340)	(9)
1.2.5	Net Increase (Decrease) in Bank Deposits	-	3,751
1.2.6	Net Increase (Decrease) in Other Deposits	24,467	9
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	-	-
1.2.9	Net Increase (Decrease) in Matured Payables	-	-
1.2.10	Net Increase (Decrease) in Other Liabilities	13,464	(637)
I.	**Net Cash Provided From / (Used in) Banking Operations**	**21,993**	**4,655**
B.	**CASH FLOWS FROM INVESTING ACTIVITIES**		
II.	**Net Cash Provided From / (Used in) Investing Activities**	**(16,740)**	**(962)**
2.1	Purchase Of Entities Under Common Control, Associates and Subsidiaries	-	-
2.2	Sale of Entities Under Common Control, Associates and Subsidiaries	-	-
2.3	Fixed Assets Purchases	(650)	(106)
2.4	Fixed Assets Sales	-	-
2.5	Purchase of Financial Assets Measured at Fair Value Through Other Comprehensive Income	(11,031)	(709)
2.6	Sale of Financial Assets Measured at Fair Value Through Other Comprehensive Income	1,438	120
2.7	Purchase of Financial Assets Measured at Amortized Cost	(6,748)	(267)
2.8	Sale of Financial Assets Measured at Amortized Cost	251	-
2.9	Other	-	-
C.	**CASH FLOWS FROM FINANCING ACTIVITIES**		
III.	**Net Cash Provided From / (Used in) Financing Activities**	**(59)**	**(7)**
3.1	Cash Obtained from Funds Borrowed and Securities Issued	-	-
3.2	Cash Used for Repayment of Funds Borrowed and Securities Issued	-	-
3.3	Capital Increase	-	-
3.4	Dividends Paid	-	-
3.5	Payments for Finance Leases	(59)	(7)
3.6	Other	-	-
IV.	**Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents**	**55**	**73**
V.	**Net Increase/(Decrease) in Cash and Cash Equivalents (I+II+III+IV)**	**5,249**	**3,759**
VI.	**Cash and Cash Equivalents at Beginning of the Period**	**62,994**	**7,916**
VII.	**Cash and Cash Equivalents at End of the Period (V+VI)**	**68,243**	**11,675**

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

SECTION THREE

ACCOUNTING POLICIES

I. Basis of Presentation

1. Preparation of the financial statements and the accompanying footnotes in accordance with Turkish Accounting Standards and Regulation on Principles Related to Banks' Accounting Applications and Maintaining the Documents

The Bank has prepared its financial statements in accordance with the "Regulation on the Principles and Procedures Regarding Banks' Accounting Practices and Document Storage" published in the Official Gazette dated November 1, 2006 and numbered 26333, and other regulations published by the Banking Regulation and Supervision Agency regarding the accounting and recording system of banks, circulars and explanations of BRSA, and the provisions of the Turkish Accounting Standard 34 ("TAS 34") – Interim Financial Reporting Standard and Turkish Financial Reporting Standards ("TFRS") put into effect by the Public Oversight Accounting and Auditing Standards Authority ("POA") for matters not regulated by these; "BRSA Accounting and Financial Reporting Legislation" and "Communiqué on Financial Statements and Related Disclosures and Footnotes to be Publicly Announced by Banks" published in the Official Gazette dated June 28, 2012 and numbered 28337, and "Communiqué on Public Disclosures Related to Risk Management by Banks" published in the Official Gazette dated October 23, 2015 and numbered 29511, and communiqués making additions and amendments 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.

Pursuant to the "Communiqué Amending the Communiqué on Publicly Disclosed Financial Statements by Banks and Related Disclosures and Notes", published in the Official Gazette dated April 30, 2026, and numbered 33239, amounts included in the financial statements and related explanations and footnotes are expressed in Millions Turkish Lira ("TRY") unless otherwise stated. Amounts expressed in foreign currencies are stated in full amounts.

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

The accounting policies and valuation principles used in the preparation of the financial statements are determined and applied, in accordance with the regulations, communiqués, interpretations and legislations related to accounting and financial reporting principles published by the Banking Regulation and Supervision Agency. The accounting policies and valuation principles related with current period are explained in Notes II to XXIV below.

The financial statements are prepared according to the historical cost principle, except for the financial assets and liabilities shown at their fair values.

In the preparation of unconsolidated financial statements in accordance with TFRS, the Bank's management is required to make assumptions and estimates about the assets and liabilities in the balance sheet and the contingent issues as of the balance sheet date. These assumptions and estimates are regularly reviewed, necessary adjustments are made and the details of the effects of these adjustments are reflected in the profit or loss statement as explained in the relevant footnotes.

2.1. Changes in accounting policies and disclosures

None.

ACCOUNTING POLICIES (Continued)

I. Basis of Presentation (Continued)

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

2.2. Preparation of financial statements according to the current purchasing power of money

TAS 29 Financial Reporting in Hyperinflationary Economies ("TAS 29") requires entities whose functional currency is the currency of a hyperinflationary economy to report their financial statements in terms of the purchasing power of the currency at the end of the reporting period. In the Announcement on the Inflation Adjustment of Financial Statements of Companies Subject to Independent Audit made by POA on November 23, 2023, it was decided that companies applying TFRS will apply "TAS 29 Financial Reporting in Hyperinflationary Economies" standard in their financial statements as of the reporting period of December 31, 2023, and also institutions or organizations authorized to regulate and supervise in their respective fields were given the freedom to determine different transition dates for the implementation of TAS 29 provisions. In this context, BRSA;

- In accordance with the Board decision dated December 12, 2023, and numbered 10744, the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies as of December 31, 2023, will not be subject to the inflation adjustment required under TAS 29.

- In accordance with the Board decision dated January 11, 2024, and numbered 10825, banks and financial leasing, factoring, financing, savings financing and asset management companies will apply inflation accounting as of January 1, 2025.

- In accordance with the Board decision dated December 5, 2024, and numbered 11021, banks and financial leasing, factoring, financing, savings financing and asset management companies will not apply inflation accounting in 2025.

- In accordance with the Board decision dated December 18, 2025, and numbered 11340, banks and financial leasing, factoring, financing, savings financing, and asset management companies will not apply inflation accounting in 2026.

Accordingly, TAS 29 has not been applied, and inflation adjustment has not been made in the financial statements dated June 30, 2026.

II. Strategy for the Use of Financial Instruments and the Foreign Currency Transactions

1. Strategy for the use of financial instruments

As of the reporting date, the majority of the Bank's funding structure consists of customer deposits and equity, and strategies related to financial instruments are shaped in line with this structure. Investments are primarily directed toward liquid instruments, and an adequate level of liquidity is maintained to ensure the timely fulfillment of obligations. The Bank creates a funding source for TRY denominated loans by converting foreign currency liquidity generated through customer deposits into TRY liquidity via swap transactions.

ACCOUNTING POLICIES (Continued)

II. Strategy for the Use of Financial Instruments and the Foreign Currency Transactions (Continued)

1. Strategy for the use of financial instruments (Continued)

Within the scope of risk management policies, the foreign exchange position is monitored within predetermined limits; if exchange rate risk arises from customer transactions, offsetting transactions are carried out to close the position. The Bank's liquidity structure is managed in a manner that enables the fulfillment of all maturing obligations.

Balance sheet and equity management are carried out by the Asset and Liability Committee ("ALM"), within the risk limits determined by the Board of Directors, taking into account market conditions to the extent possible, with the aim of keeping liquidity, exchange rate, and credit risks within specified limits and supporting sustainable profitability. These limits are reviewed on a regular basis and revised annually.

2. Foreign currency transactions

a) Foreign currency exchange rates used in converting transactions denominated in foreign currencies and presentation of them in the financial statements

The Bank accounts for the transactions denominated in foreign currencies in accordance with TAS 21 The Effects of Changes in Foreign Exchange Rates ("TAS 21"). Foreign exchange gains and losses arising from transactions that are completed as of June 30, 2026, are translated to TRY by using historical foreign currency exchange rates. Balances of the foreign currency denominated assets and liabilities except for non-monetary items are converted into TRY by using foreign currency exchange rates of the Bank for the period end and the resulting exchange differences are recorded as foreign exchange gains and losses.

b) Net profit or loss is included in the total foreign exchange differences for the period

The profit/loss of the Bank due to the foreign exchange position it carries and the foreign exchange transactions it carries out is included under the foreign exchange transaction profit/loss item in the profit or loss statement. The profit/loss gain/loss from spot foreign exchange transactions in the balance sheet is included under the foreign exchange gain/losses in the statement of profit or loss.

III. Explanations On Futures and Options Contracts and Derivative Instruments

The Bank's derivative transactions mainly consist of foreign currency and interest rate swaps as well as forward foreign exchange purchase and sale contracts.

Pursuant to "TFRS 9 Financial Instruments" ("TFRS 9"), derivative financial instruments of the Bank are classified as "Derivative Financial Assets at Fair Value Through Profit or Loss" or "Derivative Financial Assets at Fair Value Through Other Comprehensive Income".

The receivables and liabilities arising from derivative transactions are recorded in off-balance sheet through their contractual amounts. Derivative transactions are measured at fair value after initial recognition. Derivative financial instruments are initially recognized at fair value and attributable transaction costs are recognized in profit or loss on the date they are incurred. Subsequent to initial recognition, depending on whether the fair value is positive or negative, derivative financial instruments are presented under Derivative Financial Assets at Fair Value Through Profit or Loss or Derivative Financial Liabilities at Fair Value Through Profit or Loss in the balance sheet. Differences in fair value determined as a result of remeasurement are recognized under Income/Loss from Derivative Transactions in the statement of profit or loss.

Derivative financial instruments are booked under off-balance sheet items. Derivative financial instruments whose underlying asset is cash or commodities are recognized based on the amounts to be received or paid at maturity, while interest-based derivative financial instruments are recorded using the principal amount on which interest is calculated.

ACCOUNTING POLICIES (Continued)

IV. Explanations on Interest Income and Expenses

Interest income is recorded according to the effective interest rate method on an accrual basis. The Bank records the interest expenses on an accrual basis.

V. Explanations on Fees and Commission Income and Expenses

Except for fees and commissions that are integral part of the effective interest rates of financial instruments measured at amortized costs, the fees and commissions are accounted for in accordance with TFRS 15 Revenue from Contracts with Customers. Except for certain fees related with certain banking transactions and recognized when the related service is given, fees and commissions received or paid, and other fees and commissions paid to financial institutions are accounted under accrual basis of accounting throughout the service period.

VI. Explanations and Disclosures on Financial Instruments

Initial recognition of financial instruments

The Bank shall recognize a financial asset or a financial liability in its statement of financial position when, and only when, the entity becomes party to the contractual provisions of the instrument. A regular way purchase or sale of financial assets shall be recognized and derecognized, as applicable, using trade date accounting or settlement date accounting. Purchase and sale transactions of securities are accounted at the settlement date.

Initial measurement of financial instruments

The classification of financial instruments at initial recognition depends on the contractual conditions and the relevant business model. A financial asset or financial liability, excluding assets assessed under TFRS 15, is initially measured at its fair value when first recognized in the financial statements. In the initial measurement of financial assets and liabilities, excluding those for which fair value changes are reflected in profit or loss, transaction costs directly attributable to the acquisition or issuance are either added to or deducted from their fair value.

Classification of financial instruments

On which category a financial instrument shall be classified at initial recognition depends on both the business model for managing the financial assets and the contractual cash flow characteristics of the financial asset.

As per TFRS 9 Financial Instruments Standard (“TFRS 9”), the Bank classifies a financial asset on the basis of its contractual cash flow characteristics if the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. In order to assess whether the element provides consideration for only the passage of time, an entity applies judgement and considers relevant factors such as the currency in which the financial asset is denominated and the period for which the interest rate is set. When the contractual conditions are exposed to the risks which are not consistent with the basic lending arrangement or variability of cash flows, the relevant financial asset is measured at fair value through profit or loss. The Bank tested all financial assets whether their “Contractual cash-flows solely represent payments of principal and interest” and assessed the asset classification within the business model.

ACCOUNTING POLICIES (Continued)

VI. Explanations and Disclosures on Financial Instruments (Continued)

Assessment of business model

As per TFRS 9, the Bank's business model is determined at a level that reflects how groups of financial assets are managed together to achieve a particular business objective.

The Bank's business models are divided into three categories.

Business model aimed to hold assets in order to collect contractual cash flows:

This is a model whose objective is to hold assets in order to collect contractual cash flows are managed to realize cash flows by collecting contractual payments over the life of the instrument. The financial assets that are held within the scope of this business model are measured at amortized cost when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Receivables from the Central Bank, Banks, Money Market Placements, investments under financial assets measured at amortized cost, loans, leasing receivables, factoring receivables and other receivables are assessed within this business model.

Business model aimed to collect contractual cash flows and sell financial assets:

This is a model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Fair value change of the financial assets that are held within the scope of this business model are accounted under other comprehensive income when the contractual terms of the financial asset meet the condition of giving rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. Financial assets measured at fair value through other comprehensive income are assessed in this business model.

Other business models:

Financial assets are measured at fair value through profit or loss in case they are not held within a business model whose objective is to hold assets to collect contractual cash flows or within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets. Financial assets measured at fair value through profit/loss and derivative financial assets are assessed in this business model.

Measurement categories of financial assets and liabilities:

Financial assets are classified in three main categories as listed below in accordance with TFRS 9:

- Financial assets measured at fair value through profit/loss
- Financial assets measured at fair value through other comprehensive income
- Financial assets measured at amortized cost

ACCOUNTING POLICIES (Continued)

VI. Explanations and Disclosures on Financial Instruments (Continued)

Financial Assets 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 aimed 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 in case of 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 measured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the statement of profit or loss.

In accordance with the Uniform Chart of Accounts ("UCoA") explanations, the positive difference between the acquisition cost and the discounted value of a financial asset is recorded under "Interest Income", if the fair value of the asset exceeds the discounted value, the positive difference is recorded in the "Capital Market Transactions Profits" account. Conversely, if the fair value is lower than the discounted value, the negative difference between the discounted value and the fair value is recorded in the "Capital Market Transactions Losses" account. In cases where such assets are sold before their maturities, the gains/losses on such sales are recorded under trading account income/losses.

As of June 30, 2026, the Bank does not have any financial assets at fair value through profit or loss.

Financial Assets 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 assets with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income. Financial assets at fair value through other comprehensive income are recognized by adding transaction costs to acquisition costs reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are measured at fair value. Interest income calculated with the effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to the statement of profit or loss.

Unrealized incomes 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 statement of profit or loss and other comprehensive income of the period until the acquisition of the asset, sale of the asset, disposal of the asset, and impairment of the asset. These are accounted for under the "Other Accumulated Comprehensive Income or Expenses Reclassified to Profit or Loss" section under shareholders' equity. When the aforementioned securities are collected or disposed of, accumulated fair value differences, which were reflected under equity, are reflected in the statement of profit or loss and other comprehensive income. Equity securities, which are classified as financial assets at fair value through other comprehensive income, that have a quoted market price in an active market and whose fair values can be reliably measured are carried at fair value. Equity securities that do not have a quoted market price in an active market and whose fair values cannot be reliably measured are carried at cost, less provision for impairment.

ACCOUNTING POLICIES (Continued)

VI. Explanations and Disclosures on Financial Instruments (Continued)

Financial Assets Measured at Amortized Cost:

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets 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 method". Interest income obtained from financial assets measured at amortized cost is accounted in statement of profit or loss and other comprehensive income.

VII. Explanations on Expected Credit Losses

The Bank recognizes a loss allowance for expected credit losses on financial assets and loans measured at amortized cost, financial assets measured at fair value through other comprehensive income, loan commitments, and financial guarantee contracts not measured at fair value through profit/loss, based on TFRS 9 and the regulation published in the Official Gazette numbered 29750, and dated June 22, 2016, in connection with "Procedures and Principles regarding Classification of Loans and Allowances Allocated for Such Loans." effective from January 1, 2018. At each reporting date, the Bank shall assess whether the credit risk on a financial instrument has increased significantly since initial recognition. The Bank considers the changes in the default risk of the financial instrument when making the assessment.

Stage 1:

For the financial assets at initial recognition or that do not have a significant increase in credit risk since initial recognition. Impairment for credit risk is recorded in the amount of expected credit losses on the 12-month default risk. It is calculated 12-month expected credit loss based on a probability of default realized within 12 months after the reporting date. Such expected 12-month probability of default is applied on an expected exposure at default, multiplied with loss given default rate and discounted with the original effective interest rate. As of June 30, 2026, the expected credit loss calculations for receivables arising from public institutions and organizations are based on the Basel II minimum probability of default rate. This calculation is performed for each of the three scenarios described below.

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 determined on the basis of the instrument's lifetime expected credit losses. The calculation method is similar to the one described in the above paragraph, but the probability of default and the loss rate in default are estimated throughout the life of the instrument.

Stage 3:

Financial assets considered as impaired at the reporting date are classified as Stage 3. The probability of default is taken into account as 100% in the calculation of impairment provision and the Bank accounts lifetime expected credit losses. In determining the impairment, the Bank takes into consideration the following criteria:

- Delay of over 90 days and impairment of creditworthiness
- Collateral and/or equity of debtor is inadequate cover the payment of receivables on the maturity
- In case the management believes that collection of receivables will be delayed by more than 90 days due to the macroeconomic, sector-specific or customer-specific reasons

ACCOUNTING POLICIES (Continued)

VII. Explanations on Expected Credit Losses (Continued)

Calculation of expected credit losses

The Bank measures expected credit losses with reasonable, objective, and supportable information based on a probability-weighted approach, including estimations about the time value of money, past events, current conditions, and future economic conditions as of the reporting date, without undue cost or effort. The calculation of expected credit losses consists of three main parameters: probability of default ("PD"), loss given default ("LGD"), and default amount ("TT"), The PD and LGD parameters used in the expected credit loss calculation are calculated instantaneously ("point in time" or "PIT") to include both current and expected cycle changes.

When estimating the expected credit loss, three scenarios (internal base, internal mild negative and internal severe negative) are considered. Each of these scenarios is associated with a different probability.

Probability of Default

The probability of default represents the likelihood of a borrower defaulting within a given time period. A 12-month PD represents the likelihood of default determined for the next 12 months and a lifetime PD represents the probability of default over the remaining lifetime of the instrument. Lifetime default rates are derived from 12-month PIT rate series. The modelling takes into account various factors such as segment information, systematic, and idiosyncratic data. Internal rating systems are used to assess the riskiness of both commercial and retail portfolios. The internal rating models used for the commercial portfolio incorporate both the client's financial information and qualitative survey responses. For the retail portfolio, the PD models include the client's and product's behavioral data at the bank, along with the client's demographic information. The probability of default is calculated by considering historical data, current conditions, and forward-looking macroeconomic expectations.

Loss Given Default

The loss given default represents the economic loss in the event of a default of the borrower. The loss given default is calculated by considering the time value of money based on the expected collections from credit cash flows. LGD calculations are performed by forming segments considering the key risk factors relevant to each portfolio based on historical data which best reflects current conditions and incorporating forward-looking information and macroeconomic expectations into the calculation. LGD summarizes all cash flows from the borrower following default. It covers all costs and collections incurred throughout the collection cycle, including collections from collateral. It also includes the "time value of money" which is calculated by deducting costs and additional losses from the present value of the collections.

Default Amount

The default amount represents the expected economic receivable at the time of default. The expected default amount is calculated by discounting the expected principal and interest repayments, as well as accruals, using the effective interest method. The calculation of the default amount utilizes credit conversion rates based on historical performance and reflecting the relevant portfolio. When estimating the expected credit loss, three scenarios (internal base, internal mild negative and internal severe negative) are considered. Each of these scenarios is associated with a different probability.

ACCOUNTING POLICIES (Continued)

VII. Explanations on Expected Credit Losses (Continued)

Consideration of Macroeconomic Factors

Loss given default and probability of default parameters are determined by considering macroeconomic factors. The macroeconomic variables used in the calculation of expected credit loss are as follows:

- 5-year credit risk of Türkiye ("CDS spread")
- Real Gross Domestic Product ("GDP") growth
- Unemployment rate
- Inflation rate
- 5-year Türkiye government bond yield

The stages were determined through the models created using internal information for the Bank. The Bank updates the macroeconomic variables used in the expected credit loss calculation twice a year and applies them to its models. In addition, the Bank reassessed and updated the macroeconomic scenario weights used in expected credit loss calculations as of June 30, 2026.

Calculation of Expected Loss Period

Lifetime ECL is determined by taking into account the period during which the Bank will be exposed to credit risk, maturity extensions and repayment options. Behavioral maturity analysis has been conducted for credit cards, revolving loans, and overdraft accounts. Apart from credit cards and other revolving loans, the maximum period for recognizing credit losses is the contractual life of the financial instrument, unless there is a legal right to call the loan back.

Significant Increase in Credit Risk

The Bank performs both quantitative and qualitative assessments to determine the financial assets that will be classified under Stage 2 ("Significant Increase in Credit Risk") due to a significant increase in credit risk.

As part of the quantitative assessment, the relative change between the probability of default measured at the origination date and the PD measured at the reporting date is compared. If there is a significant deterioration in the PD value, it is considered that there has been a significant increase in credit risk, and the financial asset is classified under Stage 2. In this context, the Bank has calculated threshold values to determine the extent of the relative change that constitutes a significant deterioration. In the quantitative assessment of a significant increase in credit risk, the Bank considers the absolute thresholds as well as the relative thresholds as an additional layer. Receivables that are above the absolute threshold for the probability of default are classified under Stage 2, regardless of the relative change.

As part of the qualitative assessment, a financial asset is classified under Stage 2 if any of the following conditions occur.

- Receivables that overdue more than 30 days as of the reporting date
- Receivables that are being closely monitored by the Bank
- Receivables that are evaluated within the scope of restructuring due to payment difficulties

ACCOUNTING POLICIES (Continued)

VII. Explanations on Expected Credit Losses (Continued)

Write-off Policy

Receivables that are classified as non-performing loans are collected primarily within the framework of administrative contacts with the debtors. If no results are obtained, they are pursued through legal means. In case the write-off of uncollectible receivables becomes necessary, one of the methods of destruction, sale of receivables, or write-off can be applied.

In accordance with the provisions of the "Regulation on the Amendment of the Regulation on the Classification of Loans and the Procedures and Principles Regarding the Classification of Loans and Provisions for These" published in the Official Gazette dated July 6, 2021, and numbered 31533, they are classified under the "Fifth Group - Loans Considered as Loss" and are expected to be written off due to the default of the debtor. The portion of the loans for which there is no reasonable expectation of recovery of the loan loss provision is deducted from the records within the period determined specifically for the situation of the borrower within the scope of TFRS 9, starting from the first reporting period (interim or year-end reporting period) following their classification in this group. In this context, deducting the loans that cannot be collected from the records is an accounting practice and does not result in the waiver of the right to the receivable.

The portion of loan receivables that meet the following criteria and for which there is no reasonable expectation of recovery is deducted from the records as part of an accounting practice:

- Classified as "Fifth Group – Loans Considered as Loss" within the scope of Regulation,
- With a delinquency period of at least one year,
- For which a lifetime expected credit loss provision has been recognized due to the borrower's default.

The portion of the loans for which there are no reasonable expectations of recovery is determined by the internal bodies authorized by the Board of Directors. In this context, write-off of such loans is an accounting practice. Receivables from the customers are followed up by the relevant credit and operation units.

VIII. Explanations on Netting of Financial Instruments

Financial assets and liabilities are presented on a net basis in the balance sheet when the Bank has a legally enforceable right to offset the recognized amounts and intends either to settle on a net basis or to realize the asset and settle the liability simultaneously.

IX. Explanations on Sales and Repurchase Agreements and Lending of Securities

Securities sold under repurchase agreements ("Repo") are classified 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, in line with the classification of financial instruments. The funds obtained in return for repo transactions are recorded under Funds Provided under Repurchase Agreements. Interest income derived from securities subject to repurchase agreements is recognized under Interest Income on Securities Portfolio, whereas the expenses paid within the framework of repo agreements are recognized under Interest Expense on Money Market Transactions.

ACCOUNTING POLICIES (Continued)

IX. Explanations on Sales and Repurchase Agreements and Lending of Securities (Continued)

Securities purchased with repurchase agreements ("Reverse repo") are classified under Receivables from Reverse Repurchase Agreements in the balance sheet. Interest income earned from reverse repo transactions is recognized under Interest Income on Money Market Transactions.

Securities lending transactions are classified under "Money Market Funds" and accruals are calculated for the interest expense occurred.

X. Explanations on Assets Held for Sale and Discontinued Operations

None (December 31, 2025 – None).

XI. Explanations on Goodwill and Other Intangible Assets

The Bank's intangible assets consist of software and intangible rights.

The intangible assets are recorded at their historical cost less accumulated amortization and provision for impairment, if any, amortization is calculated on a straight-line basis.

Software programs have been classified as other intangible fixed assets. The useful life of software programs is determined as 3-5 years.

If there is objective evidence of impairment, the asset's recoverable amount is estimated in accordance with the TAS 36 Standard on Impairment of Assets ("TAS 36") and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is made. There is no goodwill in the attached unconsolidated financial statements since there is no associates, entities under common controls and subsidiaries in financial statements.

XII. Explanations on Tangible Assets

Initial records of tangible fixed assets are made based on their cost, which is calculated by adding the acquisition amount and other direct expenses necessary to make the asset usable. Tangible assets are valued at their remaining amounts after deducting accumulated depreciation and accumulated value decreases, if any, from their cost in the period following their recording.

Depreciation for tangible fixed assets is separated by taking into account the estimated useful lives of the assets using the straight-line method.

In accordance with the "Communiqué on Amendment to the Communiqué on Uniform Chart of Accounts and Prospectus" dated January 10, 2011, depreciation of leasehold improvements is calculated based on the lease term not exceeding 5 years if the lease term is certain or based on 5 years if the lease term is not certain.

As of the balance sheet date, with respect to assets which are monitored under tangible assets for less than one year, the projected depreciation amount for a full year, is allocated in proportion to the tangible asset's period of stay in the assets.

The profit or loss arising from the disposal of tangible fixed assets is reflected in the profit or loss statement as the difference between the net disposal proceeds and the net book value of the tangible fixed asset.

Expenses for repairs are capitalized if the expenditure increases economic life of the asset; otherwise, they are expensed.

ACCOUNTING POLICIES (Continued)

XII. Explanations on Tangible Assets (Continued)

There are no changes in the accounting estimates in regard to amortization duration that could have a significant impact on the current and future financial statements. There are no pledges, mortgages or other restrictions on the tangible assets. There are no purchase commitments related to the fixed assets.

XIII. Explanations on Leasing Transactions

With the introduction of TFRS 16 Leases Standard ("TFRS 16"), the distinction between operating leases and finance leases has been eliminated. Fixed assets acquired through leasing are recorded as "Tangible Fixed Assets" on the asset side and "Finance Lease Liabilities" on the liability side of the Bank's balance sheet at the commencement of the lease. At the start of the lease, the Bank calculates the right-of-use asset by taking the present value of the lease payments and presents it under "Tangible Fixed Assets". On the liability side, the Bank records the unpaid lease payments as "Finance Lease Liabilities". Measured at their present value as of the relevant date. Lease payments are discounted using the borrowing interest rate. Direct costs incurred for the lease are added to the cost of the assets acquired through financial leasing and capitalized. Lease payments include both the financing costs arising from the lease and the portion of the leased asset's value attributable to that period.

TFRS 16 Leases

The TFRS 16 Standard eliminates the dual accounting model, which is the current practice for lessees, whereby financial leases are shown on the balance sheet and operational leases are shown off the balance sheet. Instead, a single balance sheet-based accounting model similar to the current financial lease accounting is introduced. For lessors, accounting continues to be substantially similar to current practices.

Set out below are the accounting policies of the Bank upon application of TFRS 16:

Right of Use Assets

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

The right use includes the presence of:

- The initial measurement of the lease,
- The amount obtained by deducting all lease incentives received from all lease payments made on or before the date the lease actually begins and,
- All initial direct costs incurred by the Bank.

At the end of the lease term of the underlying asset's service, the transfer of the Bank is reasonably finalized, and the Bank depreciates the asset until the end of the life of the underlying asset on which the lease actually began. Right-of-use assets are subject to impairment.

ACCOUNTING POLICIES (Continued)

XIII. Explanations on Leasing Transactions (Continued)

Lease Liabilities

The Bank measures the lease obligation at the present value of the unpaid lease payments on the date that the lease commences.

Lease payments included in the measurement of the lease obligation on the date that the lease actually commences, consists of the following payments to be made for the right of use of the underlying asset during the lease period and not paid on the date the lease actually starts:

- The amount obtained by deducting any lease incentives receivable from fixed lease payments,
- Lease payments that are based on an index or rate, where the initial measurement is made using an index or rate at the commencement date of the lease,
- Fines for termination of the lease if the lease term indicates that the Bank will use an option to terminate the lease.

Variable lease payments that do not depend on an index or rate are recognized as an expense in the period in which the event or condition that triggered the payment occurred. The Bank revises the revised discount rate for the remainder of the lease term, if the implicit interest rate in the lease can be easily determined; the Bank's alternative borrowing interest rate at the date of the revaluation.

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

- Increases the carrying amount to reflect the interest on the lease obligation and
- Decreases the carrying amount to reflect the lease payments made,
- Remeasures the carrying amount to reflect any revaluations or restructurings, if applicable. The remeasurement of the lease liability is recognized as an adjustment to the right of use asset in the financial statements.

Short-term leases and leases of low-value assets

The Bank applies the short-term lease recognition exemption to lease agreements with a lease term of 12 months or less, as well as to leases of information technology equipment classified by the Bank as low-value assets. Lease agreements for short-term leases and low-value assets are recognized as expenses on a straight-line basis over the lease term.

Extension and early termination options

The leasing obligation is determined by taking into account the extension and early termination options in the contracts. The majority of the extension and early termination options in the contracts consist of options that can be applied jointly by the Bank and the lessor. However, if the extension and early termination options in question are at the discretion of the Bank according to the contract, and the exercise of the options is reasonably certain, the lease term is determined by taking this into account. If there is a significant change in the conditions, the evaluation made is reviewed by the Bank.

ACCOUNTING POLICIES (Continued)

XIV. Explanations on Provisions and Contingent Liabilities

Provisions, other than expected credit loss for loans and other receivables, and contingent liabilities are provided for in accordance with TAS 37 Provisions. Contingent Liabilities and Contingent Assets ("TAS 37"). Provisions are accounted for immediately when obligations arise as a result of past events and a reliable estimate of the obligation is made by the Bank. Whenever the amount of such obligations cannot be measured, they are regarded as "contingent". In the financial statements, a provision is made for an existing commitment resulted from past events if it is probable that the commitment will be settled, and a reliable estimate can be made of the amount obligation. If these criteria are not met, the Bank discloses these issues in the explanations and notes related to the financial statements. In cases where reliable estimate cannot be made of the amount of the obligation, it is considered contingent liabilities. For contingent liabilities if the probability that the event will occur is greater than the probability that it will not and the amount of the obligation can be measured reliably, a provision is made.

XV. Explanations on Obligations of the Bank Concerning Employee Benefits

Provision for employee severance benefits has been accounted for in accordance with TAS 19 Employee Benefits ("TAS 19").

In accordance with the existing social legislation in Türkiye, the Bank is required to pay the retirement pay which is calculated for every working year within the Bank over salary for 30 days or the official ceiling amount per year of employment, and the notice pay which is calculated for the relevant notice period time as determined based on the number of years worked for the Bank to each employee whose employment is terminated due to resignation or for reasons other than misconduct.

The Bank has reflected the retirement pay liability amount, which was calculated by an independent actuary, in the accompanying financial statements. According to TAS 19, the Bank recognizes all actuarial incomes and losses immediately through other comprehensive income.

Provision for the employees' unused vacations has been booked in accordance with TAS 19 and reflected to the financial statements.

There are no foundations, pension funds or similar associations of which the employees are members.

XVI. Explanations on Taxation

1. Corporate tax

According to the Corporate Tax Law No. 5520, published in the Official Gazette numbered 26205, and dated June 21, 2006, it is stated that: "While corporate tax is calculated at a rate of 20% on corporate profits, corporate tax is collected at a rate of 25% on the corporate earnings of banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies."

Law No. 7456, which entered into force after being published in the Official Gazette numbered 32249, and dated July 15, 2023, on the issue of additional motor vehicle tax to compensate for the economic losses caused by the earthquakes that occurred on February 6, 2023, and in the 21st article of amending certain laws and the Decree Law No. 375, within the first paragraph of the 32nd article of Law No. 5520, the phrase "20%" has been changed to "25%" and the phrase "25%" to "30%". This change is valid to be applied to the earnings earned in 2023 and subsequent taxation periods, starting from the returns that must be submitted as of October 1, 2023. Prepaid taxes are tracked in the "Current Tax Liability" or "Current Tax Asset" accounts to be offset with the corporate tax liability of the relevant year.

ACCOUNTING POLICIES (Continued)

XVI. Explanations on Taxation (Continued)

1. Corporate tax (Continued)

Banks calculate provisional tax at the rate of 30% on their quarterly financial profits to be applied to their profits earned in 2024 and subsequent taxation periods, starting from the declarations that must be submitted as of October 1, 2023, for the 2023 taxation periods. They declare and pay it until the 17th day of the second month following that period. With the 9th article of Law No 7338 on the Amendment of the Tax Procedure Law and Some Laws published in the Official Gazette dated October 26, 2021, and numbered 31640, the repetitive article 120 of the Income Tax Law No. 193 was amended, and it has been stated that provisional tax will be calculated and paid on the quarterly earnings determined for the first nine months of the relevant accounting period, which is applied from the declarations submitted. With Article 2 of Law No. 7566 on the Amendments to Tax Laws and Certain Laws and Decree Laws, published in the Official Gazette dated December 19, 2025 and numbered 33112, the provisional Article 120 of the Income Tax Law No. 193 has been amended again, and it has been stated that provisional tax will be calculated, declared, and paid based on the quarterly profits of the relevant accounting period, to be applied to the declarations to be submitted for the 2025 taxation period. The temporary tax paid during the year belongs to that year and is deducted from the corporate tax to be calculated on the corporate tax return to be submitted in the following year. If the amount of temporary tax paid remains despite the deduction, this amount can be refunded in cash or deducted.

According to the Corporate Tax Law, financial losses shown on the declaration can be deducted from the corporate tax base of the period if they do not exceed 5 years. According to the Tax Procedure Law, declarations and related accounting records can be examined by the tax office within five years. On the other hand, if the provision of a document subject to stamp duty, whose tax and penalty is time-barred, is utilized after the expiry of the statute of limitations, the tax receivable of the aforementioned document arises.

The corporate tax provisions calculated over the profit for the period are recorded in the “Current Tax Provision” account in the profit or loss statement, and the current tax effects of the transactions that are directly accounted for in equity are reflected in the shareholders' equity.

In cases where the profit for the period is not distributed or added to the capital, it is not subject to withholding tax.

The financial statements should be subject to inflation if both of the following conditions are met within the framework of the Tax Procedure Law's reiterated article 298/A:

- The increase in the price index (D-PPI- Domestic Producer Price Index) exceeded 100% in the last three accounting periods, including the current period, and
- To be more than 10% in the current accounting period

The law on the amendment of the Tax Procedure Law and the Corporate Tax Law was enacted on January 20, 2022, with the Law No. 7352, and the conditions regarding the inflation adjustment within the scope of the repeated article 298 are determined in the 2021 and 2022 accounting periods and the 2023 accounting period temporary tax periods, including the temporary accounting periods. It has been decided that the financial statements will not be subject to inflation adjustment, regardless of whether the financial statements have been made. Additionally, pursuant to the Tax Procedure Law General Communiqué No. 582, it has been announced that taxpayers within the scope will not apply inflation adjustment for the first, second, and third provisional tax periods of the 2025 fiscal year.

With the General Communiqué No. 587 of the Tax Procedure Law, published in the Official Gazette dated December 24, 2025, and numbered 33117, it has been deemed appropriate that taxpayers within the scope of this communiqué should not make inflation adjustments in the fourth provisional tax period of the 2025 accounting period.

ACCOUNTING POLICIES (Continued)

XVI. Explanations on Taxation (Continued)

1. Corporate tax (Continued)

Furthermore, with Article 34 of Law No. 7571, published in the Official Gazette dated December 25, 2025 and numbered 33118, temporary Article 37 was added to the Tax Procedure Law No. 213, stating that financial statements will not be subject to inflation adjustment in the 2026 and 2027 fiscal years, as well as the 2025 fiscal year and provisional tax periods, regardless of whether the conditions for inflation adjustment under repetitive Article 298 are met. For the purposes of the application of paragraph (Ç) of repetitive Article 298, periods in which inflation adjustment is not applied will be considered as periods in which the conditions for inflation adjustment have not been met.

2. Deferred taxes

The Bank calculates deferred tax in accordance with the provisions of the Turkish Accounting Standard on Income Taxes ("TAS 12") for taxable temporary differences arising between the book value of an asset or liability and its taxable value determined in accordance with tax legislation and reflects these in its records. In the Bank's deferred tax calculation, the enacted tax rates valid in accordance with the current tax legislation are used for the relevant items in accordance with the period in which the tax will occur.

The Corporate Tax rate for banks, companies within the scope of Law No. 6361, electronic payment and money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies and retirement companies has been applied at 30% starting from the declarations to be submitted as of October 1, 2023, and will also be applied to the profits obtained in 2023 and the following taxation periods. As of June 30, 2026, a deferred tax calculation was made according to the rate of 30% for assets and liabilities.

While deferred tax liabilities are calculated for all taxable temporary differences, deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly probable to benefit from these differences by generating taxable profit in the future.

The Bank records deferred tax for Stage 1 and Stage 2 expected loss provisions. Deferred tax effects related to transactions whose profit/loss effect is directly recognized in equity are also reflected in equity.

3. Local and global minimum supplementary corporate tax

In September 2023, POA issued amendments to TAS 12 that introduce a mandatory exception to the recognition and disclosure of deferred tax assets and liabilities related to Second Pillar income taxes. The amendments clarify that TAS 12 applies to income taxes arising from tax laws that have been enacted, or are substantively enacted, for the purpose of applying the Second Pillar Model Rules issued by the Organization for Economic Cooperation and Development ("OECD"). These amendments also introduce certain disclosure requirements for entities affected by such tax laws. The exemption from recognizing and disclosing information about deferred taxes and the disclosure requirement for when the exemption has been applied are effective upon issuance of the amendments.

Pillar 2 regulations agreed upon by OECD member countries entered into force in Türkiye with the Law No. 7524 on Amendments to Tax Laws. Certain Laws and Decree Law No. 375 published in the Official Gazette dated August 2, 2024.

The General Communiqué on the Application of Local and Global Minimum Supplementary Corporate Tax was published in the Official Gazette dated December 26, 2025, and numbered 33119. Based on preliminary assessments made in consideration of the relevant regulations, it is evaluated that the aforementioned regulations will not have any impact on the financials. The relevant regulations do not have any impact on the financials of the Bank, and changes in legislation are monitored.

ACCOUNTING POLICIES (Continued)

XVI. Explanations on Taxation (Continued)

4. Transfer pricing

The article No. 13 of the Corporate Tax Law describes the issue of transfer pricing under the title of "disguised profit distribution" by way of transfer pricing, "The General Communique on Disguised Profit Distribution by way of Transfer Pricing" published on November 18, 2007, explains the application-related issues in detail. According to this Communique, if the taxpayers conduct transactions like the purchase and sale of goods or services with the related parties where the prices are not determined according to the arm's length principle, then it will be concluded that there is a disguised profit distribution by way of transfer pricing. Such disguised profit distributions will not be deducted from the corporate tax base for tax purposes. The disguised profit distribution amount will be recognized as share in net profit, and stoppage tax will be calculated depending on whether the profit-distributing institution is a real or corporate entity, full-fledged or foreign-based taxpayer, and is subject to or exempt from tax.

As discussed under the subject Communique's 7.5 - Annual Documentation section, taxpayers are required to fill out the "Transfer Pricing, Controlled Foreign Entities, and Thin Capitalization" form for the purchase and sale of goods or services conducted with their related parties in a taxation period, attach these forms to their corporate tax returns, and submit them to the tax offices.

XVII. Additional Explanations on Borrowings

The Bank generates funds from domestically and internationally resident people and institutions by using debt instruments such as syndication, securitization, collateralized debt and bond issuance, when necessary. A forementioned transactions are initially recorded at transaction cost plus acquisition cost, reflective of their fair value, and are subsequently measured at amortized cost by using effective interest rate method. As of June 30, 2026, the Bank's liabilities do not include any debt instruments obtained from individuals and institutions resident in the country or abroad.

XVIII. Explanations on Share Issues

There are no shares issued in 2026 (December 31, 2025 – None).

XIX. Explanations on Confirmed Bills of Exchange and Acceptances

None (December 31, 2025 – None).

XX. Explanations on Government Incentives

As of June 30, 2026, the Bank does not have any government incentives or supports (December 31, 2025 – None).

ACCOUNTING POLICIES (Continued)

XXI. Explanations on Segment Reporting

The Bank primarily operates in Retail, Corporate, and SME Banking segments. The Bank provides debit and credit card, loan and online banking services to its customers. Within the scope of treasury operations, foreign currency purchase/sale transactions are conducted.

Current Period	Retail Banking	Corporate and Commercial Banking	Treasury and Head Office	Total Operations of the Bank
Operating income	**13,936**	**1,673**	**561**	**16,170**
Profit Before Taxes	**4,666**	**560**	**188**	**5,414**
Provision Tax (-)	**1,332**	**160**	**54**	**1,546**
Net Profit/Loss	**3,334**	**400**	**134**	**3,868**
Total Assets	**150,177**	**15,321**	**136,293**	**301,791**
Segment Assets	150,177	15,321	136,293	301,791
Total Liabilities	**221,181**	**10,960**	**69,650**	**301,791**
Segment Liabilities	221,181	10,960	47,025	279,166
Equity	-	-	22,625	22,625

Prior Period	Retail Banking	Corporate and Commercial Banking	Treasury and Head Office	Total Operations of the Bank
Operating income	**-**	**-**	**1,820**	**1,820**
Profit Before Taxes	**-**	**-**	**1,014**	**1,014**
Provision Tax (-)	**-**	**-**	**249**	**249**
Net Profit/Loss	**-**	**-**	**765**	**765**
Total Assets (*)	**131,317**	**12,973**	**105,858**	**250,148**
Segment Assets	131,317	12,973	105,858	250,148
Total Liabilities (*)	**195,610**	**10,102**	**44,436**	**250,148**
Segment Liabilities	195,610	10,102	25,526	231,238
Equity	-	-	18,910	18,910

(*) Represents the balances as of December 31, 2025.

XXII. Explanations on Profit Reserves and Profit Distribution

At the Bank's Ordinary General Assembly meeting held on March 25, 2026, it was decided not to distribute dividends. From the Bank's profit after taxes for 2025, TRY 283 was allocated to general legal reserves and TRY 5,373 to extraordinary reserves. In addition, the remaining balance of TRY 482 from prior years' profits was also transferred to the extraordinary reserves account.

XXIII. Explanations on Earnings Per Share

Earnings per share listed on the statement of profit or loss and other comprehensive income is calculated by dividing net profit to weighted average amount of shares issued within respective year.

	Current Period	Prior Period
Net Profit for the Period	3,868	765
Weighted Average Amount of Shares Issued (Thousand)	12,475,290	8,684,430
Earnings Per Share	**0.3101**	**0.0881**

In Türkiye, companies can increase capital through "bonus share" distributed from previous year earnings to current shareholders. Such "bonus share" distributions are accounted as issued shares while calculating earnings per share. Accordingly, weighted average amount of shares issued used in these calculations is found through taking into consideration retroactive effects of subject share distributions. In case, amount of shares issued increases after the balance sheet date but before the date of financial statement preparation due to distribution of "bonus share", earnings per share is calculated taking into consideration the new amount of shares.

As of June 30, 2026, there is no bonus shares issued (December 31, 2025 – None).

ACCOUNTING POLICIES (Continued)

XXIV. Explanations on Other Matters

Following the application to the Banking Regulation and Supervision Agency for transfer of Enpara.com banking services, operating under QNB Bank A.Ş., to the Bank through a partial spin-off, permission was granted by BRSA on February 11, 2025, to proceed with the necessary procedures in accordance with the relevant legislation on partial spin-off. Following the approval of the partial spin-off agreement at the General Assembly meeting held on March 18, 2025, the Bank's Board of Directors was authorized to execute and sign the spin-off agreement.

The submission of the partial spin-off transaction to the general assemblies of the relevant banks was approved by the BRSA through its letter dated June 20, 2025, and numbered 157914. Within this scope, the transfer of Enpara.com banking services, operating under QNB Bank A.Ş., to the Bank through a partial spin-off in accordance with the Banking Law No. 5411, the "Regulation on the Merger, Transfer, Demerger and Share Exchange of Banks" published in the Official Gazette dated November 1, 2006, and the II-23.2 Communiqué on Merger and Demerger, was approved at the Extraordinary General Assembly held on August 19, 2025. The related General Assembly resolutions were approved by the BRSA through its decision dated August 21, 2025, and numbered 11257, and this approval decision was published in the Official Gazette dated August 23, 2025, and numbered 32995. Following the publication of the BRSA's approval decision in the Official Gazette, the registration procedures were completed with the announcement of the Extraordinary General Assembly resolutions regarding the partial spin-off in the Turkish Trade Registry Gazette dated August 28, 2025.

As of August 27, 2025, the assets and liabilities pertaining to the Enpara.com business line, which were transferred to the Bank free of charge through the partial spin-off as of the registration date of the General Assembly resolutions, are as follows:

Assets	**August 27, 2025**
Cash and Cash Equivalents (*)	40,640
Financial Assets at Fair Value Through Other Comprehensive Income	11,902
Loans	139,756
Other Financial Assets Measured at Amortized Cost	7,871
Expected Credit Loss (-)	8,201
Tangible Assets (Net)	114
Intangible Assets (Net)	582
Other Assets (Net)	1,970
Total Assets	**194,634**

Liabilities	**August 27, 2025**
Deposits	189,552
Lease Payables (Net)	39
Reserve for Employee Benefits	217
Other Provisions (**)	2,720
Other Liabilities	2,428
Other Comprehensive Income/Expense Items Reclassified to Profit or Loss	(322)
Total Liabilities	**194,634**

(*) Includes an expected loss provisions balance of TRY 5.
(**) Includes free provision balance of TRY 2,500.

The transferred portion represents 12% of QNB Bank A.Ş.'s unconsolidated loans, 18% of its deposits, and 10% of its total assets and liabilities. Since the spin-off transaction was carried out between entities under common control, the related assets and liabilities were transferred at their carrying amounts in QNB Bank's unconsolidated financial statements as of August 27, 2025, and no profit or loss was recognized as a result of the transaction.

SECTION FOUR

INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK

I. Explanations on Equity

Total capital and Capital adequacy ratio have been calculated in accordance with the "Regulation on Equity of Banks" and "Regulation on Measurement and Assessment of Capital Adequacy of Banks". As of June 30, 2026, Bank's total capital has been calculated as TRY 23,187 (December 31, 2025 – TRY 19,546) and the capital adequacy standard ratio is 15.42% (December 31, 2025 – 16.83%).

Pursuant to the BRSA Decision dated November 13, 2025 and numbered 11286, as of January 1, 2026;

- The practice of excluding the negative net valuation differences of securities which included in the "Fair Value Through Other Comprehensive Income Securities" portfolio that were acquired before January 1, 2024, in the calculation of equity used in capital adequacy ratios in accordance with the Board Decision No. 10747, dated December 12, 2023, shall be terminated, and the existing provisions of the Regulation on Banks' Equity, published in the Official Gazette dated September 5, 2013 and numbered 28756, shall be applied to the securities held by banks in the "Fair Value Through Other Comprehensive Income Securities" portfolios.

- The practice of using the CBRT foreign exchange buying rate as of June 28, 2024, when calculating the values of monetary assets and non-monetary assets, except items measured at historical cost in foreign currency, pursuant to Turkish Accounting Standards and related specific provisions, in the calculation of credit risk exposure amount in accordance with the Board Decision No. 11038, dated December 19, 2024 and Regulation on the Measurement and Assessment of Capital Adequacy of Banks published in the Official Gazette dated October 23, 2015, and numbered 29511, shall be terminated and the existing provisions of the Regulation on Measurement and Assessment of Capital Adequacy of Banks shall be applied.

Accordingly, both exceptions have not been applied as of January 1, 2026.

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

I. Explanations on Equity (Continued)

Explanations on Equity	Current Period June 30, 2026	Prior Period December 31, 2025
COMMON EQUITY TIER 1 CAPITAL		
Paid-in capital following all debts in terms of claim in liquidation of the Bank	12,475	12,475
Share issue premiums	290	290
Reserves	6,171	33
Gains recognized in equity as per TAS	1	1
Profit	3,868	6,138
Current Period Profit	3,868	5,656
Prior Period Profit	-	482
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognized within profit for the period	-	-
Common Equity Tier 1 Capital Before Deductions	**22,805**	**18,937**
Deductions from Common Equity Tier 1 Capital		
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	180	27
Improvement costs for operating leasing	33	34
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	1,090	989
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions from Common Equity Tier 1 Capital	**1,303**	**1,050**
Total Common Equity Tier I Capital	**21,502**	**17,887**

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

I. Explanations on Equity (Continued)

ADDITIONAL TIER I CAPITAL	Current Period June 30, 2026	Prior Period December 31, 2025
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7	-	-
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 of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions from Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity + Additional Tier I Capital)	**21,502**	**17,887**
TIER II CAPITAL		
Debt instruments and premiums deemed suitable by the BRSA	-	-
Debt instruments and premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	1,685	1,411
Tier II Capital Before Deductions	**1,685**	**1,411**
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)		
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	**1,685**	**1,411**
Total Capital (The sum of Tier I Capital and Tier II Capital)	**23,187**	**19,298**
Deductions from Total Capital	-	**248**
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57. Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	248
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank owns more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank owns more than 10% of the issued common share capital of the entity, mortgage servicing rights. deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds	-	-

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

I. Explanations on Equity (Continued)

	Current Period June 30, 2026	Prior Period December 31, 2025
TOTAL CAPITAL		
Total Capital	23,187	19,546
Total Risk Weighted Amounts	150,399	116,131
CAPITAL ADEQUACY RATIOS		
Core Capital Adequacy Ratio (%)	14.30	15.62
Tier 1 Capital Adequacy Ratio (%)	14.30	15.62
Capital Adequacy Ratio (%)	15.42	16.83
BUFFERS		
Bank specific total common equity tier 1 capital ratio (%)	2.50	2.50
a) Capital conservation buffer requirement (%)	2.50	2.50
b) Bank specific counter-cyclical buffer requirement (%)	-	-
The ratio of Additional Common Equity Tier 1 capital which will be calculated by the first paragraph of the Article 4 of Regulation on Capital Conservation and Countercyclical Capital buffers to Risk Weighted Assets (%)	6.30	7.62
Amounts below the Excess Limits as per the Deduction Principles		
Portion of the total of net long positions of 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	-	-
Portion of the total of 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	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before ten thousand twenty-five limitation)	3,486	3,211
Up to 1.25% of total risk weighted amount of general reserves for receivables where the standard approach used	1,685	1,411
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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

I. Explanations on Equity (Continued)

1. Information on debt instruments to be included in the equity calculation

None (December 31, 2025 – None).

2. Explanations on the reconciliation of shareholders' equity items and balance sheet amounts

	Current Period	Prior Period
Balance sheet total equity	**22,625**	**18,910**
Deductions made within the scope of the regulation	1,123	1,023
TFRS 9 transition period application (Temporary Article 5)	-	-
Income/expenses from valuation and/or reclassification of financial assets measured at FVOCI	-	-
Core capital	**21,502**	**17,887**
Additional Tier I capital	-	-
Capital	**21,502**	**17,887**
Up to 1.25% of total risk weighted amount of general reserves for receivables where the standard approach used	1,685	1,411
Debt instruments deemed suitable by the BRSA	-	-
Other items to be defined by the BRSA (*)	-	248
Total equity	**23,187**	**19,546**

(*) Pursuant to the BRSA regulation dated December 12, 2023, and numbered 10747, the equity amount used in the calculation of the prior period capital adequacy ratio excludes the negative valuation differences related to "Securities at Fair Value Through Other Comprehensive Income" portfolio acquired before January 1, 2024.

II. Explanations on Risk Management

The disclosures and related explanations prepared in accordance with the "Communiqué on Public Disclosures of Risk Management by Banks" published in the Official Gazette dated October 23, 2015, and numbered 29511, and effective as of March 31, 2016, are provided in this section. In accordance with the relevant communiqué, the following tables, which are required to be disclosed, are not presented as of June 30, 2026, since the standard approach is used in the Bank's capital adequacy calculation:

- Credit risk amounts based on portfolio and PD ranges
- The effect of credit derivatives used as the Credit Risk Mitigation ("CRM") technique on the Risk-Weighted Assets ("RAV")
- IRB (The simple risk weighted approach for specialized loans and equity investments)
- Internal model approach for trading accounts
- Comparison of Risk Measurement and Disclosure ("RmD") estimates with profit and loss

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

II. Explanations on Risk Management (Continued)

1. GB1 - Overview of risk weighted assets:

		Risk Weighted Amount		Minimum Capital Requirement	
		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	**Credit risk (excluding counterparty credit risk)**	**134,360**	**112,900**	**10,749**	**9,032**
2	Standardized approach	134,360	112,900	10,749	9,032
3	Internal rating-based approach	-	-	-	-
4	**Counterparty credit risk**	**428**	**18**	**34**	**1**
5	Standardized approach for counterparty credit risk	428	18	34	1
6	Internal model method	-	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-	-
8	Investments made in collective investment undertaking ("CIU") – Look-through approach	-	-	-	-
9	**Investments made in CIU – Mandate-based approach**	**-**	**-**	**-**	**-**
10	**Investments made in CIU – 1250% Weighted risk approach**	**-**	**-**	**-**	**-**
11	**Settlement risk**	**-**	**-**	**-**	**-**
12	**Securitization Positions in Banking Accounts**	**-**	**-**	**-**	**-**
13	IRB ratings-based approach	-	-	-	-
14	IRB supervisory formula approach	-	-	-	-
15	SA/simplified supervisory formula approach	-	-	-	-
16	**Market risk**	**449**	**53**	**36**	**4**
17	Standardized approach	449	53	36	4
18	Internal model approaches	-	-	-	-
19	**Operational risk**	**15,162**	**3,160**	**1,213**	**253**
20	Basic indicator approach	15,162	3,160	1,213	253
21	Standard approach	-	-	-	-
22	Advanced measurement approach	-	-	-	-
23	**The amount of the discount threshold under the equity (subject to a 250% risk weight)**	**-**	**-**	**-**	**-**
24	**Floor adjustment**	**-**	**-**	**-**	**-**
25	**TOTAL (1+4+7+8+9+10+11+12+16+19+23+24)**	**150,399**	**116,131**	**12,032**	**9,290**

2. Credit Risk Disclosures

a) CR1 - Credit quality of assets:

		Gross amount valued in accordance with TAS			
	Current Period	**Defaulted exposures**	**Non-defaulted exposures**	**Provisions/ depreciation and Impairment**	**Net values**
1	Loans	10,247	166,282	11,031	165,498
2	Debt Securities	-	40,312	2	40,310
3	Off-Balance Sheet Exposures	-	180,804	239	180,565
4	**Total**	**10,247**	**387,398**	**11,272**	**386,373**

		Gross amount valued in accordance with TAS			
	Prior Period	**Defaulted exposures**	**Non-defaulted exposures**	**Provisions/ depreciation and Impairment**	**Net values**
1	Loans	9,549	145,187	10,446	144,290
2	Debt Securities	-	22,549	1	22,548
3	Off-Balance Sheet Exposures	-	167,855	224	167,631
4	**Total**	**9,549**	**335,591**	**10,671**	**334,469**

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

II. Explanations on Risk Management (Continued)

2. Credit Risk Disclosures (Continued)

b) CR2 - Changes in the stock of defaulted loans and debt securities:

		Current Period	Prior Period
1	Defaulted loans and debt securities at end of the previous reporting period	9,549	-
2	Loans and debt securities defaulted since the last reporting period	5,040	10,326
3	Returned to non-defaulted status	-	-
4	Amounts written off (*)	2,876	-
5	Other changes (**)	(1,466)	(777)
6	**Outstanding defaulted loans and debt securities at the end of the reporting period (1+2-3-4±5)**	**10,247**	**9,549**

(*) The current period includes the sale of a portion of the non-performing loan portfolio amounting to TRY 2,828 to asset management companies (December 31, 2025 - None).
(**) Includes collections from credits in default.

c) CR3 - Credit risk mitigation techniques - Overview:

	Current Period	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	162,808	-	-	-	-	-	-
2	Debt Securities	40,310	-	-	-	-	-	-
3	**Total**	**203,118**	**-**	**-**	**-**	**-**	**-**	**-**
4	Of which defaulted	2,690	-	-	-	-	-	-

	Prior Period	Exposures unsecured: carrying amount as per TAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
1	Loans	141,986	-	-	-	-	-	-
2	Debt Securities	22,548	-	-	-	-	-	-
3	**Total**	**164,534**	**-**	**-**	**-**	**-**	**-**	**-**
4	Of which defaulted	2,304	-	-	-	-	-	-

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

II. Explanations on Risk Management (Continued)

2. Credit Risk Disclosures (Continued)

d) CR4 - Standard approach - Credit risk exposure and credit risk mitigation techniques:

	Current Period	Exposure amount before credit conversion factor and credit risk mitigation		Exposure amount after credit conversion factor and credit risk mitigation		Risk-Weighted Amount and Risk-Weighted Amount Density	
	Risk Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk-Weighted Amount	Risk-Weighted Amount Density
1	Exposures to central governments or central banks	123,464	-	123,464	-	-	0%
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	3,851	404	3,447	-	1,432	42%
7	Exposures to corporates	3,076	-	3,076	-	3,076	100%
8	Retail exposures	341,122	135,484	165,221	-	123,916	75%
9	Exposures secured by residential property	-	-	-	-	-	-
10	Exposures secured by commercial real estate	-	-	-	-	-	-
11	Past-due loans	2,694	-	2,694	-	1,365	51%
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Investments in the form of collective investment undertakings	-	-	-	-	-	-
16	Other receivables	6,272	8	6,264	4	4,571	73%
17	Investments in equities	-	-	-	-	-	-
18	**Total**	**480,479**	**135,896**	**304,166**	**4**	**134,360**	**44%**

	Prior Period	Exposure amount before credit conversion factor and credit risk mitigation		Exposure amount after credit conversion factor and credit risk mitigation		Risk-Weighted Amount and Risk-Weighted Amount Density	
	Risk Classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk-Weighted Amount	Risk-Weighted Amount Density
1	Exposures to central governments or central banks	84,193	-	84,193	-	-	0%
2	Exposures to regional governments or local authorities	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-
6	Exposures to institutions	6,635	474	6,635	-	2,221	33%
7	Exposures to corporates	2,405	4	2,405	-	2,405	100%
8	Retail exposures	137,105	166,179	137,105	-	102,828	75%
9	Exposures secured by residential property	-	-	-	-	-	-
10	Exposures secured by commercial real estate	-	-	-	-	-	-
11	Past-due loans	2,302	-	2,302	-	1,159	50%
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-
13	Covered bonds	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
15	Investments in the form of collective investment undertakings	-	-	-	-	-	-
16	Other receivables	4,304	184	4,304	5	4,286	99%
17	Investments in equities	-	-	-	-	-	-
18	**Total**	**236,944**	**166,841**	**236,944**	**5**	**112,899**	**48%**

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

II. Explanations on Risk Management (Continued)

2. Credit Risk Disclosures (Continued)

e) CR5 - Standard approach - Receivables according to risk classes and risk weights:

	Current Period											
	Risk Classes/Risk Weight	**0%**	**10%**	**20%**	**25%**	**35%**	**50%**	**75%**	**100%**	**150%**	**250%**	**Other**	**Total amount of risk**
1	Exposures to central governments or central banks	123,464	-	-	-	-	-	-	-	-	-	-	123,464
2	Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	971	-	-	2,476	-	-	-	-	-	3,447
7	Exposures to corporates	-	-	-	-	-	-	-	3,076	-	-	-	3,076
8	Retail exposures	-	-	-	-	-	-	165,221	-	-	-	-	165,221
9	Exposures secured by residential property	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	2,663	-	26	5	-	-	2,694
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-	-	-
13	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments in the form of collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-
16	Investments in equities	-	-	-	-	-	-	-	-	-	-	-	-
17	Other receivables	1,697	-	-	-	-	-	-	4,571	-	-	-	6,268
18	**Total**	**125,161**	**-**	**971**	**-**	**-**	**5,139**	**165,221**	**7,673**	**5**	**-**	**-**	**304,170**

	Prior Period											
	Risk Classes/Risk Weight	**0%**	**10%**	**20%**	**25%**	**35%**	**50%**	**75%**	**100%**	**150%**	**250%**	**Other**	**Total amount of risk**
1	Exposures to central governments or central banks	84,193	-	-	-	-	-	-	-	-	-	-	84,193
2	Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	3,657	-	-	2,978	-	-	-	-	-	6,635
7	Exposures to corporates	-	-	-	-	-	-	-	2,405	-	-	-	2,405
8	Retail exposures	-	-	-	-	-	-	137,105	-	-	-	-	137,105
9	Exposures secured by residential property	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
11	Past-due loans	-	-	-	-	-	2,286	-	16	-	-	-	2,302
12	Higher-risk categories by the Agency Board	-	-	-	-	-	-	-	-	-	-	-	-
13	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-
14	Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
15	Investments in the form of collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-
16	Investments in equities	-	-	-	-	-	-	-	-	-	-	-	-
17	Other receivables	23	-	-	-	-	-	-	4,286	-	-	-	4,309
18	**Total**	**84,216**	**-**	**3,657**	**-**	**-**	**5,264**	**137,105**	**6,707**	**-**	**-**	**-**	**236,949**

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

II. Explanations on Risk Management (Continued)

3. Counterparty Credit Risk ("CCR") Disclosures

a) CCR1 - Assessment According to CCR Measurement Methodologies:

	Current Period	Revaluation cost	Potential credit risk exposure	Effective Expected Positive Exposure	The alpha used to calculate the legal risk amount	Exposure after credit risk mitigation	Risk weighted amounts
1	Standard approach – CCR (for derivatives)	104	570		1.4	944	338
2	Internal Model Method (for derivative transactions and securities financing transactions)			-	-	-	-
3	Simple financial collateral method used for CRM (for securities financing transactions)					-	-
4	Comprehensive financial collateral method used for CRM (for securities financing transactions)					-	-
5	Value at risk for securities financing transactions					-	-
6	**Total**						**338**

	Prior Period	Revaluation cost	Potential credit risk exposure	Effective Expected Positive Exposure	The alpha used to calculate the legal risk amount	Exposure after credit risk mitigation	Risk weighted amounts
1	Standard approach – CCR (for derivatives)	-	-		1.4	95	9
2	Internal Model Method (for derivative transactions and securities financing transactions)			-	-	-	-
3	Simple financial collateral method used for CRM (for securities financing transactions)					-	-
4	Comprehensive financial collateral method used for CRM (for securities financing transactions)					424	8
5	Value at risk for securities financing transactions					-	-
6	**Total**						**17**

b) CCR2 - Capital requirement for CVA:

		Risk Amount (After CRM Techniques)		Risk Weighted Amounts	
		Current Period	Prior Period	Current Period	Prior Period
	Advanced Method – Total Amount of Portfolios Subject to CVA Capital Requirement	-	-	-	-
1	(i) Exposure at Risk component (including 3* multiplier)			-	-
2	(ii) Stressed Exposure at Risk (including 3* multiplier)			-	-
3	Standard Method – Total Amount of Portfolios Subject to CVA Capital Requirement	944	95	63	1
4	**Total subject to the CVA Capital Obligation**	**944**	**95**	**63**	**1**

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

II. Explanations on Risk Management (Continued)

3. Counterparty Credit Risk Disclosures (Continued)

c) CCR3 - Standard approach - CCR according to risk classes and risk weights:

Current Period

	Risk Weights \ Risk Classes	0%	10%	20%	50%	75%	100%	150%	Other	Total amount of risk(*)
1	Exposures to central governments or central banks	-	-	-	-	-	-	-	-	-
2	Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	447	497	-	-	-	-	338
7	Exposures to corporates	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-
9	**Total**	**-**	**-**	**447**	**497**	**-**	**-**	**-**	**-**	**338**

(*) Amount to be considered in the calculation of capital adequacy after the application of CRM

Prior Period

	Risk Weights \ Risk Classes	0%	10%	20%	50%	75%	100%	150%	Other	Total amount of risk(*)
1	Exposures to central governments or central banks	56	-	-	-	-	-	-	-	-
2	Exposures to regional governments or local authorities	-	-	-	-	-	-	-	-	-
3	Exposures to public sector entities	-	-	-	-	-	-	-	-	-
4	Exposures to multilateral development banks	-	-	-	-	-	-	-	-	-
5	Exposures to international organizations	-	-	-	-	-	-	-	-	-
6	Exposures to institutions	-	-	41	-	-	-	-	421	17
7	Exposures to corporates	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	-
9	**Total**	**56**	**-**	**41**	**-**	**-**	**-**	**-**	**421**	**17**

(*) Amount to be considered in the calculation of capital adequacy after the application of CRM

d) CCR4 - Counterparty credit risk based on risk class and PD

Related table is not presented due to standard method is used for calculation of capital adequacy.

e) CCR5 - Collateral used for CCR:

	Derivative Financial Instrument Collateral				Other Transaction Collateral	
	Collateral Received		Collateral Given		Collateral	Collateral
Current Period	**Allocated**	**Unallocated**	**Allocated**	**Unallocated**	**Received**	**Given**
Cash – Turkish Lira	-	-	-	-	-	-
Cash – foreign currency	-	-	-	4,419	-	-
Government bonds/treasury bills – Treasury/CBRT	-	-	-	-	-	25,444
Government bonds/treasury bills – other	-	-	-	-	-	-
Public institution bonds/treasury bills	-	-	-	-	-	-
Corporate bonds/treasury bills	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**4,419**	**-**	**25,444**

	Derivative Financial Instrument Collateral				Other Transaction Collateral	
	Collateral Received		Collateral Given		Collateral	Collateral
Prior Period	**Allocated**	**Unallocated**	**Allocated**	**Unallocated**	**Received**	**Given**
Cash – Turkish Lira	-	-	-	-	-	-
Cash – foreign currency	-	-	-	-	-	-
Government bonds/treasury bills – Treasury/CBRT	-	-	-	-	-	9,938
Government bonds/treasury bills – other	-	-	-	-	-	-
Public institution bonds/treasury bills	-	-	-	-	-	-
Corporate bonds/treasury bills	-	-	-	-	-	-
Equity securities	-	-	-	-	-	-
Other collateral	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**9,938**

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

II. Explanations on Risk Management (Continued)

3. Counterparty Credit Risk Disclosures (Continued)

f) CCR6 - Credit derivatives

Related table is not presented due to the Bank has no risk arising from derivative credit received or sold.

g) CCR7 - RWA changes related to CCR within the scope of the internal model method

Related table is not presented due to standard method is used for calculation of capital adequacy.

h) CCR8 - Exposures to central counterparties ("CCP")

		Current Period		Prior Period	
		Exposure at default (after CRM)	RWA	Exposure at default (after CRM)	RWA
1	**Exposures to Qualifying Central Counterparties ("QCCPs") (total)**	**-**	**27**	-	-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
3	(i) Over-the-counter derivative transactions	227	5	-	-
4	(ii) Other derivative transactions	-	-	-	-
5	(iii) Securities financing transactions	1,123	22	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	-	-	-	-
8	Unsegregated initial margin	-	-	-	-
9	Funded default fund contributions	-	-	-	-
10	Unfunded default fund contributions	-	-	-	-
11	**Exposures to non-QCCPs (total)**	**-**	**-**	-	-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) Over-the-counter derivative transactions	-	-	-	-
14	(ii) Other derivative transactions	-	-	-	-
15	(iii) Securities financing transactions	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-	-	-	-
18	Unsegregated initial margin	-	-	-	-
19	Funded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

4. Securitization exposures

The Bank does not have any securitization transactions (December 31, 2025 – None).

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

II. Explanations on Risk Management (Continued)

5. Disclosures on Market Risk

5.1. MR1 - Standardized approach:

		RWA (*)	
		Current Period	**Prior Period**
	Outright products (**)	**449**	**53**
1	Interest rate risk (general and specific)	-	-
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	292	53
4	Commodity risk	157	-
	Options	**-**	**-**
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitization	-	-
9	**Total**	**449**	**53**

(*) Market Risk refers to Risk Weighted Amounts multiplied by 12.5 times the capital requirement.
(**) Outright products refer to positions in products in non-option products.

III. Explanations on Foreign Currency Exchange Rate Risk

1. The exchange rate risk to which the Bank is exposed, the estimation of the effects of this situation, the limits determined by the Bank's Board of Directors for the positions monitored on a daily basis

The difference between the Bank's foreign currency and foreign currency indexed assets and foreign currency liabilities is defined as the "Net Foreign Currency Position" and forms the basis for exchange rate risk. Another important dimension of exchange rate risk is the risk arising from the change in the values of different types of foreign currencies within the Net Foreign Currency Position ("cross currency risk").

The Board of Directors has determined limits to ensure compliance with the "Net Foreign Currency Position" and compliance with these is monitored daily and reviewed at least once a year according to changes in economic conditions and the Bank's strategy and updated when deemed necessary.

In measuring the exchange rate risk to which the Bank is exposed, the "standard method" used in legal reporting and the internal method, VaR, are used. Measurements made within the scope of the standard method are carried out monthly, while measurements made within the scope of VaR calculations are carried out daily.

2. The extent to which foreign currency debt instruments and net foreign currency investments are hedged with derivative instruments for hedging purposes, if material

None.

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

III. Explanations on Foreign Currency Exchange Rate Risk (Continued)

3. The Bank's financial statement date and the current foreign exchange buying rates announced to the public for the last five business days from this date

US Dollar Exchange Rate on the balance sheet date	TRY 46.5747
Euro Exchange Rate on the balance sheet date	TRY 53.0866

Date	**US Dollar**	**Euro**
June 30, 2026	46.5747	53.0866
June 29, 2026	46.5551	53.0950
June 26, 2026	46.4482	52.9289
June 25, 2026	46.4302	52.7177
June 24, 2026	46.4099	52.6683

4. The simple arithmetic average value of the Bank's current foreign exchange buying rate for the last thirty days, starting from the financial statement date

The simple arithmetic average of the June 2026 US Dollar exchange rate is TRY 46.1782 and the Euro exchange rate is TRY 53.1911.

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

III. Explanations on Foreign Currency Exchange Rate Risk (Continued)

5. Information on exchange rate risk

Current Period	Euro	US Dollar	Other	Total
Assets				
Cash (Cash in vault, effectives, cash in transit, cheques purchased) and Balances with CBRT [1]	23,720	3,485	-	27,205
Banks [2]	288	262	417	967
Financial Assets at Fair Value Through Profit or Loss [3]	-	1	-	1
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	6	47	-	53
Loans [4]	3,275	2,265	-	5,540
Investments in Associates, Subsidiaries and Joint Ventures	-	-	-	-
Financial Assets Measured at Amortized Cost	-	1,437	-	1,437
Derivative Financial Assets for Hedging Purposes	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets [5]	13	4,141	-	4,154
Total Assets	**27,302**	**11,638**	**417**	**39,357**
Liabilities				
Bank Deposits	-	-	-	-
Foreign Currency Deposits	7,291	11,542	38,696	57,529
Money Market Funds	-	-	-	-
Funds Borrowed	-	-	-	-
Securities Issued	-	-	-	-
Miscellaneous Payables	14	265	-	279
Derivative Financial Liabilities for Hedging Purposes	-	-	-	-
Other Liabilities [6]	3,663	771	-	4,434
Total Liabilities	**10,968**	**12,578**	**38,696**	**62,242**
Net Balance Sheet Position	**16,334**	**(940)**	**(38,279)**	**(22,885)**
Net Balance Sheet Position	**(19,854)**	**257**	**38,295**	**18,698**
Financial Derivative Assets [7]	11,520	16,717	38,319	66,556
Financial Derivative Liabilities [8]	31,374	16,460	24	47,858
Non-Cash Loans	-	-	-	-
Prior Period				
Total Assets	33,287	10,801	3,340	47,428
Total Liabilities	7,757	14,354	34,621	56,732
Net Balance Sheet Position	**25,530**	**(3,553)**	**(31,281)**	**(9,304)**
Net Off-Balance Sheet Position	**(25,679)**	**4,461**	**31,279**	**10,061**
Financial Derivative Assets [7]	2,464	30,400	31,279	64,143
Financial Derivative Liabilities [8]	28,143	25,939	-	54,082
Non-Cash Loans	-	-	-	-

(1) Cash and Cash Equivalents (Cash in Vaults, Cash in Transit, Purchased Checks) and balances with the Central Bank of the Republic of Türkiye include an expected loss provisions amounting to TRY 4 (December 31, 2025 – TRY 4).

(2) There is no expected loss provision balance in the Banks account. (December 31, 2025 – TRY 1).

(3) Financial Assets at Fair Value Through Profit or Loss include derivative financial assets at fair value through profit or loss amounting to TRY 1 (December 31, 2025 – TRY 1,134).

(4) Loans include expected loss provisions amounting to TRY 11 (December 31, 2025 – TRY 24).

(5) Other Assets include expected loss provisions amounting to TRY 1 (December 31, 2025 – None).

(6) Other Liabilities include Derivative Financial Liabilities amounting to TRY 4,316 (December 31, 2025 – TRY 390).

(7) Financial Derivative Assets include Forward Asset Purchase Commitments amount to TRY 202 (December 31, 2025 – TRY 832).

(8) Financial Derivative Liabilities include Forward Asset Sale Commitments amount to TRY 202 (December 31, 2025 – TRY 534).

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

IV. Explanations on Interest Rate Risk

Interest rate risk that would arise from the changes in interest rates depending on the Bank's position is managed by the Asset/Liability Committee of the Bank.

The sensitivity of assets and liabilities to interest is assessed in the Asset/Liability Committee meetings held monthly with the participation of senior management, taking into account market developments. The Bank's management monitors market interest rates daily and determines the Bank's interest rates as necessary.

Interest sensitivity of assets, liabilities and off-balance sheet items

(Based on repricing dates)

	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and over	Non-Interesting Bearing [1]	Total
End of Current Period							
Assets							
Cash (Cash in vault, effectives, cash in transit, cheques purchased) and Balances with CBRT [2]	14,123	-	-	-	-	69,110	83,233
Banks	-	-	-	-	-	971	971
Financial Assets at Fair Value Through Profit or Loss [3]	-	-	-	-	-	1	1
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	7,888	6,385	4,984	2,268	407	2,222	24,154
Loans and Receivables [4]	89,677	15,676	41,904	14,606	-	3,635	165,498
Financial Assets Measured at Amortized Cost [5]	5,744	2,238	1,388	5,018	1,213	555	16,156
Other Assets [6]	-	-	-	-	-	11,778	11,778
Total Assets	**117,432**	**24,299**	**48,276**	**21,892**	**1,620**	**88,272**	**301,791**
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	134,149	8,659	101	-	-	89,012	231,921
Money Market Funds	25,000	-	-	-	-	28	25,028
Miscellaneous Payables	-	-	-	-	-	11,962	11,962
Securities Issued	-	-	-	-	-	-	-
Funds Borrowed	-	-	-	-	-	-	-
Other Liabilities [7] [8]	(191)	(169)	126	-	-	33,114	32,880
Total Liabilities	**158,958**	**8,490**	**227**	**-**	**-**	**134,116**	**301,791**
On Balance Sheet Long Position	-	15,809	48,049	21,892	1,620	-	87,370
On Balance Sheet Short Position	(41,526)	-	-	-	-	(45,844)	(87,370)
Off-Balance Sheet Long Position	-	-	-	-	-	-	-
Off-Balance Sheet Short Position	(1,753)	(2,767)	-	-	-	-	(4,520)
Total Position	**(43,279)**	**13,042**	**48,049**	**21,892**	**1,620**	**(45,844)**	**(4,520)**

(1) "Non-Interest Bearing" column includes provisions for impairment.
(2) Cash and Cash Equivalents (Cash in Vaults, Cash in Transit, Purchased Checks) and balances with the Central Bank of the Republic of Türkiye include an expected loss allowance amounting to TRY 12.
(3) Financial Assets at Fair Value Through Profit or Loss include derivative financial assets at fair value through profit or loss amounting to TRY 1.
(4) Loans and Receivables include an expected loss allowance amounting to TRY 11,031.
(5) Financial Assets Measured at Amortized Cost include expected loss provisions amounting to TRY 2.
(6) Other Assets include expected loss provisions amounting to TRY 1.
(7) Other Liabilities include expected loss provisions amounting to TRY 3.
(8) Other Liabilities include Derivative Financial Liabilities amounting to TRY 4,364.

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

IV. Explanations on Interest Rate Risk (Continued)

	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and over	Non-Interesting Bearing [1]	Total
End of Prior Period							
Assets							
Cash (Cash in vault, effectives, cash in transit) and Balances with CBRT [2]	2,750	-	-	-	-	68,763	71,513
Banks [3]	800	-	-	-	-	4,498	5,298
Financial Assets at Fair Value Through Profit or Loss [4]	-	-	-	-	-	1,135	1,135
Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	791	4,788	6,385	760	425	788	13,937
Loans and Receivables [5]	77,747	16,115	33,751	13,612	-	3,065	144,290
Financial Assets Measured at Amortized Cost [6]	1,984	2,032	3,383	406	722	84	8,611
Other Assets	-	-	-	-	-	5,364	5,364
Total Assets	**84,072**	**22,935**	**43,519**	**14,778**	**1,147**	**83,697**	**250,148**
Liabilities							
Bank Deposits	-	-	-	-	-	-	-
Other Deposits	117,777	4,509	88	-	-	83,109	205,483
Money Market Funds	9,876	-	-	-	-	12	9,888
Miscellaneous Payables	1,219	-	-	-	-	10,008	11,227
Securities Issued	-	-	-	-	-	-	-
Funds Borrowed	-	-	-	-	-	-	-
Other Liabilities [7] [8]	(191)	(86)	267	-	-	23,560	23,550
Total Liabilities	**128,681**	**4,423**	**355**	**-**	**-**	**116,689**	**250,148**
On Balance Sheet Long Position	-	18,512	43,164	14,778	1,147	-	77,601
On Balance Sheet Short Position	(44,609)	-	-	-	-	(32,992)	(77,601)
Off-Balance Sheet Long Position	624	-	-	-	-	-	624
Off-Balance Sheet Short Position	-	-	-	-	-	-	-
Total Position	**(43,985)**	**18,512**	**43,164**	**14,778**	**1,147**	**(32,992)**	**624**

(1) "Non-Interest Bearing" column includes provisions for impairment.
(2) Cash and Cash Equivalents (Cash in Vaults, Cash in Transit, Purchased Checks) and balances with the Central Bank of the Republic of Türkiye include an expected loss allowance amounting to TRY 9.
(3) Banks include expected loss provisions amounting to TRY 1.
(4) Financial Assets at Fair Value Through Profit or Loss include derivative financial assets at fair value through profit or loss amounting to TRY 1,135.
(5) Loans and Receivables include an expected loss allowance amounting to TRY 10,446.
(6) Financial Assets Measured at Amortized Cost include expected loss provisions amounting to TRY 1.
(7) Other Liabilities include expected loss provisions amounting to TRY 2.
(8) Other Liabilities include Derivative Financial Liabilities amounting to TRY 435.

Average interest rates applied to monetary financial instruments

	Euro %	US Dollar %	Japanese Yen %	TRY %
End of Current Period				
Assets				
Cash (Cash in vault, effectives, cash in transit, cheques purchased) and Balances with CBRT	2.75	-	-	40.00
Banks	-	-	-	-
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	2.95	-	-	42.52
Loans and Receivables	4.37	5.42	-	50.23
Financial Assets Measured at Amortized Cost	-	5.87	-	28.13
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	0.01	0.01	-	39.55
Money Market Funds	-	-	-	40.00
Miscellaneous Payables	-	-	-	-
Securities Issued	-	-	-	-
Funds Borrowed	-	-	-	-

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

IV. Explanations on Interest Rate Risk (Continued)

	Euro %	US Dollar %	Japanese Yen %	TRY %
End of Prior Period				
Assets				
Cash (Cash in vault, effectives, cash in transit, cheques purchased) and Balances with CBRT	-	-	-	38.00
Banks	-	-	-	37.00
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Money Market Placements	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	2.95	-	-	44.73
Loans and Receivables	4.53	5.85	-	51.45
Financial Assets Measured at Amortized Cost	-	5.64	-	30.00
Liabilities				
Bank Deposits	-	-	-	-
Other Deposits	0.01	0.01	-	37.84
Money Market Funds	-	-	-	37.97
Miscellaneous Payables	-	-	-	-
Securities Issued	-	-	-	-
Funds Borrowed	-	-	-	-

V. Explanations on Position Risk of Equity Securities

None (December 31, 2025 – None).

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio

The Bank’s Liquidity Risk is monitored and managed in accordance with the Liquidity Risk Management Policy. According to this policy, the Board of Directors is responsible for reviewing and approving the Bank’s risk profile and appetite at certain intervals. The Senior Management takes the necessary measures to monitor this risk; and controls the liquidity risk in accordance with accepted strategies and policies.

The Treasury Department is responsible for executing the liquidity strategy determined and approved by the Board of Directors, The Risk Management Department is responsible for defining, measuring, monitoring, and controlling liquidity risk, as well as developing policies, internal and external methods, and procedures that are compatible with the content and structure of the activities applicable in the Bank to monitor the relevant limits. In order to ensure that the Bank’s liquidity risk profile remains within the approved limits, the Bank’s senior management is regularly informed about the current liquidity risk exposure. The Asset Liability Committee (“ALCO”) meetings, which provide the necessary supervision for liquidity risk, are held monthly. Apart from these meetings, the Risk Committee reviews the Bank's liquidity risk within the scope of monthly reports and provides information to the Board of Directors. The Bank evaluates its total liquidity position on a daily basis. Internal and legal reports on the liquidity status are reviewed in monthly ALCO meetings attended by the senior management. Within this scope, decisions are made regarding the management of short-term and long-term liquidity. Internal limit and warning levels approved by the Board of Directors are regularly monitored and reported to the relevant parties.

It is essential that the Bank continuously monitors its liquidity position and funding strategy. The primary priority is for the liquidity risk to which the Bank is exposed to be in line with the risk capacity determined within the limits stipulated by the legislation and the risk appetite that emerges depending on the Bank’s basic strategies. It is crucial that the Bank maintains sufficient free liquid assets that can be sold or reported in case of major decreases in liquidity resources.

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

The Bank's funding management is carried out in accordance with legal limits and internal warning levels within the framework of ALCO decisions. The liquidity position is evaluated by taking into account maturity and customer-based concentration levels, and a funding strategy is developed. While developing this strategy, the aim is to provide funding from long-term and stable sources as much as possible. Deposits, which constitute the Bank's primary funding source, are obtained from a large number of customers as a natural result of the stable core deposit base.

The vast majority of the Bank's total liabilities consist of Turkish Lira, US Dollar, Euro, and gold currencies. Gap reports, prepared in foreign currency and Turkish Lira, are presented at ALCO meetings. In case of maturity mismatches on the basis of currencies, mismatches are managed with FX swap and FX forward transactions.

In order to reduce liquidity risk, the Bank diversifies its funding sources into customer deposits and funds obtained from abroad. Precautions are taken against liquidity crises by investing in assets with high cash generation capacity. The Bank takes care to reduce customer deposit concentration and regularly monitors the concentration level. The liquidity life cycle approach has been determined as the liquidity risk stress test methodology.

The Bank’s Emergency Funding Plan (“EMP”) regulates the funding activities to be utilized during periods of financial market crises or liquidity crises specific to the Bank. The EMP defines the triggers and early warning indicators that help assess and manage a liquidity crisis and determines the priority funding structure. The EMP also outlines the actions to be taken by the Bank in response to cash and collateral needs. In addition, the EMP defines the roles and responsibilities related to managing the risk and implementing the actions included in the contingency funding plan during a liquidity crisis.

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Liquidity Coverage Ratio

		Unweighted Amounts (*)		Weighted Amounts (*)	
Current Period – June 30, 2026		**LC+FC**	**FC**	**LC+FC**	**FC**
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets			98,700	45,912
CASH OUTFLOWS					
2	Retail and small business customers deposits	227,276	60,635	17,170	6,063
3	Stable deposits	111,149	-	5,557	-
4	Less stable deposits	116,127	60,635	11,613	6,063
5	Unsecured funding other than retail and small business customers deposits	22,582	1,085	19,822	737
6	Operational deposits	-	-	-	-
7	Non-operational deposits	4,963	670	2,203	322
8	Other unsecured funding	17,619	415	17,619	415
9	Secured funding			-	-
10	Other cash outflows	4,845	5,007	4,845	5,007
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	4,845	5,007	4,845	5,007
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	182,253	-	9,143	-
16	**TOTAL CASH OUTFLOWS**			**50,980**	**11,807**
CASH INFLOWS					
17	Secured lending transactions	-	-	-	-
18	Unsecured lending transactions	23,190	3,014	12,908	2,684
19	Other contractual cash inflows	384	7,468	384	7,468
20	**TOTAL CASH INFLOWS**	**23,574**	**10,482**	**13,292**	**10,152**
				Upper Limit Applied Values	
21	**TOTAL HQLA**			**98,700**	**45,912**
22	**TOTAL NET CASH OUTFLOWS**			**37,688**	**4,346**
23	**LIQUIDITY COVERAGE RATIO (%)**			**264.74**	**1,229.73**

(*) The simple arithmetic average calculated for the last three months of the values calculated by taking the weekly simple arithmetic average.

		Unweighted Amounts (*)		Weighted Amounts (*)	
Prior Period – December 31, 2025		**LC+FC**	**FC**	**LC+FC**	**FC**
HIGH QUALITY LIQUID ASSETS					
1	High quality liquid assets			81,942	29,311
CASH OUTFLOWS					
2	Retail and small business customers deposits	196,118	50,642	14,852	5,064
3	Stable deposits	95,199	-	4,760	-
4	Less stable deposits	100,919	50,642	10,092	5,064
5	Unsecured funding other than retail and small business customers deposits	19,101	1,997	16,084	1,547
6	Operational deposits	-	-	-	-
7	Non-operational deposits	4,998	857	1,981	407
8	Other unsecured funding	14,103	1,140	14,103	1,140
9	Secured funding			-	-
10	Other cash outflows	331	698	331	698
11	Liquidity needs related to derivatives and market valuation changes on derivatives transactions	331	698	331	698
12	Debts related to the structured financial products	-	-	-	-
13	Commitment related to debts to financial markets and other off balance sheet liabilities	-	-	-	-
14	Commitments that are unconditionally revocable at any time by the bank and other contractual commitments	-	-	-	-
15	Other irrevocable or conditionally revocable commitments	164,035	-	8,209	-
16	**TOTAL CASH OUTFLOWS**			**39,476**	**7,309**
CASH INFLOWS					
17	Secured lending transactions	4,143	-	-	-
18	Unsecured lending transactions	22,758	4,665	13,327	4,201
19	Other contractual cash inflows	708	13,080	708	13,080
20	**TOTAL CASH INFLOWS**	**27,609**	**17,745**	**14,035**	**17,281**
				Upper Limit Applied Values	
21	**TOTAL HQLA**			**81,942**	**29,311**
22	**TOTAL NET CASH OUTFLOWS**			**25,441**	**1,827**
23	**LIQUIDITY COVERAGE RATIO (%)**			**333.37**	**1,656.57**

(*) The simple arithmetic average calculated for the last three months of the values calculated by taking the weekly simple arithmetic average.

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

In accordance with the "Regulation on the Calculation of Banks' Liquidity Coverage Ratio" published in the Official Gazette dated March 21, 2014 and numbered 28948, the lowest, highest and average calculated Liquidity Coverage Ratios for the second three months of 2026, are shown in the table below.

	Highest	Date	Lowest	Date
LC+FC	310.52	17.04.2026	207.25	26.06.2026
FC	1,818.88	10.04.2026	834.04	29.05.2026

The Liquidity Coverage Ratio ("LCR") is regulated by the BRSA to ensure that banks maintain a sufficient high quality liquid assets ("HQLA") stock to cover probable cash outflows in the short term.

The Bank's high quality liquid assets consist entirely of Level 1 high quality liquid assets, a significant portion of which are composed of balances held with the Central Bank of the Republic of Türkiye and uncollateralized securities issued by the Republic of Türkiye Treasury.

As of June 2026 period, the Bank's funding sources consist primarily of deposits, which account for 77% of the Bank's total liabilities.

The Bank actively uses derivative instruments to manage its liquidity risk. The impact of cash flows of derivative transactions on total liquidity coverage ratio is limited. However, as the maturities of foreign exchange swap transactions used to manage short term foreign currency liquidity ratio fall within one month period and their volumes change, foreign currency liquidity ratio fluctuates. In addition, potential cash outflows that may arise from margin call obligations of derivative transactions are taken into account in accordance with the relevant regulations.

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

Collateralized funding at the Bank consists of repo transactions. In these collateralized funding operations, all securities used as collateral are instruments issued by the Republic of Türkiye Treasury, and the transactions are conducted both with the Central Bank of the Republic of Türkiye and in the interbank money market.

Presentation of assets and liabilities according to their remaining maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 years and over	Undistributed [1]	Total
Assets								
Cash (Cash in vault, effectives, cash in transit, purchased cheques), and Balances with CBRT [2]	53,372	29,873	-	-	-	-	(12)	83,233
Banks [3]	971	-	-	-	-	-	-	971
Financial Assets at Fair Value Through Profit or Loss [4]	-	1	-	-	-	-	-	1
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	91	20	2,262	88	20,816	877	-	24,154
Loans and Receivables [5]	-	94,096	15,676	41,904	14,606	-	(784)	165,498
Financial Assets Measured at Amortized Cost [6]	-	-	-	2,033	10,380	3,745	(2)	16,156
Other Assets [7]	-	7,115	-	-	255	-	4,408	11,778
Total Assets	**54,434**	**131,105**	**17,938**	**44,025**	**46,057**	**4,622**	**3,610**	**301,791**
Liabilities								
Bank Deposits	-	-	-	-	-	-	-	-
Other Deposits	87,782	135,354	8,683	102	-	-	-	231,921
Funds Borrowed	-	-	-	-	-	-	-	-
Money Market Funds	-	25,028	-	-	-	-	-	25,028
Securities Issued	-	-	-	-	-	-	-	-
Miscellaneous Payables	-	11,962	-	-	-	-	-	11,962
Other Liabilities [8][9]	-	5,425	2,624	2	265	(230)	24,794	32,880
Total Liabilities	**87,782**	**177,769**	**11,307**	**104**	**265**	**(230)**	**24,794**	**301,791**
Liquidity Excess / (Gap)	**(33,348)**	**(46,664)**	**6,631**	**43,921**	**45,792**	**4,852**	**(21,184)**	**-**
Net Off-Balance Sheet Position	**-**	**(1,753)**	**(2,767)**	**-**	**-**	**-**	**-**	**(4,520)**
Financial Derivative Assets [10]	-	40,867	25,689	-	-	-	-	66,556
Financial Derivative Liabilities [11]	-	42,620	28,456	-	-	-	-	71,076
Non-Cash Loans	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Prior period								
Total Assets	59,694	102,974	16,587	36,472	25,422	7,421	1,578	250,148
Total Liabilities	82,070	143,495	4,532	112	218	(5)	19,726	250,148
Liquidity Excess / (Gap)	**(22,376)**	**(40,521)**	**12,055**	**36,360**	**25,204**	**7,426**	**(18,148)**	**-**
Net Off-Balance Sheet Position	**-**	**621**	**-**	**-**	**-**	**-**	**-**	**621**
Financial Derivative Assets [10]	-	64,144	-	-	-	-	-	64,144
Financial Derivative Liabilities [11]	-	63,523	-	-	-	-	-	63,523
Non-Cash Loans	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

(1) Active balance sheet accounts accounts such as tangible fixed assets, inventories, and prepaid expenses, which are required for the continuation of banking operations and are not readily convertible into cash in the short term, are recorded under the "Undistributed "column. Undistributed other liabilities include equity amounting to TRY 22,860 (December 31, 2025 – TRY 18,920), current tax liabilities amounting to TRY 1,233 (December 31, 2025 – None), and undistributed provisions amounting of TRY 701 (December 31, 2025 – TRY 622). As of June 30, 2026, there are no deferred tax liabilities within undistributed liabilities (December 31, 2025 – TRY 184).

(2) Cash (Cash in vault, effectives, cash in transit, purchased cheques) and balances with CBRT include an expected loss provision balance amounting of TRY 12 (December 31, 2025 – TRY 9).

(3) There is no expected loss provision balance in the Banks account (December 31, 2025 –TRY 1).

(4) Financial Assets at Fair Value Through Profit or Loss include Derivative Financial Assets Measured at Fair Value Through Profit or Loss amounting to TRY 1 (December 31, 2025 – TRY 1,135).

(5) Loans and Receivables include an expected credit loss provision balance of TRY 11,031 (December 31, 2025 – TRY 10,446).

(6) Financial Assets Measured at Amortized Cost include an expected credit loss provision balance of TRY 2 (December 31, 2025 – TRY 1).

(7) Other Assets include an expected credit loss provision balance of TRY 1 (December 31, 2025 – None).

(8) Other Liabilities include an expected credit loss provision balance of TRY 3 (December 31, 2025 – TRY 2).

(9) Other Liabilities include TRY 4,364 (December 31, 2025 – TRY 435) of derivative financial liabilities.

(10) Financial Derivative Assets include Forward Asset Purchase Commitments amounting to TRY 202 (December 31, 2025 – TRY 832).

(11) Financial Derivative Liabilities include Forward Asset Sale Commitments amounting to TRY 202 (December 31, 2025 – TRY 835).

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

The Net Stable Funding Ratio

The Net Stable Funding Ratio ("NSFR"), a complementary liquidity metric to the LCR, assesses banks' resilience against short-term liquidity shocks by taking maturity mismatches into account. The BRSA has established principles and procedures for the banks to ensure stable funding to mitigate funding risks that could deteriorate liquidity levels on both consolidated and unconsolidated bases in the long term. According to the "Regulation on the Calculation of Net Stable Funding Ratio of Banks" published in the Official Gazette on May 26, 2023, and numbered 32202, the three-month simple arithmetic average of the consolidated and unconsolidated net stable funding ratio calculated monthly as of the equity calculation periods cannot be less than 100% as of March, June, September and December.

NSFR is calculated by dividing Available Stable Funding ("ASF") by Required Stable Funding ("RSF"). ASF represents the portion of a bank's liabilities and equity expected to be stable, while RSF refers to the portion of on-balance sheet assets and off-balance sheet exposures expected to require funding. The ASF balance is determined by applying ASF factors, as specified by the BRSA, to the carrying amounts of banks' liabilities and equity items in accordance with TFRS. The RSF requirement is calculated by applying RSF factors to the bank's assets, based on their maturities and liquidity characteristics. The main component of the Bank's available stable funding consists of capital and customer deposits.

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

		Unweighted Amount According to Residual Maturity				
Current Period – June 30, 2026		**Demand**	**Residual Maturity less than 6 months**	**Residual Maturity of 6 Months to Longer than 6 Months / Less than 1 Year**	**Residual Maturity of 1 Year and More than 1 Year**	**Total Weighted Amount Applied**
Available stable funding						
1	Capital Instruments	23,809	-	-	-	23,809
2	Tier 1 Capital and Tier 2 Capital	23,809	-	-	-	23,809
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	86,437	142,945	-	-	212,074
5	Stable Deposits	25,323	87,307	-	-	106,998
6	Less Stable Deposits	61,114	55,638	-	-	105,076
7	Other Obligations	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other Obligations	-	-	-	-	-
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	17,666	11,887	4,494	-	2,713
12	Derivative liabilities			85		
13	All other liabilities not included in the above categories	17,666	11,802	4,494	-	2,713
14	**Available stable funding**					**238,596**
Required stable funding						
15	High Quality Liquid Assets					1,748
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	-	128,780	-	36,701	93,984
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	4,576	-	-	686
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	124,204	-	36,701	93,298
21	*Loans with a risk weight of less than or equal to 35%*	-	-	-	-	-
22	Residential mortgages	-	-	-	-	-
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets	7,529	714	-	857	9,100
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			441		441
30	Derivative Liabilities before the deduction of the variation margin			273		273
31	Other Assets not included above	7,529	-	-	857	8,386
32	Off-balance sheet commitments		180,728	-	-	9,036
33	**Required stable funding**					**113,868**
34	**Net Stable Funding Ratio (%)**					**209.54**

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

VI. Explanations on Liquidity Risk Management and Liquidity Coverage Ratio (Continued)

		Unweighted Amount According to Residual Maturity				
Prior Period – December 31, 2025		**Demand**	**Residual Maturity less than 6 months**	**Residual Maturity of 6 Months to Longer than 6 Months / Less than 1 Year**	**Residual Maturity of 1 Year and More than 1 Year**	**Total Weighted Amount Applied**
Available stable funding						
1	Capital Instruments	19,556	-	-	-	19,556
2	Tier 1 Capital and Tier 2 Capital	19,556	-	-	-	19,556
3	Other Capital Instruments	-	-	-	-	-
4	Real-person and Retail Customer Deposits	74,661	121,807	-	-	181,683
5	Stable Deposits	21,869	75,356	-	-	92,364
6	Less Stable Deposits	52,792	46,451	-	-	89,319
7	Other Obligations	-	-	-	-	-
8	Operational deposits	-	-	-	-	-
9	Other Obligations	-	-	-	-	-
10	Liabilities equivalent to interconnected assets					
11	Other Liabilities	12,478	5,996	5,023	-	2,884
12	Derivative liabilities			174		
13	All other liabilities not included in the above categories	12,478	5,822	5,023	-	2,884
14	**Available stable funding**					**204,123**
Required stable funding						
15	High Quality Liquid Assets					1,042
16	Deposits held at financial institutions for operational purposes	-	-	-	-	-
17	Performing Loans	-	113,165	-	32,935	81,813
18	Encumbered loans to financial institutions, where the loan is secured against Level 1 assets	-	-	-	-	-
19	Unencumbered loans to financial institutions or encumbered loans that are not secured against Level 1 assets	-	7,897	-	-	1,185
20	Loans to corporate customers, real persons and or retail customers, central banks, other than credit agencies and/or financial institutions	-	105,268	-	32,935	80,628
21	*Loans with a risk weight of less than or equal to 35%*	-	-	-	-	-
22	Residential mortgages	-	-	-	-	-
23	*Residential mortgages with a risk weight of less than or equal to 35%*	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA and exchange-traded equities	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other Assets	6,551	416	-	717	7,684
27	Physical traded commodities, including gold	-				-
28	Initial margin posted or given guarantee fund to central counterparty			-		-
29	Derivative Assets			375		375
30	Derivative Liabilities before the deduction of the variation margin			41		41
31	Other Assets not included above	6,551	-	-	717	7,268
32	Off-balance sheet commitments		164,103	-	-	8,205
33	**Required stable funding**					**98,744**
34	**Net Stable Funding Ratio (%)**					**206.72**

The simple arithmetic average of the Net Stable Funding Ratio ("NSFR") for the last three months, including the reporting period, stands at 209.64% (December 31, 2024 – 206.72%).

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

VII. Explanations on Leverage Ratio

Information on the issues that cause the difference between the current period and previous period leverage ratio:

The Bank's leverage ratio, calculated in accordance with the provisions of the "Regulation on the Measurement and Assessment of Banks' Leverage Levels", is 4.42% based on the quarterly average for the current period (December 31, 2025 - 4.21%). The leverage ratio increased from 4.21% to 4.42% as the increase in Tier 1 capital exceeded the increase in total risk exposure. The Bank's leverage ratio remains above the regulatory minimum requirement and maintains its strong level.

The table regarding the leverage ratio calculated in accordance with the "Regulation on Measurement and Evaluation of Leverage Level of Banks" published in the Official Gazette dated November 5, 2013, and numbered 28812 is presented below:

	Carrying Value	
	Current Period (*)	Prior Period (*)
On-Balance Sheet Assets		
On-balance sheet assets (excluding derivative financial instruments and credit derivatives, including collateral)	290,643	239,682
(Assets deducted from the main capital)	1,077	944
Total risk amount for on-balance sheet assets	289,566	238,738
Derivative financial instruments and credit derivatives		
Replacement cost of derivative financial instruments and credit derivatives	149	803
Potential credit risk amount of derivative financial instruments and credit derivatives	-	-
Total risk amount of derivative financial instruments and credit derivatives	149	803
Securities or commodity collateralized financing transactions		
Risk amount of financing transactions with security or commodity collateral	329	128
Risk amount arising from brokered transactions	-	-
Total risk amount related to financing transactions with security or commodity collateral	329	128
Off-balance sheet transactions		
Gross notional amount of off-balance sheet transactions	181,238	164,967
(Adjustment amount resulting from multiplication with credit conversion rates)	-	-
Total risk amount related to off-balance sheet transactions	181,238	164,967
Capital and total risk		
Core capital	20,832	17,041
Total risk amount	471,282	404,636
Leverage ratio		
Leverage ratio	4.42%	4.21%

(*) The amounts in the table show the three-month averages for the relevant period.

SECTION FIVE

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS

I. Explanations and Disclosures Related to Assets

1. a) Cash and balances with the Central Bank of the Republic of Türkiye

	Current Period		Prior Period	
	LC	FC	LC	FC
Cash in LC/Foreign Currency	-	-	-	-
Balances with CBRT	56,036	27,209	38,080	33,442
Other	-	-	-	-
Total	**56,036**	**27,209**	**38,080**	**33,442**

b) Balances with the Central Bank of the Republic of Türkiye

	Current Period		Prior Period	
	LC	FC	LC	FC
Unrestricted Demand Deposits	53,372	13,900	33,269	21,927
Unrestricted Time Deposits	2,664	13,309	4,811	11,515
Restricted Time Deposits	-	-	-	-
Total	**56,036**	**27,209**	**38,080**	**33,442**

As of June 30, 2026, an expected loss provision amounting to TRY 12 (December 31, 2025 – TRY 9) has been set aside for the account held with the Central Bank of the Republic of Türkiye.

In accordance with the CBRT Communiqué No. 2013/15 on “Required Reserves”, the Bank maintains required reserves in Turkish Lira, US Dollars, and Euros for its deposits and other liabilities as of June 30, 2026.

2. Information on financial assets at fair value through profit or loss that are subject to repurchase agreements or given as collateral/blocked (Presented at net amounts)

None (December 31, 2025 – None).

3. Positive differences related to derivative financial assets held for trading

	Current Period		Prior Period	
	LC	FC	LC	FC
Forward Transactions	-	-	1	-
Swap Transactions	-	1	-	1,134
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	**-**	**1**	**1**	**1,134**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

4. a) Information on bank accounts

	Current Period		Prior Period	
	LC	FC	LC	FC
Banks				
Domestic	4	5	933	7
Foreign	-	962	-	4,359
Foreign Head Offices and Branches	-	-	-	-
Total	**4**	**967**	**933**	**4,366**

As of June 30, 2026, there is no expected credit loss provision balance in the Banks account (December 31, 2025 – TRY 1).

b) Information on foreign bank accounts

	Unrestricted Amount		Restricted Amount	
	Current Period	Prior Period	Current Period	Prior Period
EU Countries	288	80	-	-
USA, Canada	257	938	-	-
OECD Countries (*)	417	3,341	-	-
Off-shore Banking Countries	-	-	-	-
Other	-	-	-	-
Total	**962**	**4,359**	**-**	**-**

(*) OECD countries other than EU countries, USA and Canada.

5. Information on Financial Assets Measured at Fair Value through Other Comprehensive Income

a) Information on financial assets measured at fair value through other comprehensive income that are subject to repurchase agreements and given as collateral/blocked

	Current Period		Prior Period	
	LC	FC	LC	FC
Given as Collateral / Blocked	1,104	-	1,124	-
Subject to Repurchase Agreements	19,655	-	6,401	-
Total	**20,759**	**-**	**7,525**	**-**

b) Information on financial assets at fair value through other comprehensive income

	Current Period	Prior Period
Debt Securities	**24,436**	**14,197**
Quoted on Stock Exchange	24,349	14,197
Unquoted on a Stock Exchange	87	-
Share Certificates	**-**	**-**
Quoted on Stock Exchange	-	-
Unquoted on a Stock Exchange	-	-
Impairment Provision (-)	**282**	**260**
Total	**24,154**	**13,937**

As of June 30, 2026, an expected loss provision amounting to TRY 3 (December 31, 2025 – TRY 2) has been recognized under equity for financial assets measured at fair value through other comprehensive income.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans

a) 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 Loans Granted to Bank's Shareholders	**-**	**-**	**820**	**-**
Loans Granted to Corporate Shareholders	-	-	820	-
Loans Granted to Individual Shareholders	-	-	-	-
Indirect Loans Granted to Bank's Shareholders	**-**	**-**	**-**	**-**
Loans Granted to Bank Employees	**-**	**-**	**-**	**-**
Total	**-**	**-**	**820**	**-**

b) Information on standard loans, loans under close monitoring and restructured loans under close monitoring

Current Period:

		Loans under close monitoring		
			Restructured	
Cash Loans	Standard Loans	Not under the scope of restructuring	Revised Contract Terms	Refinanced
Non-specialized Loans	**147,261**	**9,426**	**9,370**	**225**
Enterprise Loans	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,476	-	-	-
Consumer Loans	52,111	1,745	4,385	225
Credit Cards	67,633	5,766	4,985	-
Other	25,041	1,915	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**147,261**	**9,426**	**9,370**	**225**

	Standard Loans	Loans Under Close Monitoring
12-Month Expected Credit Loss	1,703	-
Significant Increase in Credit Risk	-	1,771

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

b) Information on standard loans, loans under close monitoring and restructured loans under close monitoring (Continued)

Prior Period:

		Loans under close monitoring		
			Restructured	
Cash Loans	Standard Loans	Not under the scope of restructuring	Revised Contract Terms	Refinanced
Non-specialized Loans	**127,927**	**8,551**	**8,462**	**247**
Enterprise Loans	-	-	-	-
Export Loans	-	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	4,787	-	-	-
Consumer Loans	43,618	1,633	4,109	247
Credit Cards	58,831	4,883	4,353	-
Other	20,691	2,035	-	-
Specialized Loans	-	-	-	-
Other Receivables	-	-	-	-
Total	**127,927**	**8,551**	**8,462**	**247**

	Standard Loans	Loans Under Close Monitoring
12-Month Expected Credit Loss	1,520	-
Significant Increase in Credit Risk	-	1,681

c) Loans according to their maturity structure

Current Period:

		Loans under close monitoring	
Cash Loans	Standard Loans	Not Under the Scope of Restructuring	Restructured
Short Term Loans	112,194	8,054	5,181
Medium and Long Term Loans	35,067	1,372	4,414
Total	**147,261**	**9,426**	**9,595**

Prior Period:

		Loans under close monitoring	
Cash Loans	Standard Loans	Not Under the Scope of Restructuring	Restructured
Short Term Loans	98,571	7,312	4,519
Medium and Long Term Loans	29,356	1,239	4,190
Total	**127,927**	**8,551**	**8,709**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

d) Information on consumer loans, individual credit cards, personnel loans and personnel credit cards

Current Period	Short-term	Medium and long-term	Total
Consumer Loans-LC	**18,921**	**39,501**	**58,422**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	18,921	39,501	58,422
Other	-	-	-
Consumer Loans-FC indexed	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Individual Credit Cards-LC	**70,457**	**-**	**70,457**
With Installments	18,924	-	18,924
Without Installments	51,533	-	51,533
Individual Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-LC	**12**	**32**	**44**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	12	32	44
Other	-	-	-
Personnel Loans-FC indexed	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-LC	**35**	**-**	**35**
With Installments	10	-	10
Without Installments	25	-	25
Personnel Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts-LC (Retail Customer) (*)	**21,706**	**-**	**21,706**
Overdraft Accounts-FC (Retail Customer)	**-**	**-**	**-**
Total	**111,131**	**39,533**	**150,664**

(*) Overdraft accounts include personnel loans amounting to TRY 1.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

d) Information on consumer loans, individual credit cards, personnel loans and personnel credit cards (Continued)

Prior Period	Short-term	Medium and long-term	Total
Consumer Loans-LC	**15,592**	**33,996**	**49,588**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	15,592	33,996	49,588
Other	-	-	-
Consumer Loans-FC indexed	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Consumer Loans-FC	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Individual Credit Cards-LC	**63,509**	**-**	**63,509**
With Installments	17,421	-	17,421
Without Installments	46,088	-	46,088
Individual Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Personnel Loans-LC	**4**	**15**	**19**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	4	15	19
Other	-	-	-
Personnel Loans-FC indexed	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Loans-FC	**-**	**-**	**-**
Real Estate Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Personnel Credit Cards-LC	**22**	**-**	**22**
With Installments	8	-	8
Without Installments	14	-	14
Personnel Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts-LC (Retail Customer) (*)	**19,092**	**-**	**19,092**
Overdraft Accounts-FC (Retail Customer)	**-**	**-**	**-**
Total	**98,219**	**34,011**	**132,230**

(*) Overdraft accounts include personnel loans amounting to TRY 1.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

e) Information on commercial loans with installments and corporate credit cards

Current Period	Short-term	Medium and long-term	Total
Commercial Loans with Installments -LC	**629**	**-**	**629**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	629	-	629
Other	-	-	-
Commercial Loans with Installments -FC indexed	**-**	**-**	**-**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Commercial Loans with Installments -FC	**-**	**-**	**-**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-LC	**7,892**	**-**	**7,892**
With Installments	2,473	-	2,473
Without Installments	5,419	-	5,419
Corporate Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts-LC (Commercial Customer)	**661**	**-**	**661**
Overdraft Accounts-FC (Commercial Customer)	**-**	**-**	**-**
Total	**9,182**	**-**	**9,182**

Prior Period	Short-term	Medium and long-term	Total
Commercial Loans with Installments -LC	**-**	**-**	**-**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Commercial Loans with Installments -FC indexed	**-**	**-**	**-**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Commercial Loans with Installments -FC	**-**	**-**	**-**
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
Corporate Credit Cards-LC	**4,536**	**-**	**4,536**
With Installments	1,159	-	1,159
Without Installments	3,377	-	3,377
Corporate Credit Cards-FC	**-**	**-**	**-**
With Installments	-	-	-
Without Installments	-	-	-
Overdraft Accounts-LC (Commercial Customer)	**342**	**-**	**342**
Overdraft Accounts-FC (Commercial Customer)	**-**	**-**	**-**
Total	**4,878**	**-**	**4,878**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

f) Allocation of loans by customers (*)

	Current Period	Prior Period
Public	-	-
Private	166,282	145,187
Total	**166,282**	**145,187**

(*) Does not include non-performing loans.

g) Allocation of domestic and foreign loans (*)

	Current Period	Prior Period
Domestic Loans	166,281	145,187
Foreign Loans	1	-
Total	**166,282**	**145,187**

(*) Does not include non-performing loans.

h) Loans granted to subsidiaries and associates

None (December 31, 2025 – None).

i) Specific provisions for loans (Stage 3)

	Current Period	Prior Period
Loans with Limited Collectability	1,675	1,692
Doubtful Loans	2,873	2,054
Loans Considered as Loss	3,009	3,499
Total	**7,557**	**7,245**

j) Information on non-performing loans (Net)

j.1) Information on non-performing loans and restructured loans

None (December 31, 2025 – None).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

j) Information on non-performing loans (Net) (Continued)

j.2) Information on the movements of total non-performing loans

	Group III Loans with Limited Collectability	Group IV Doubtful Loans	Group V Loans Considered as Loss
Balance at the Beginning of the Period	**2,442**	**2,864**	**4,243**
Additions during the Period (+)	4,775	230	35
Transfers from Other Non-Performing Loan Accounts (+)	-	4,055	2,628
Transfers to Other Non-Performing Loan Accounts (-)	4,055	2,628	-
Collections during the Period (-)	754	444	268
Written-off (-) (*)	-	-	48
Sold (-)	**-**	**-**	**2,828**
Corporate and Commercial Loans	-	-	-
Retail Loans	-	-	1,373
Credit Cards	-	-	1,159
Others	-	-	296
Balance at the End of the Period	**2,408**	**4,077**	**3,762**
Provisions (-)	1,675	2,873	3,009
Net Balance in the Balance Sheet	**733**	**1,204**	**753**

(*) The Bank sold a portion of its non-performing loan portfolio amounting to TRY 2,828 to asset management companies for TRY 605.

j.3) Information on foreign currency non-performing loans

None (December 31, 2025 – None).

j.4) Presentation of gross and net amounts of non-performing loans per customer groups

	Group III Loans with Limited Collectability	Group IV Doubtful Loans	Group V Loans Considered as Loss
Current Period (Net)	**733**	**1,204**	**753**
Loans Granted to Retail and Commercial Customers (Gross)	2,408	4,077	3,762
Provision Amount (-)	1,675	2,873	3,009
Loans Granted to Real Persons and Legal Entities (Net)	**733**	**1,204**	**753**
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	**-**	**-**	**-**
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	**-**	**-**	**-**
Prior Period (Net)	**750**	**810**	**744**
Loans Granted to Real Persons and Legal Entities (Gross)	2,442	2,864	4,243
Provision Amount (-)	1,692	2,054	3,499
Loans Granted to Real Persons and Legal Entities (Net)	**750**	**810**	**744**
Banks (Gross)	-	-	-
Provision Amount (-)	-	-	-
Banks (Net)	**-**	**-**	**-**
Other Loans (Gross)	-	-	-
Provision Amount (-)	-	-	-
Other Loans (Net)	**-**	**-**	**-**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

6. Information on loans (Continued)

j) Information on non-performing loans (Net) (Continued)

j.5) Information on interest accruals, rediscounts and valuation differences, and related provisions for non-performing loans

	Group III Loans with Limited Collectability	Group IV Doubtful Loans	Group V Loans Considered as Loss
Current Period			
Interest Accruals, Rediscounts and Valuation Differences	373	645	629
Provision Amount (-)	258	452	499
Prior Period			
Interest Accruals, Rediscounts and Valuation Differences	400	477	645
Provision Amount (-)	277	340	528

k) Liquidation policies for uncollectible loans and other receivables

In order to ensure the collection and liquidation of the Bank's receivables that have become non-performing due to the loss of creditworthiness and have been placed under legal follow-up, the most appropriate course of action is determined by considering factors such as the nature of the loan, the borrower's goodwill, and the urgency of the collection process. While the preferred method is to liquidate the risk through administrative initiatives and negotiations with the debtors, direct legal proceedings may also be initiated based on the evaluations made as a method of collection. Nevertheless, the initiation of legal follow-up procedures does not imply that administrative negotiations have been terminated. On the condition of a mutual agreement, a settlement may be made with the debtor at all stage of the negotiations for the collection of the Bank's receivable.

l) Explanations on write-off policy

The Bank's general policy regarding the write-off of non-performing loans is explained in Section Three – Note VII. In accordance with the related accounting policy, the amount written off as of June 30, 2026 was TRY 48 (December 31, 2025 - None). When the written-off loans are also taken into consideration in the calculation, the Bank's non-performing loan ratio is measured at 5.8% (December 31, 2025 - 6.2%), instead of 5.8% (December 31, 2025 - 6.2%).

7. Information on Financial Assets Measured at Amortized Cost

a) Information on financial assets measured at amortized cost that are subject to repurchase agreements or given as collateral/blocked

	Current Period		Prior Period	
	LC	FC	LC	FC
Given as Collateral / Blocked	2,366	-	862	-
Subject to Repurchase Agreements	6,929	-	4,791	-
Total	**9,295**	**-**	**5,653**	**-**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

7. Information on Financial Assets Measured at Amortized Cost (Continued)

b) Information on government debt securities measured at amortized cost

	Current Period	Prior Period
Government Bonds	16,158	8,612
Treasury Bills	-	-
Other Public Sector Debt Securities	-	-
Total	**16,158**	**8,612**

c) Information on investments measured at amortized cost

	Current Period	Prior Period
Debt Securities	**16,158**	**8,612**
Quoted on Stock Exchange	16,158	8,612
Unquoted on Stock Exchange	-	-
Impairment Provision (-)	**-**	**-**
Total	**16,158**	**8,612**

As of June 30, 2026, an expected loss provision amounting to TRY 2 (December 31, 2025 – TRY 1) has been recognized for financial assets measured at amortized cost.

d) Movements of investments measured at amortized cost during the year

	Current Period	Prior Period
Balance at the beginning of the period	**8,612**	**-**
Foreign exchange differences on monetary assets	91	30
Acquisitions during the year (*)	6,748	7,786
Disposals through sales and redemptions	(251)	(147)
Impairment provision (-)	-	-
Valuation effect (*)	958	943
Balance at the end of the period	**16,158**	**8,612**

(*) Prior period acquisitions during the year and valuation effect include the amount of TRY 7,871 investments measured at amortized cost transferred within the scope of the partial spin-off disclosed in Note XXIV of Section Three.

8. Investments in associates (Net)

8.1. Investments in associates

a) Information on the unconsolidated subsidiaries

None (December 31, 2025 – None).

b) Information on the consolidated subsidiaries

None (December 31, 2025 – None).

9. Investments in subsidiaries (Net)

a) Information on the unconsolidated subsidiaries

None (December 31, 2025 – None).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

9. Investments in subsidiaries (Net) (Continued)

b) Information on the subsidiaries

None (December 31, 2025 – None).

10. Information on joint ventures (Net)

None (December 31, 2025 – None).

11. Information on lease receivables (Net)

None (December 31, 2025 – None).

12. Information on derivative financial assets for hedging purposes

None (December 31, 2025 – None).

13. Information on tangible assets

This section has not been prepared in accordance with Article 25 of the Communiqué on "Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes".

14. Information on intangible assets

This section has not been prepared in accordance with Article 25 of the Communiqué on "Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes".

15. Information on investment property

None (December 31, 2025 – None).

16. Information on tax asset

As of June 30, 2026, the Bank has a deferred tax asset of TRY 1,697 (December 31, 2025 - TRY 184 deferred tax liability) calculated under the related regulations.

Deferred tax assets and liabilities are reflected to the financial statements by netting off according to TAS 12. As of June 30, 2026, the Bank has deferred tax assets amounting to TRY 2,686 (December 31, 2025 - TRY 1,225) and deferred tax liabilities amounting to TRY 989 (December 31, 2025 - TRY 1,409) which arise between the carrying amount of the assets and liabilities in the balance sheet and the tax bases determined in accordance with tax legislation and calculated over the amounts to be taken into account in the calculation of financial profit/the tax liability is netted and recorded in the records.

If the temporary differences between the carrying amount and the tax base of taxable assets are related to the equity accounts, the deferred tax income or expense is offset against the relevant accounts within the equity group, A deferred tax income of TRY 65 has been offset under equity (June 30, 2025 – None).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. Explanations and Disclosures Related to Assets (Continued)

	Accumulated temporary differences		Deferred tax assets/liabilities	
	30.06.2026	**31.12.2025**	**30.06.2026**	**31.12.2025**
Provision for Employee Rights	462	397	139	119
Differences Between Carrying Value and Tax Value of Financial Assets	4,363	-	1,309	-
General Provision	3,731	3,438	1,119	1,031
Other	397	249	119	75
Deferred Tax Assets	**8,953**	**4,084**	**2,686**	**1,225**
Differences Between Carrying Value and Tax Value of Tangible Assets	(452)	(377)	(136)	(113)
Differences Between Carrying Value and Tax Value of Financial Assets	(1,693)	(2,710)	(508)	(813)
Prepaid Expenses	(1,146)	(910)	(344)	(273)
Other	(3)	(700)	(1)	(210)
Deferred Tax Liabilities	**(3,294)**	**(4,697)**	**(989)**	**(1,409)**
Deferred Tax Assets/(Liabilities), Net	**5,659**	**(613)**	**1,697**	**(184)**

	Current Period	Prior Period
Deferred Tax Asset / (Liability) as of January 1 - Net	(184)	(38)
Deferred Tax (Expense) / Income - Net	1,816	44
Deferred Tax Recognized in Equity	65	-
Deferred Tax Asset/(Liability) - Net	**1,697**	**6**

17. Information on assets held for sale and discontinued operations

None (December 31, 2025 – None).

18. Information on other assets

Other assets item of the balance sheet does not exceed 10% of the balance sheet total excluding off balance sheet commitments.

As of June 30, 2026, an expected loss provision amounting to TRY 1 (December 31, 2025 – None) has been recognized for other assets.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities

1. Information on maturity structure of deposits

Current Period	Demand	7 Days Notice	Up to 1 month	1-3 Months	3-6 Months	6 Months-1 Year	1 Year and over	Accumulating Deposits	Total
Saving Deposits	**27,670**	**-**	**75,798**	**61,449**	**171**	**89**	**-**	**-**	**165,177**
Foreign Currency Deposits	**16,520**	**-**	**-**	**2,117**	**124**	**72**	**-**	**-**	**18,833**
Residents in Türkiye	16,518	-	-	2,116	124	72	-	-	18,830
Residents abroad	2	-	-	1	-	-	-	-	3
Public Sector Deposits	**1,325**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,325**
Commercial Deposits	**3,219**	**-**	**3,793**	**281**	**-**	**-**	**-**	**-**	**7,293**
Other Institutions Deposits	**352**	**-**	**153**	**90**	**1**	**1**	**-**	**-**	**597**
Precious Metals Vault	**38,696**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**38,696**
Bank Deposits	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
The Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**87,782**	**-**	**79,744**	**63,937**	**296**	**162**	**-**	**-**	**231,921**

Prior Period	Demand	7 Days Notice	Up to 1 month	1-3 Months	3-6 Months	6 Months-1 Year	1 Year and over	Accumulating Deposits	Total
Saving Deposits	**26,395**	**-**	**64,146**	**51,721**	**273**	**126**	**-**	**-**	**142,661**
Foreign Currency Deposits	**17,364**	**-**	**-**	**2,302**	**142**	**75**	**-**	**-**	**19,883**
Residents in Türkiye	17,359	-	-	2,301	142	75	-	-	19,877
Residents abroad	5	-	-	1	-	-	-	-	6
Public Sector Deposits	**833**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**833**
Commercial Deposits	**2,598**	**-**	**4,157**	**296**	**-**	**1**	**-**	**-**	**7,052**
Other Institutions Deposits	**259**	**-**	**93**	**80**	**1**	**-**	**-**	**-**	**433**
Precious Metals Vault	**34,621**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**34,621**
Bank Deposits	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
The Central Bank of Türkiye	-	-	-	-	-	-	-	-	-
Domestic banks	-	-	-	-	-	-	-	-	-
Foreign banks	-	-	-	-	-	-	-	-	-
Participation banks	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	**82,070**	**-**	**68,396**	**54,399**	**416**	**202**	**-**	**-**	**205,483**

1.1. Information on savings deposits covered by Saving Deposit Insurance Fund and the total amount of exceeding insurance coverage limit (*)

	Covered by Deposit Insurance		Exceeding Deposit Insurance Limit	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	119,384	103,710	52,871	46,312
Foreign Currency Saving Deposits	38,788	34,838	18,901	20,910
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Authorities' Insurance	-	-	-	-
Off-shore Banking Regions' Deposits under Foreign Authorities' Insurance	-	-	-	-
Total	**158,172**	**138,548**	**71,772**	**67,222**

(*) Pursuant to the "Regulation Amending the Regulation on Deposits and Participation Funds Subject to Insurance and the Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated August 27, 2022, and numbered 31936, all deposits and participation funds, excluding those held by official institutions, credit institutions, and financial institutions, have been brought under insurance coverage. In this context, the amount of commercial deposits covered by insurance is TRY 5,890 (December 31, 2025 – TRY 5,576), and this amount has been included in the footnote.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

1.2. Savings deposits in Türkiye are not covered under insurance in another country since the headquarter of the Bank is not located abroad.

1.3. Retail savings deposits that are not covered by deposit insurance fund

	Current Period	Prior Period
Deposits and Other Accounts Held at Foreign Branches	-	-
Deposits and Other Accounts Belonging to the Controlling Shareholders and Their Mothers, Fathers, Spouses, and Children Under Custody	-	-
Deposits and Other Accounts Belonging to the Members of the Board of Directors or the Board of Managers, the Chief Executive Officer, Deputy General Managers, and Their Mother, Fathers, Spouses, and Children Under Custody	148	55
Deposits and Other Accounts Within the Scope of the Assets Acquired from Offence in Article 282 of Turkish Criminal Code No. 5237, Dated 26/09/2004	-	-
Total	**148**	**55**

2. Information on trading derivative financial liabilities

	Current Period		Prior Period	
	LC	FC	LC	FC
Forward Transactions	-	-	4	-
Swap Transactions	48	4,316	41	390
Futures Transactions	-	-	-	-
Options	-	-	-	-
Others	-	-	-	-
Total	**48**	**4,316**	**45**	**390**

3. Information on funds borrowed

a) Information on banks and other financial institutions

None (December 31, 2025 – None).

b) Maturity information of funds borrowed

None (December 31, 2025 – None).

c) Additional information on concentrations of the Bank's liabilities

As of June 30, 2026, the Bank's liabilities consist of 77% deposits (December 31, 2025 – 82%), consist of transactions from money markets 8% (December 31, 2025 – 4%) and 7% equity (December 31, 2025 – 8%).

4. The breakdown of at least 20% of the other external funding payables exceeding 10% of the balance sheet total excluding the off-balance sheet items

As of June 30, 2026, other external funding payables do not exceed 10% of the total balance sheet.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

5. Information on financial lease liabilities (Net)

	Current Period		Prior Period	
	Gross	**Net**	**Gross**	**Net**
Less than 1 Year	-	-	2	2
Between 1-4 Years	362	249	359	220
More Than 4 Years	31	23	32	23
Total	**393**	**272**	**393**	**245**

6. Information on derivative financial liabilities for hedging purposes

None (December 31, 2025 – None).

7. Information on provisions

7.1. Provisions for foreign exchange differences on foreign currency indexed loans and financial lease receivables

None (December 31, 2025 – None).

7.2. Specific provisions for non-cash loans that are not indemnified and converted into cash or expected credit loss for non-cash loans

	Current Period	Prior Period
Stage 1	239	225
Stage 2	-	-
Stage 3	-	-
Total	**239**	**225**

7.3. Information on employee benefits

The Bank calculated the provision for employee benefits using the actuarial valuation method specified in TAS 19 and reflected it in its financial statements.

As of June 30, 2026, the Bank presented the provision for employee termination benefits of TRY 115 (December 31, 2025 – TRY 95) under the “Reserve for Employee Benefits” item in its financial statements.

As of June 30, 2026, the Bank presented the leave liability of TRY 80 (December 31, 2025 – TRY 54) under the “Reserve for Employee Benefits” in its financial statements.

As of June 30, 2026, the Bank presented provisions for salaries, bonuses and premiums to be paid to the personnel of TRY 267 (December 31, 2025 – TRY 248) under the “Reserve for Employee Benefits” in its financial statements.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

7. Information on provisions (Continued)

7.3. Information on employee benefits (Continued)

7.3.1. Movement of employee termination benefits

	Current Period 01.01-30.06.2026	Prior Period 01.01-30.06.2025
Balance at the Beginning of the Period	**96**	**-**
Charged During the Period	19	-
Actuarial Loss/Gain Transferred to Equity	-	-
Reversed During the Period	-	-
Balance at the End of the Period	**115**	**-**

7.4. Information on other provisions

Except for those disclosed in notes 7.2 and 7.3 above, there are none (December 31, 2025 – None).

The entire amount of the free provision of TRY 2,500 transferred from QNB Bank A.Ş. as part of the spin-off transaction completed on August 27, 2025 was reversed in 2025 and recognized as income.

8. Explanations on tax liability

8.1. Information on current tax liability

8.1.1 Information on current tax provision

As of June 30, 2026, the Bank's corporate tax liability amounts to TRY 1,233 (December 31, 2025 – None), and it has prepaid taxes amounting to TRY 2,045 (December 31, 2025 – TRY 23).

8.1.2. Information on taxes payable

	Current Period	Prior Period
Corporate Taxes Payable	1,233	-
Taxation on Securities Income	842	693
Taxation on Real Estates Income	-	-
BITT	763	670
Foreign Exchange Transaction Tax	8	10
Value Added Tax Payable	50	50
Other	62	44
Total	**2,958**	**1,467**

The "Corporate Taxes Payable" balance is presented in the "Current Tax Liability" account and other taxes are presented in the "Other Liabilities" account in the accompanying unconsolidated financial statements.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

8. Explanations on tax liability (Continued)

8.1.3. Information on premiums

	Current Period	Prior Period
Social Security Premiums - Employee	24	18
Social Security Premiums - Employer	33	22
Unemployment Insurance - Employee	2	1
Unemployment Insurance - Employer	3	2
Total	**62**	**43**

8.2. Information on deferred tax liabilities

As of June 30, 2026, the bank has no deferred tax liabilities (December 31, 2025 – TRY 184).

9. Information on liabilities related to non-current assets held for sale and discontinued operations

None (December 31, 2025 – None).

10. Information on subordinated debt instruments

None (December 31, 2025 – None).

11. Information on shareholders' equity

11.1. Presentation of paid-in capital

	Current Period	Prior Period
Common Stock	12,475	12,475
Preferred Stock	-	-

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

Capital System	Paid-in Capital	Ceiling
Registered Capital System	12,475	12,475

11.3. Information on share capital increases and their sources, and other information on increased capital shares in the current period

None.

11.4. Information on share capital increases from capital reserve

None.

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

None.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

II. Explanations and Disclosures Related to Liabilities (Continued)

11. Information on shareholders' equity (Continued)

11.6. Estimated effects of the prior periods' indicators related to the Bank's income, profit and liquidity, and forecasts, which are to be made by taking into consideration the uncertainties of these indicators, on the equity

None.

11.7. Information on the privileges given to capital stock

None.

11.8. Information on marketable securities value increase fund

	Current Period		Prior Period	
	LC	FC	LC	FC
Marketable Securities at Fair Value Through Other Comprehensive Income	**(158)**	**-**	**(5)**	**-**
Valuation Difference	(158)	-	(5)	-
Exchange Rate Difference	-	-	-	-
Total	**(158)**	**-**	**(5)**	**-**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items

1. Information on off-balance sheet contingencies

1.1 Nature and amount of irrevocable loan commitments

	Current Period	Prior Period
Credit Card Spending Limit Commitments	135,484	122,974
Credit Allocation Commitments with a Credit Granting Guarantee	44,909	43,209
Forward Asset Purchase Commitments	404	1,667
Other Irrevocable Commitments	3	3
Tax and Fund Liabilities Arising from Export Commitments	4	2
Total	**180,804**	**167,855**

1.2 Nature and amount of possible losses and commitments resulting from off-balance sheet items

As of June 30, 2026, the expected credit loss provision for off-balance sheet liabilities amounts to TRY 239 (December 31, 2025 – TRY 225).

1.3 Information on non-cash loans

None (December 31, 2025 – None).

2. Information on derivative financial instruments

	Current Period	Prior Period
Types of Transactions Held for Trading		
Currency-Related Derivative Transactions	137,228	126,000
Forward Foreign Currency Purchase and Sale Transactions	-	-
Foreign Currency Swap Purchase and Sale Transactions	*137,228*	*126,000*
Foreign Currency Futures Purchase and Sale Transactions	-	-
Foreign Currency Option Purchase and Sale Transactions	-	-
Interest Rate-Related Derivative Transactions	-	-
Interest Rate Swap Purchase and Sale Transactions	-	-
Interest Rate Futures Purchase and Sale Transactions	-	-
Interest Rate Options Purchase and Sale Transactions	-	-
Securities Options Purchase and Sale Transactions	-	-
Other Transactions Held for Trading	-	-
Total Transaction Held for Trading	**137,228**	**126,000**
Types of Derivate Transactions Held for Hedging Purposes		
Fair Value Hedge	-	-
Cash Flow Hedge	-	-
Hedge of Net Investment in Foreign Operations	-	-
Total Derivate Transactions Held for Hedging Purposes	**-**	**-**
Total Derivate Transactions	**137,228**	**126,000**

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

III. Explanations and Disclosures Related to Off-Balance Sheet Items (Continued)

3. Information on credit derivatives and risk exposures on credit derivatives

None (December 31, 2025 – None).

4. Information on contingent liabilities and assets

None (December 31, 2025 – None).

5. Information on the services made on behalf of and for account of others

None (December 31, 2025 – None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss

1. Information on interest income

a) Information on interest income received from loans (*)

	Current Period		Prior Period	
	LC	FC	LC	FC
Short-Term Loans	17,686	162	-	-
Medium and Long-Term Loans	7,810	25	-	-
Interest On Loans under Follow-Up	633	-	-	-
Premiums Received from Resource Utilization Support Fund	-	-	-	-
Total	**26,129**	**187**	**-**	**-**

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

b) Information on interest income from banks

	Current Period		Prior Period	
	LC	FC	LC	FC
The Central Bank of the Republic of Türkiye	228	-	-	-
Domestic Banks	202	8	302	23
Foreign Banks	-	16	-	-
Foreign Headquarters and Branches	-	-	-	-
Total	**430**	**24**	**302**	**23**

c) Information on interest income from securities portfolio

	Current Period		Prior Period	
	LC	FC	LC	FC
Financial Assets Measured at Fair Value Through Profit or Loss	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	3,251	-	-	9
Financial Assets Measured at Amortized Cost	1,516	32	-	4
Total	**4,767**	**32**	**-**	**13**

d) Information on interest income received from associates and subsidiaries

None (June 30, 2025 – None).

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss (Continued)

2. Information on interest expenses

a) Information on interest expenses on fund borrowed (*)

	Current Period		Prior Period	
	LC	FC	LC	FC
Banks	**1**	**-**	**-**	**-**
The Central Bank of the Republic of Türkiye	-	-	-	-
Domestic Banks	1	-	-	-
Foreign Banks	-	-	-	-
Foreign Headquarters and Branches	-	-	-	-
Other Institutions	**-**	**-**	**-**	**-**
Total	**1**	**-**	**-**	**-**

(*) Also includes fees and commission expenses related to cash loans.

b) Information on interest expenses on associates and subsidiaries

None (June 30, 2025 – None).

c) Information on interest expenses on securities issued

None (June 30, 2025 – None).

d) Information on maturity structure of interest expense on deposits

Current Period								
		Time Deposits						
Account Name	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 Year	Accumulating Deposits	Total
Turkish Lira								
Bank Deposits	-	7	-	-	-	-	-	7
Saving Deposits	-	13,100	10,885	37	14	-	-	24,036
Public Sector Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	654	53	-	-	-	-	707
Other Deposits	-	26	16	-	-	-	-	42
7-Day Notice Deposits		-	-	-	-	-	-	-
Total	**-**	**13,787**	**10,954**	**37**	**14**	**-**	**-**	**24,792**
Foreign Currency								
Foreign Currency Deposits	-	-	-	-	-	-	-	-
Bank Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metal Vault	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Grand Total	**-**	**13,787**	**10,954**	**37**	**14**	**-**	**-**	**24,792**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss (Continued)

2. Information on interest expenses (Continued)

Prior Period								
		Time Deposits						
Account Name	Demand Deposits	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 Year	Accumulating Deposits	Total
Turkish Lira								
Bank Deposits	-	-	-	-	-	-	-	-
Saving Deposits	-	1	-	-	-	-	-	1
Public Sector Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	-	-	-	-	-	-	-
Other Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposits	-	-	-	-	-	-	-	-
Total	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**1**
Foreign Currency								
Foreign Currency Deposits	-	-	-	-	-	-	-	-
Bank Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metal Vault	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Grand Total	**-**	**1**	**-**	**-**	**-**	**-**	**-**	**1**

e) Information on interest related to money market transactions

As of June 30, 2026, the Bank has interest expenses of TRY 792 (June 30, 2025 – None) related to money market transactions.

f) Information on lease expenses

	Current Period	Prior Period
Lease Expenses	54	4

3. Information on dividend income

None (June 30, 2025 – None).

4. Information on trading income/loss

	Current Period	Prior Period
Trading Income	**66,972**	**123**
Income from Capital Market Transactions	1	-
Income from Derivative Financial Instruments	226	-
Foreign Exchange Income	66,745	123
Trading Loss (-)	**68,236**	**32**
Losses from Capital Market Transactions	14	-
Losses from Derivative Financial Instruments	2,241	-
Foreign Exchange Losses	65,981	32
Net Trading Income/Loss	**(1,264)**	**91**

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss (Continued)

5. Information on other operating income

The Bank records collections regarding previous years and expense provision cancellations in "Other Operating Income" account.

6. Provision for expected credit losses and other provision expenses

	Current Period	Prior Period
Expected Credit Losses	**4,521**	**-**
12-Month Expected Credit Losses (Stage 1)	197	-
Significant Increase in Credit Risk (Stage 2)	104	-
Non-Performing Loans (Stage 3)	4,220	-
Impairment Losses on Marketable Securities	**1**	**-**
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value through Other Comprehensive Income	1	-
Impairment Losses on Investments in Associates, Subsidiaries and Joint-Ventures	**-**	**-**
Investments in Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	**253**	**-**
Total	**4,775**	**-**

7. Information on other operating expenses

	Current Period	Prior Period
Reserve for Employee Termination Benefits (*)	19	-
Depreciation Expenses of Tangible Assets	297	199
Amortization Expenses of Intangible Assets	155	15
Other Operating Expenses	2,364	448
Maintenance Expenses	*727*	*300*
Heating, Lighting, and Water Expenses	*35*	*26*
Communication Expenses	*232*	*14*
Printed Paper and Stationery Expenses	*58*	-
Advertising and Announcement Expenses	*284*	-
Research and Development Expenses	*131*	*6*
Expenses Related to Credit Card and Banking Service Promotions	*429*	-
Other Operating Expenses	*468*	*102*
Taxes, Duties, Fees, and Funds	510	23
Other (**)	789	21
Total	**4,134**	**706**

(*) The provision for employee termination benefits is included under the personnel expenses item in the financial statements.
(**) The "Other" item includes an expense of TRY 721 (June 30, 2025 – None) related to the Savings Deposit Insurance Fund.

8. Information on profit/loss before taxes from continued and discontinued operations

For the period ending on June 30, 2026, net interest income amounts to TRY 10,800 (June 30, 2025 – TRY 1,730) which constitutes a significant portion of the income items.

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

IV. Explanations and Disclosures Related to the Statement of Profit or Loss (Continued)

9. Information on tax provision for continued and discontinued operations

As of June 30, 2026, the Bank's current tax expense from continuing operations amounts to TRY 3,362 (June 30, 2025 – TRY 293 current tax expense), and the net deferred tax income amounts to TRY 1,816 (June 30, 2025 – TRY 44 net deferred tax income). There is no current tax income or expense calculated for discontinued operations during the current period (June 30, 2025 – None).

10. Information on net profit/ loss on continued and discontinued operations

The Bank's profit from continuing operations amounts to TRY 3,868 (June 30, 2025 – TRY 765 profit).

11. Information on net income/loss for the period

11.1 If disclosure of the nature, amount and recurrence rate of income and expense items arising from ordinary banking transactions is necessary to understand the Bank's performance during the period, the nature and amount of these items

None (June 30, 2025 – None).

11.2 The effect of the change in the estimates made by the Bank regarding the financial statement items on profit/loss

None (June 30, 2025 – None).

11.3 Profit/loss attributable to minority rights in the accompanying unconsolidated financial statements

None (June 30, 2025 – None).

12. Information on the components comprising at least 20% of the other items in the statement of profit or loss exceeding 10% of the statement of profit or loss total

None (June 30, 2025 – None).

V. Explanations and Disclosures Related to Statement of Changes in Shareholders' Equity

This section has not been prepared in accordance with Article 25 of the Communiqué on "Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes".

EXPLANATIONS AND NOTES RELATED TO UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

VI. Explanations and Disclosures Related to Statement of Cash Flows

This section has not been prepared in accordance with Article 25 of the Communiqué on "Financial Statements to be Disclosed to Public by Banks and Explanations and Footnotes".

VII. Explanations Related to the Bank's Risk Group

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period

1.1 Information on loans held by the Bank's risk group

Current Period						
Bank's Risk Group (*)	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
Loans	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Balance at the Beginning of the Period	-	-	820	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Interest and Commission Income Received	-	-	6	-	-	-

Prior Period						
Bank's Risk Group (*)	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
Loans	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Balance at the Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	820	-	-	-
Interest and Commission Income Received (**)	-	-	-	-	-	-

(*) As described in the Article 49 of Banking Law No. 5411.
(**) The prior period balances refer to the balances as of June 30, 2025.

1.2 Information on deposits held by the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
Deposit	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Balance at the Beginning of the Period	-	-	-	-	81	-
Balance at the End of the Period	-	-	713	-	167	81
Interest Expense on Deposits (**)	-	-	-	-	22	-

(*) As described in the Article 49 of Banking Law No. 5411.
(**) The prior period balances refer to the balances as of June 30, 2025.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

VII. Explanations and Disclosures Related to the Bank's Risk Group (Continued)

1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period (Continued)

1.3 Information on forward transactions, option contracts, and other similar agreements executed with the Bank's risk group

Bank's Risk Group (*)	Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		Direct and Indirect Shareholders of the Bank		Other Real and Legal Persons Included in the Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Transactions Measured at Fair Value Through Profit/Loss (FVTPL)						
Balance at the Beginning of the Period	-	-	-	-	109,464	-
Balance at the End of the Period	-	-	-	-	232	109,464
Total Profit/(Loss) (**)	-	-	-	-	(4)	-
Transactions Held for Hedging Purposes						
Balance at the Beginning of the Period	-	-	-	-	-	-
Balance at the End of the Period	-	-	-	-	-	-
Total Profit/(Loss) (**)	-	-	-	-	-	-

(*) As described in the Article 49 of Banking Law No. 5411.
(**) The prior period balances refer to the balances as of June 30, 2025.

2. Information on benefits provided to top management

As of June 30, 2026, the total amount of remuneration and bonuses paid to the Bank's top management is TRY 251 (June 30, 2025 – TRY 23).

3. Information on transactions with the Bank's risk group

3.1 Relations with the entities within the Bank's risk group and entities under the Bank's control, regardless of whether a relation exists between the parties

The Bank carries out all kinds of banking transactions with the entities within its risk group in compliance with the Banking Law, within the framework of the bank–customer relationship, and under market conditions.

3.2 In addition to the nature of the relationship, the type and amount of the transaction, its share in total transaction volume, the amounts of major items and their proportion to all items, the pricing policy, and other relevant factors

As of June 30, 2026, the ratio of deposits obtained from risk group companies to total deposits is 0.0% (December 31, 2025 – 0.0%). As of June 30, 2026, there are no cash loans extended to risk group companies (December 31, 2025 – 0.5%).

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

VII. Explanations and Disclosures Related to the Bank's Risk Group (Continued)

3. Information on transactions with the Bank's risk group (Continued)

3.3 Purchase-sale of real estate and other assets, purchase-sale of services, agency agreements, financial lease contracts, transfer of information obtained from research and development, licensing agreements, financing (including loans, and cash or in-kind capital support), guarantees and collateral, and management agreements, etc.

The Bank has signed agreements with QNB Bank A.Ş., a company within its risk group, regarding service building leases, ATM, and branch operations.

The Bank has entered into a contract with Ibtech Uluslararası Bilişim ve İletişim Teknolojileri Araştırma, Geliştirme, Danışmanlık, Destek Sanayi ve Ticaret A.Ş. for research, development, consultancy, and improvement services.

The Bank also receives brokerage services from QNB Yatırım Menkul Değerler A.Ş., a company within its risk group, in connection with the purchase and sale of marketable securities. In addition, the Bank provides brokerage services to QNB Yatırım Menkul Değerler A.Ş. regarding the transmission of orders for investment products.

VIII. Explanations and Disclosures Related to Subsequent Events

1. Transactions that have not yet been finalized regarding post-balance sheet issues and their impact on the financial statements

None.

2. The effects of material changes in exchange rates that occur after the balance sheet date and that would affect financial statement users' evaluation and decision-making on the financial statements, on foreign currency transactions. items and financial statements, and on the bank's activities abroad

There is no material change in exchange rates that occurred after the balance sheet date and whose non-disclosure would affect financial statement users' evaluation and decision-making on the financial statements.

3. Other matters

None.

EXPLANATIONS AND DISCLOSURES ON UNCONSOLIDATED FINANCIAL STATEMENT (Continued)

IX. Other Explanations Related to the Bank's Operations

1. Summary of the ratings assigned to the Bank by international credit rating agencies

FITCH RATINGS *(July, 2026)*	**Not**	**Outlook**
Long-Term Foreign Currency Issuer Default Rating	BB-	Stable
Short-Term Foreign Currency Issuer Default Rating	B	-
Long-Term Local Currency Issuer Default Rating	BB-	Stable
Short-Term Local Currency Issuer Default Rating	B	-
Long-Term National Rating	AA	Stable
Shareholder Support Rating	bb-	-

2. Other disclosures

None.

SECTION SIX

LIMITED REVIEW REPORT

I. Explanations on the Limited Review Report

As of June 30, 2026, the unconsolidated financial statements prepared for the period then ended were subjected to an independent audit by Güney Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş., and the limited review report dated July 30, 2026, has been presented preceding the unconsolidated financial statements.

II. Explanations and Disclosures Prepared by the Independent Auditor

None (December 31, 2025 – None).

SECTION SEVEN

INTERIM ACTIVITY REPORT

I. Interim Activity Report Including the Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities

1. Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities

Message From the Chairman of the Board

Dear Stakeholders,

Ongoing uncertainties in global markets, geopolitical developments, and tightening financial conditions have made agile decision-making, robust risk management, and a sustainable growth approach more important than ever for the banking sector. Meanwhile, the determined steps taken by the Turkish economy as part of its macroeconomic rebalancing process continue to present long-term opportunities for our industry. At Enpara Bank, we remain firmly committed to turning this transformation into an opportunity through our strong financial structure, expertise in digital banking, and innovative mindset, while continuing our efforts to create lasting and sustainable value for all our stakeholders.

Our strategic objective is to further strengthen our position as one of Türkiye's leading private banks while establishing ourselves among Europe's leading digital banks, underpinned by our strong corporate governance framework, customer-centric approach, and technology-driven growth vision. By closely monitoring our customers' evolving needs and expectations, we continuously enhance our product and service portfolio and develop innovative value propositions that make financial services simpler, more accessible, and more convenient.

In this context, during the first half of the year, we expanded our product offering by introducing investment products to our customers and adding comprehensive car insurance and compulsory traffic insurance products to our portfolio. In order to provide more effective solutions to the financing needs of our commercial customers, we also launched our installment-based commercial loan product. Looking ahead, we will continue to invest in product innovation and develop solutions that address our customers' changing needs and expectations.

At the same time, artificial intelligence represents another key area of transformation that we believe will fundamentally shape the future of banking. We are therefore accelerating our investments in AI technologies and capabilities, with a dual focus on enhancing operational efficiency and delivering faster, more personalized, and more intelligent financial solutions to our customers. We position artificial intelligence not merely as a technological investment, but as a strategic capability that has the potential to redefine the customer experience and provide a sustainable competitive advantage.

Our confidence in the future and our motivation to achieve more are stronger than ever. With the continued support of our valued stakeholders, I sincerely believe that we will collectively take Enpara Bank A.Ş. toward an even stronger, more innovative, and more reputable future.

I would like to thank you for your valuable contributions to date and wish continued and ever-growing success in the period ahead.

Yours sincerely,

Temel Güzeloğlu
Chairman of the Board of Directors

I. Interim Activity Report Including the Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities (Continued)

1. Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities (Continued)

Message From the General Manager

Dear Stakeholders,

The first half of 2026 was marked by moderate global economic growth, while geopolitical developments, uncertainties surrounding global trade policies, and tight financial conditions continued to weigh on economic activity. Policies implemented to combat inflation remained a key factor shaping the economic outlook across many countries, while financial markets continued to adopt a cautious stance amid ongoing volatility. The Turkish economy continued to strengthen its macroeconomic stability, supported by balanced monetary and fiscal policies. Measures aimed at reinforcing financial stability, together with the rebalancing of domestic demand, contributed to a resilient economic performance during the first half of the year.

In light of these global and regional developments, our Bank continued its operations successfully, underpinned by a sustainable growth approach and prudent risk management. Our strong capital and liquidity position, effective balance sheet management, and continued investments in digital banking enabled us to maintain uninterrupted service to our customers while further developing financing solutions that support the real economy and maintaining our focus on long-term value creation.

As of June 30, 2026, our Bank maintained a strong performance across total assets, loans, customer deposits and profitability. We continued to build on our financial strength and resilience throughout the second quarter of the year.

During the first half of the year, we were pleased to introduce new products and services designed to address the evolving needs of our customers. With the launch of our investment products, we provided our customers with new solutions enabling them to manage their savings across a broader range of investment alternatives. In addition, by introducing comprehensive car insurance and compulsory traffic insurance products to our customers, we expanded our financial services offering into the insurance space and took an important step toward providing a more comprehensive financial experience.

We also continued to enhance our product portfolio for our commercial customers. To provide businesses with faster and more flexible financing solutions, we launched our installment-based commercial loan product. In the period ahead, we will continue to develop innovative financing solutions that contribute to the sustainable growth of the real economy.

Our commitment to product development extends beyond addressing today’s needs. By anticipating our customers’ future expectations, we continue to work relentlessly on new products and services. We aim to bring innovative solutions to our customers that will further strengthen our position as a leading digital bank, enhance the customer experience, and address a diverse range of financial needs.

At the same time, developments in artificial intelligence remain among our strategic priorities. We believe that AI technologies represent not only a powerful tool for enhancing operational efficiency, but also a fundamental area of transformation that can personalize the customer experience, strengthen decision-making processes, and reshape the delivery of banking services. Accordingly, during the first half of the year, we made significant enhancements to our artificial intelligence infrastructure and began expanding the use of AI-enabled solutions across various business processes. Within the framework of applicable regulatory requirements, we will continue to invest in this area with the aim of providing our customers with faster, more secure, and more personalized services.

I. Interim Activity Report Including the Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities (Continued)

1. Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities (Continued)

As one of Türkiye's leading digital banks, the most important strengths behind our achievements are the trust placed in us by our customers, the dedication of our employees, and the continued support of our stakeholders. In the period ahead, we will continue to build on our sustainable growth through our strong capital position, prudent risk management approach, innovative product development capabilities, and investments in digital transformation, while continuing to create value for our customers and contribute to the Turkish economy.

I would like to extend my sincere appreciation to all our customers for their continued trust, to our stakeholders for their steadfast support, and to our colleagues whose dedication and commitment have been instrumental in our achievements.

Yours sincerely,

Cumhur Türkmen
General Manager

I. Interim Activity Report Including the Assessments of the Chairman of the Board of Directors and the Chief Executive Officer Regarding Interim Activities (Continued)

2. Summary Financial Information

Summary Financial Information for the Period Ended June 30, 2026

Key Balance Sheet Items	June 30, 2026	December 31, 2025	Change (%)
Total Assets	301,791	250,148	21%
Loans (Net)	165,498	144,290	15%
Performing Loans (Net)	*162,808*	*141,986*	*15%*
Non-Performing Loans (Net)	*2,690*	*2,304*	*17%*
Customer Deposits	231,921	205,483	13%
Equity	22,625	18,910	20%

Key Income Statement Items	June 30, 2026	June 30, 2025	Change (%)
Net Interest Income	10,800	1,730	>100%
Net Fees and Commissions	5,466	(2)	<(100%)
Gross Operating Profit	16,170	1,820	>100%
Profit Before Tax	**5,414**	**1,014**	**>100%**
Tax Expense (-)	1,546	249	>100%
Net Profit for the Period	**3,868**	**765**	**>100%**

Key Financial Ratios	June 30, 2026	December 31, 2025	Change (bps)
Loans / Total Assets	58%	62%	(3.4)
Deposits / Total Assets	77%	82%	(5.3)
Loans / Deposits	76%	75%	0.8
Non-Performing Loan Ratio	5.8%	6.2%	(0.4)
Capital Adequacy Ratio	15.42%	16.83%	(1.4)

Other Indicators	June 30, 2026	December 31, 2025	Change (%)
Number of Employees	1,425	1,402	2%
Total Number of Customers	9.2 M	8.6 M	6%

3. Other matters

As of June 30, 2026, the amount of donations made is TRY 3 (December 31, 2025 – None).

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