

**ARAP TÜRK BANKASI ANONİM ŞİRKETİ**

**UNCONSOLIDATED FINANCIAL STATEMENTS  
AND RELATED DISCLOSURES AT 31 March, 2026  
TOGETHER WITH AUDITOR'S LIMITED REVIEW REPORT**

***(CONVENIENCE TRANSLATION OF UNCONSOLIDATED  
FINANCIAL STATEMENTS AND RELATED DISCLOSURES AND  
FOOTNOTES ORIGINALLY ISSUED IN TURKISH)***



## AUDITOR'S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

(Convenience translation of the independent auditor's review report originally issued in Turkish, See Note I of Section Three)

To the General Assembly of Arap Türk Bankası Anonim Şirketi;

### *Introduction*

We have reviewed the unconsolidated balance sheet of Arap Türk Bankası Anonim Şirketi ("the Bank") at 31 March 2026 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders' equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the financial statements for the three-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of 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 1 November 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 interim financial information based on our review.

### *Scope of Review*

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, "Limited 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.



### *Conclusion*

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial information does not present fairly in all material respects the financial position of Arap Türk Bankası Anonim Şirketi at 31 March 2026 and its financial performance and its cash flows for the three-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

### *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, is not consistent with the reviewed unconsolidated financial statements and disclosures in all material respects.

### *Additional Paragraph for Convenience Translation:*

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 31 March 2026. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

PwC Bağımsız Denetim ve  
Serbest Muhasebeci Mali Müşavirlik A.Ş.

Özge Arslan Yılmaz, SMMM  
Independent Auditor

Istanbul, 7 May 2026

**ARAP TÜRK BANKASI A.Ş. UNCONSOLIDATED INTERIM FINANCIAL REPORT  
AS OF AND FOR THE THREE MONTH PERIOD ENDED 31 MARCH 2026**

**Address of the Bank's Headquarters** : Valikonağı Caddesi No:10, 34367 – ŞİŞLİ/İSTANBUL  
**Telephone and Fax Numbers** : Tel : 0 212 225 05 00 Faks: 0 212 225 05 26  
**Website of the Bank** : <http://www.atbank.com.tr>  
**E-mail address of the Bank** : [corp@atbank.com.tr](mailto:corp@atbank.com.tr)

The unconsolidated interim financial report as of and for the three month period ended 31 March 2026 prepared in accordance with the communiqué of “Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks” as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

- GENERAL INFORMATION ABOUT THE BANK
- UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- DISCLOSURES AND FOOTNOTES RELATED TO UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS
- INDEPENDENT AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

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

Yasin Öztürk  
*Chairman of the Board of  
Directors*

Abdalkhalig Mohamed M Ibrahim  
*Member of The Board  
of Directors and Chairman of  
The Audit Committee*

Nouri Ali Mohammed Aboflega  
*Member of The Board of  
Directors and The  
Audit Committee*

Recep Türk  
*Member of The Board of  
Directors and The  
Audit Committee*

Hüseyin Serdar Yücel  
*Member of The Board of  
Directors and The  
Audit Committee*

Faesal Kh Ali Khalil Othman  
*Deputy General Manager*

Feyzullah Küpeli  
*Group Manager Responsible  
For Financial Management*

Cem Berk Bayer  
*Group Manager Responsible  
For Planning and Reporting*

Contact information of the personnel for addressing questions regarding this financial report  
Name / Title: Utku Çelik / Unit Manager  
Phone No : 0 212 225 05 00  
Fax No : 0 212 225 05 26

## **SECTION ONE**

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# ARAP TÜRK BANKASI ANONİM ŞİRKETİ

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### SECTION ONE

#### GENERAL INFORMATION ABOUT THE BANK

#### I. BANK’S DATE OF ESTABLISHMENT, BEGINNING STATUTE, ITS HISTORY REGARDING CHANGES ON ITS STATUTE

Arap Türk Bankası Anonim Şirketi (“the Bank”) has been established in 1977 as a joint stock entity in accordance with an agreement signed on 11 August 1975 between the Republic of Türkiye and the Libyan Arab Republic. The duration of the Bank is 50 years from the commencement of the Agreement. This period shall be renewable automatically unless agreed otherwise by an Extraordinary General Meeting held at least one year prior to expiration.

In accordance with the Articles of Association, the Board of Directors shall elect a Chairman among its Turkish members and a Deputy Chairman among its Arab members. The General Manager shall always be nominated by Libyan Foreign Bank assigned by the Board.

#### II. BANK’S SHARE CAPITAL STRUCTURE, SHAREHOLDERS DIRECTLY OR INDIRECTLY, ALONE OR TOGETHER HOLDING THE MANAGEMENT AND CONTROL OF THE BANK, RELATED CHANGES WITHIN THE YEAR AND INFORMATION ABOUT THE BANK’S GROUP

The Bank is a foreign bank status incorporated in Türkiye. The main shareholder Libyan Foreign Bank is 100% owned by Central Bank of Libya. The main shareholder Libyan Foreign Bank has financial investments in various countries.

The shareholder’s other qualified shares are Türkiye İş Bankası A.Ş. and T.C. Ziraat Bankası A.Ş.

The decision to increase the share capital to TL 3,810,000 was approved at the Bank’s General Assembly meeting held on 24 March 2026. The capital increase and the corresponding amendment to the relevant article of the Articles of Association were registered on 26 March 2026 and announced in the Trade Registry Gazette dated 26 March 2026 and numbered 11550. The accounting of the aforementioned capital increase was carried out on 26 March 2026 based on the approval obtained from the Banking Regulation and Supervision Agency (BRSA).

As of 31 March 2026, the Bank’s share capital at the balance sheet date as follows:

Shareholders	Current Period		Prior Period	
	Share amounts	Share Percentages <sup>(1)</sup>	Share amounts	Share Percentages <sup>(1)</sup>
Libyan Foreign Bank	2,409,113	63.23%	2,036,681	63.23%
T. İş Bankası A.Ş.	783,941	20.58%	662,749	20.58%
T.C. Ziraat Bankası A.Ş.	587,955	15.43%	497,061	15.43%
Kuwait Investment Co.	28,991	0.76%	24,509	0.76%
<b>Total</b>	<b>3,810,000</b>	<b>100%</b>	<b>3,221,000</b>	<b>100%</b>

(1) Emek İnşaat ve İşletme A.Ş. holds a 0.0000014% (December 31, 2025: 0.0000014%) share in the paid-in capital amounting to TL 53.68 (December 31, 2025: TL 45.38).

# ARAP TÜRK BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026 (Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

### GENERAL INFORMATION ABOUT THE BANK (Continued)

#### III. INFORMATION ABOUT THE BANK’S CHAIRMAN AND MEMBERS OF BOARD OF DIRECTORS, MEMBERS OF AUDIT COMMITTEE, GENERAL MANAGER AND ASSISTANT GENERAL MANAGERS AND THEIR QUALIFICATIONS, RELATED CHANGES WITHIN THE YEAR AND THEIR SHARES AT THE BANK

##### Chairmen of the Board of Directors and Board Members

Name	Job Title – Description
Yasin Öztürk	Chairman of the Board of Directors
Fakher Muftah Omar Buferna	Vice Chairman of the Board of Directors
Faosal Kh Ali Khalil Othman	Board Member and Deputy General Manager
Abdalkhalig Mohamed M. Ibrahim	Board Member and Chairman of the Audit Committee
Recep Türk	Board Member and Audit Committee Member
Hüseyin Serdar Yücel	Board Member and Audit Committee Member
Nouri Ali Mohamed Aboflega	Board Member and Audit Committee Member
İmge Hilal Soyluoğlu Canlı	Board Member
Saleh Ah H. Keshlaf	Board Member

Selen Giyim resigned from her duties as a member of the Board of Directors and the Audit Committee on 17 February 2026. Recep Türk assumed his duties as of 24 March 2026.

##### General Manager and Deputies

Name	Job Title – Description
Faosal Kh Ali Khalil Othman	Member of the Board of Directors and Deputy General Manager– Assistant General Manager – Credits & Operations Division
Zafer Basri Yüksel	Assistant General Manager– Treasury, FI Sales & Marketing Division

The members of the Board of Directors and senior management do not hold any shares in the Bank.

#### IV. INFORMATION ON PEOPLE AND ENTITIES WHO HAVE QUALIFIED SHARE IN THE BANK

Name Surname/Entity Title	Share Amount	Share Percentage %	Paid-in Capital	Unpaid Capital
Libyan Foreign Bank	2,409,113	63.23%	2,409,113	-
T. İş Bankası A.Ş.	783,941	20.58%	783,941	-
T.C. Ziraat Bankası A.Ş.	587,955	15.43%	587,955	-

#### V. INFORMATION ABOUT THE SERVICES AND NATURE OF ACTIVITIES OF THE BANK

The Bank was established to mediate commercial activities between Türkiye, Middle East and North African countries. The Bank has the authority to collect deposits. It operates in corporate banking. The Bank has a total of four branches, two in Istanbul, one in Ankara and one in Gaziantep, and a subsidiary operating in the financial leasing sector.

#### VI. DIFFERENCES BETWEEN THE COMMUNIQUE ON PREPARATION OF CONSOLIDATED FINANCIAL STATEMENTS OF BANKS AND TURKISH ACCOUNTING STANDARDS AND SHORT EXPLANATION ABOUT THE ENTITIES SUBJECT TO FULL CONSOLIDATION OR PROPORTIONAL CONSOLIDATION AND ENTITIES WHICH ARE DEDUCTED FROM EQUITY OR ENTITIES WHICH ARE NOT INCLUDED IN THESE THREE METHODS

There is no difference for the Bank between the consolidation process according to the Turkish Accounting Standards and the Communiqué of the Preparation of Consolidated Financial Statements of Banks in Türkiye.

#### VII. THE EXISTING OR POTENTIAL, ACTUAL OR LEGAL OBSTACLES ON THE TRANSFER OF SHAREHOLDERS’ EQUITY BETWEEN THE BANK AND ITS SUBSIDIARIES OR THE REIMBURSEMENT OF LIABILITIES

None.

## **SECTION TWO**

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

**ARAP TÜRK BANKASI A.Ş.**

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

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

ASSETS	Note (Fifth Section-I)	CURRENT PERIOD 31.03.2026			PRIOR PERIOD 31.12.2025		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>I. FINANCIAL ASSETS (Net)</b>		<b>427,726</b>	<b>11,696,294</b>	<b>12,124,020</b>	<b>401,842</b>	<b>10,759,567</b>	<b>11,161,409</b>
<b>1.1 Cash and Cash Equivalents</b>	<b>(1)</b>	<b>67,379</b>	<b>10,720,315</b>	<b>10,787,694</b>	<b>23,179</b>	<b>10,690,764</b>	<b>10,713,943</b>
1.1.1 Cash and Balances with Central Bank		67,610	7,521,181	7,588,791	25,328	5,433,952	5,459,280
1.1.2 Banks	<b>(4)</b>	2,537	3,199,134	3,201,671	2,607	5,256,812	5,259,419
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Credit Loss (-)		2,768	-	2,768	4,756	-	4,756
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>	<b>(2)</b>	-	-	-	-	-	-
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	<b>(5)</b>	<b>360,347</b>	<b>975,979</b>	<b>1,336,326</b>	<b>378,663</b>	<b>68,803</b>	<b>447,466</b>
1.3.1 Government Securities		359,821	928,143	1,287,964	378,439	21,670	400,109
1.3.2 Equity Securities		526	2,841	3,367	224	2,768	2,992
1.3.3 Other Financial Assets		-	44,995	44,995	-	44,365	44,365
<b>1.4 Derivative Financial Assets</b>	<b>(3)</b>	-	-	-	-	-	-
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-	-	-
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)</b>	<b>(6)</b>	<b>4,880,218</b>	<b>10,606,878</b>	<b>15,487,096</b>	<b>4,108,372</b>	<b>10,377,963</b>	<b>14,486,335</b>
<b>2.1 Loans</b>		<b>4,983,173</b>	<b>10,215,437</b>	<b>15,198,610</b>	<b>4,058,520</b>	<b>8,841,642</b>	<b>12,900,162</b>
<b>2.2 Lease Receivables</b>		-	-	-	-	-	-
<b>2.3 Factoring Receivables</b>		-	-	-	-	-	-
<b>2.4 Other Financial Assets Measured at Amortised Cost</b>	<b>(7)</b>	-	<b>391,441</b>	<b>391,441</b>	<b>140,927</b>	<b>1,536,321</b>	<b>1,677,248</b>
2.4.1 Government Securities		-	89,891	89,891	140,927	1,242,830	1,383,757
2.4.2 Other Financial Assets		-	301,550	301,550	-	293,491	293,491
<b>2.5 Expected Credit Loss (-)</b>		<b>102,955</b>	-	<b>102,955</b>	<b>91,075</b>	-	<b>91,075</b>
<b>III. ASSETS HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	<b>(15)</b>	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>235,227</b>	-	<b>235,227</b>	<b>190,227</b>	-	<b>190,227</b>
<b>4.1 Associations (Net)</b>	<b>(8)</b>	-	-	-	-	-	-
4.1.1 Associates Accounted Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
<b>4.2 Subsidiaries (Net)</b>	<b>(9)</b>	<b>235,227</b>	-	<b>235,227</b>	<b>190,227</b>	-	<b>190,227</b>
4.2.1 Unconsolidated Financial Subsidiaries		235,227	-	235,227	190,227	-	190,227
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Joint Ventures (Net)</b>	<b>(10)</b>	-	-	-	-	-	-
4.3.1 Joint Ventures Accounted Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>		<b>1,850,297</b>	-	<b>1,850,297</b>	<b>1,861,621</b>	-	<b>1,861,621</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>		<b>19,271</b>	-	<b>19,271</b>	<b>21,821</b>	-	<b>21,821</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		19,271	-	19,271	21,821	-	21,821
<b>VII. INVESTMENT PROPERTY (Net)</b>	<b>(13)</b>	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSET</b>	<b>(14)</b>	-	-	-	-	-	-
<b>IX. DEFERRED TAX ASSET</b>	<b>(14)</b>	-	-	-	-	-	-
<b>X. OTHER ASSETS (Net)</b>	<b>(16)</b>	<b>200,699</b>	<b>450,456</b>	<b>651,155</b>	<b>180,900</b>	<b>220,157</b>	<b>401,057</b>
<b>TOTAL ASSETS</b>		<b>7,613,438</b>	<b>22,753,628</b>	<b>30,367,066</b>	<b>6,764,783</b>	<b>21,357,687</b>	<b>28,122,470</b>

The accompanying explanations and notes form an integral part of these financial statements.

# ARAP TÜRK BANKASI ANONİM ŞİRKETİ

## UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 31 MARCH 2026 (Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated.)

LIABILITIES	Note (Fifth Section-II)	CURRENT PERIOD 31.03.2026			PRIOR PERIOD 31.12.2025		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>I. DEPOSITS</b>	(1)	1,520,629	15,754,674	17,275,303	875,415	14,072,188	14,947,603
<b>II. FUNDS BORROWED</b>	(3)	-	6,351,629	6,351,629	-	6,690,656	6,690,656
<b>III. MONEY MARKETS</b>		-	-	-	-	-	-
<b>IV. SECURITIES ISSUED (Net)</b>		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
<b>V. FUNDS</b>		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
<b>VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	(2)	-	-	-	-	-	-
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING LIABILITIES</b>		-	-	-	-	-	-
<b>IX. LEASE LIABILITIES (Net)</b>	(5)	3,605	463	4,068	861	602	1,463
<b>X. PROVISIONS</b>	(7)	250,807	31,267	282,074	253,003	30,262	283,265
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		145,247	-	145,247	151,370	-	151,370
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		105,560	31,267	136,827	101,633	30,262	131,895
<b>XI. CURRENT TAX LIABILITY</b>	(8)	157,441	-	157,441	131,672	-	131,672
<b>XII. DEFERRED TAX LIABILITY</b>		183,562	-	183,562	192,961	-	192,961
<b>XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>		-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT INSTRUMENTS</b>		-	-	-	-	-	-
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	-	-	-	-	-
<b>XV. OTHER LIABILITIES</b>	(4)	237,009	416,845	653,854	157,461	489,541	647,002
<b>XVI. SHAREHOLDERS' EQUITY</b>	(9)	5,458,158	977	5,459,135	5,226,704	1,144	5,227,848
16.1 Paid-in capital		3,810,000	-	3,810,000	3,221,000	-	3,221,000
16.2 Capital Reserves		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
16.3 Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss		1,317,895	-	1,317,895	1,317,895	-	1,317,895
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(113,471)	977	(112,494)	(107,640)	1,144	(106,496)
16.5 Profit Reserves		107,594	-	107,594	79,343	-	79,343
16.5.1 Legal Reserves		107,594	-	107,594	79,343	-	79,343
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		-	-	-	-	-	-
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or (Loss)		336,140	-	336,140	716,106	-	716,106
16.6.1 Prior Periods' Profit or (Loss)		98,855	-	98,855	151,078	-	151,078
16.6.2 Current Period Profit or (Loss)		237,285	-	237,285	565,028	-	565,028
<b>TOTAL LIABILITIES</b>		<b>7,811,211</b>	<b>22,555,855</b>	<b>30,367,066</b>	<b>6,838,077</b>	<b>21,284,393</b>	<b>28,122,470</b>

The accompanying explanations and notes form an integral part of these financial statements.

**ARAP TÜRK BANKASI A.Ş.**  
**UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET**  
**AS OF 31 MARCH 2026**

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

	Note (Fifth Section-III)	CURRENT PERIOD 31.03.2026			PRIOR PERIOD 31.12.2025		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>A. OFF-BALANCE SHEET LIABILITIES (I+II+III)</b>		<b>6,074,925</b>	<b>22,715,933</b>	<b>28,790,858</b>	<b>4,667,058</b>	<b>23,925,389</b>	<b>28,592,447</b>
<b>I. GUARANTEES AND WARRANTIES</b>	<b>(2)</b>	<b>6,073,404</b>	<b>22,715,933</b>	<b>28,789,337</b>	<b>4,665,882</b>	<b>23,925,389</b>	<b>28,591,271</b>
1.1. Letters of Guarantee		5,144,904	14,169,948	19,314,852	4,440,382	14,586,274	19,026,656
1.1.1. Guarantees Subject to State Tender Law		95,687	-	95,687	96,272	-	96,272
1.1.2. Guarantees Given for Foreign Trade Operations		208,135	13,987,391	14,195,526	201,382	14,411,599	14,612,981
1.1.3. Other Letters of Guarantee		4,841,082	182,557	5,023,639	4,142,728	174,675	4,317,403
1.2. Bank Acceptances		-	-	-	-	-	-
1.2.1. Import Letter of Acceptance		-	-	-	-	-	-
1.2.2. Other Bank Acceptances		-	-	-	-	-	-
1.3. Letters of Credit		-	8,417,236	8,417,236	-	8,930,252	8,930,252
1.3.1. Documentary Letters of Credit		-	-	-	-	-	-
1.3.2. Other Letters of Credit		-	8,417,236	8,417,236	-	8,930,252	8,930,252
1.4. Prefinancing Given as Guarantee		-	-	-	-	-	-
1.5. Endorsements		-	-	-	-	-	-
1.5.1. Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
1.5.2. Other Endorsements		-	-	-	-	-	-
1.6. Purchase Guarantees on Marketable Security Issuance		-	-	-	-	-	-
1.7. Factoring Guarantees		-	-	-	-	-	-
1.8. Other Guarantees		928,500	128,749	1,057,249	225,500	408,863	634,363
1.9. Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>(1)</b>	<b>1,521</b>	<b>-</b>	<b>1,521</b>	<b>1,176</b>	<b>-</b>	<b>1,176</b>
2.1. Irrevocable Commitments		1,521	-	1,521	1,176	-	1,176
2.1.1. Asset Purchase and Sale Commitments		-	-	-	-	-	-
2.1.2. Deposit Purchase and Sales Commitments		-	-	-	-	-	-
2.1.3. Share Capital Commitments to Associates and Subsidiaries		-	-	-	-	-	-
2.1.4. Loan Granting Commitments		-	-	-	-	-	-
2.1.5. Securities Issue Brokerage Commitments		-	-	-	-	-	-
2.1.6. Commitments for Reserve Deposit Requirements		-	-	-	-	-	-
2.1.7. Commitments for Cheques		1,521	-	1,521	1,176	-	1,176
2.1.8. Tax and Fund Liabilities from Export Commitments		-	-	-	-	-	-
2.1.9. Commitments for Credit Card Limits		-	-	-	-	-	-
2.1.10. Commitments for Credit Cards and Banking Services Promotions		-	-	-	-	-	-
2.1.11. Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12. Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
3.1. Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1. Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2. Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2. Trading Transactions		-	-	-	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1. Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2. Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2. Swap Transactions Related to Foreign Currency and Interest Rates		-	-	-	-	-	-
3.2.2.1. Foreign Currency Swap-Buy		-	-	-	-	-	-
3.2.2.2. Foreign Currency Swap-Sell		-	-	-	-	-	-
3.2.2.3. Interest Rate Swap-Buy		-	-	-	-	-	-
3.2.2.4. Interest Rate Swap-Sell		-	-	-	-	-	-
3.2.3. Foreign Currency, Interest rate and Securities Options		-	-	-	-	-	-
3.2.3.1. Foreign Currency Options-Buy		-	-	-	-	-	-
3.2.3.2. Foreign Currency Options-Sell		-	-	-	-	-	-
3.2.3.3. Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4. Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5. Securities Options-Buy		-	-	-	-	-	-
3.2.3.6. Securities Options-Sell		-	-	-	-	-	-
3.2.4. Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1. Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2. Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5. Interest Rate Futures		-	-	-	-	-	-
3.2.5.1. Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2. Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>3,498,124</b>	<b>2,089,180</b>	<b>5,587,304</b>	<b>2,053,942</b>	<b>1,994,470</b>	<b>4,048,412</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>935,374</b>	<b>-</b>	<b>935,374</b>	<b>243,263</b>	<b>-</b>	<b>243,263</b>
4.1. Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Checks Received for Collection		6,874	-	6,874	17,763	-	17,763
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		928,500	-	928,500	225,500	-	225,500
4.8. Custodians		-	-	-	-	-	-
<b>V. PLEDGES RECEIVED</b>		<b>2,562,750</b>	<b>2,089,180</b>	<b>4,651,930</b>	<b>1,810,679</b>	<b>1,994,470</b>	<b>3,805,149</b>
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		10,320	916,062	926,382	12,383	885,306	897,689
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Immovable		106,394	1,074,386	1,180,780	106,394	1,036,866	1,143,260
5.6. Other Pledged Items		2,446,036	98,732	2,544,768	1,691,902	72,298	1,764,200
5.7. Pledged Items-Depository		-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>9,573,049</b>	<b>24,805,113</b>	<b>34,378,162</b>	<b>6,721,000</b>	<b>25,919,859</b>	<b>32,640,859</b>

The accompanying explanations and notes form an integral part of these financial statements.

# ARAP TÜRK BANKASI A.Ş.

## UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 31 MARCH 2026

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

IV. -STATEMENT OF PROFIT OR LOSS		Note (Fifth Section IV)	Current Period 01.01.2026- 31.03.2026	Prior Period 01.01.2025- 31.03.2025
<b>I.</b>	<b>INTEREST INCOME</b>	(1)	673,628	402,523
1.1	Interest on Loans		583,387	243,194
1.2	Interest on Reserve Requirements		7,716	3,285
1.3	Interest on Banks		31,607	18,134
1.4	Interest on Money Market Transactions		-	60,822
1.5	Interest on Marketable Securities Portfolio		50,378	76,495
1.5.1	Fair Value Through Profit or Loss		-	-
1.5.2	Fair Value Through Other Comprehensive Income		24,747	27,411
1.5.3	Financial Assets Measured at Amortised Cost		25,631	49,084
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		540	593
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>	(2)	186,979	77,100
2.1	Interest on Deposits		115,319	18,363
2.2	Interest on Funds Borrowed		71,376	58,161
2.3	Interest Expense on Money Market Transactions		-	-
2.4	Interest on Securities Issued		-	-
2.5	Lease Interest Expenses		284	576
2.6	Other Interest Expenses		-	-
<b>III.</b>	<b>NET INTEREST INCOME/EXPENSE (I - II)</b>		486,649	325,423
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME/EXPENSE</b>		141,969	77,667
4.1	Fees and Commissions Received		148,922	82,458
4.1.1	Non-cash Loans		31,435	13,463
4.1.2	Other		117,487	68,995
4.2	Fees and Commissions Paid		6,953	4,791
4.2.1	Non-cash Loans		50	25
4.2.2	Other		6,903	4,766
<b>V.</b>	<b>DIVIDEND INCOME</b>		45,031	28,494
<b>VI.</b>	<b>TRADING INCOME /(LOSS) (Net)</b>	(3)	12,707	23,083
6.1	Trading Gains / (Losses) on Securities		-	-
6.2	Gains / (Losses) on Derivative Financial Transactions		-	-
6.3	Foreign Exchange Gains / (Losses)		12,707	23,083
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	(4)	37,522	10,148
<b>VIII.</b>	<b>GROSS OPERATING INCOME (III+IV+V+VI+VII)</b>		723,878	464,815
<b>IX.</b>	<b>EXPECTED CREDIT LOSS (-)</b>	(5)	21,790	48,063
<b>X.</b>	<b>OTHER PROVISION EXPENSES (-)</b>	(6)	8,908	11,187
<b>XI.</b>	<b>PERSONNEL EXPENSES (-)</b>		260,347	198,729
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	(7)	112,207	99,714
<b>XIII.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)</b>		320,626	107,122
<b>XIV.</b>	<b>INCOME RESULTED FROM MERGERS</b>		-	-
<b>XV.</b>	<b>INCOME/(LOSS) FROM ASSOCIATES ACCOUNTED FOR USING THEEQUITY METHOD</b>		-	-
<b>XVI.</b>	<b>GAIN/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)</b>	(8)	320,626	107,122
<b>XVIII.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	(9)	(83,341)	(19,174)
18.1	Current Tax Provision		(89,900)	(39,992)
18.2	Deferred Tax Income Effect (+)		49,570	6,043
18.3	Deferred Tax Expense Effect (-)		56,129	26,861
<b>XIX.</b>	<b>CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)</b>	(10)	237,285	87,948
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1	Income from Non-current Assets Held for Sale		-	-
20.2	Gain on Sale of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
<b>XXI.</b>	<b>EXPENSES FROM DISCONTINUED OPERATIONS (-)</b>		-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss on Sale of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
<b>XXII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)</b>		-	-
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
<b>XXIV.</b>	<b>NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		-	-
<b>XXV.</b>	<b>NET PROFIT/(LOSS) (XIX+XXIV)</b>	(11)	237,285	87,948
	Earning/(Loss) per share (in TL full)		0.0006	0.0003

The accompanying explanations and notes form an integral part of these financial statement

**ARAP TÜRK BANKASI A.Ş.**

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

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

		<b>Current Period</b>	<b>Prior Period</b>
		<b>1 January- 31 March 2026</b>	<b>1 January- 31 March 2025</b>
<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>			
<b>I.</b>	<b>PERIOD PROFIT/LOSS FOR THE PERIOD</b>	<b>237,285</b>	<b>87,948</b>
<b>II.</b>	<b>OTHER COMPREHENSIVE INCOME</b>	<b>(5,998)</b>	<b>2,684</b>
<b>2.1</b>	<b>Other Comprehensive Income That Will Not Be Reclassified To Profit or Loss</b>	-	-
2.1.1	Tangible Assets Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
<b>2.2</b>	<b>Other Comprehensive Income That Will Reclassified to Profit or Loss</b>	<b>(5,998)</b>	<b>2,684</b>
2.2.1	Foreign Currency Translation Differences	-	-
2.2.2	Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other	(8,838)	3,822
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 Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	2,840	(1,138)
<b>III.</b>	<b>TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>231,287</b>	<b>90,632</b>

The accompanying explanations and notes form an integral part of these financial statements.

**ARAP TÜRK BANKASI A.Ş.**

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

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in capital	Share premium	Share certificate cancel profits	Other capital reserve	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss			Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity
					1	2	3	4	5	6				
<b>CURRENT PERIOD</b>														
31 March 2026														
<b>I. Balance at the beginning of the period</b>	<b>3,221,000</b>	-	-	-	<b>1,350,765</b>	<b>(32,870)</b>	-	-	<b>(106,496)</b>	-	<b>79,343</b>	<b>151,078</b>	<b>565,028</b>	<b>5,227,848</b>
<b>II. Adjustment in accordance with TMS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>III. New balance (I+II)</b>	<b>3,221,000</b>	-	-	-	<b>1,350,765</b>	<b>(32,870)</b>	-	-	<b>(106,496)</b>	-	<b>79,343</b>	<b>151,078</b>	<b>565,028</b>	<b>5,227,848</b>
<b>IV. Total comprehensive income (loss)</b>	-	-	-	-	-	-	-	-	<b>(5,998)</b>	-	-	-	<b>237,285</b>	<b>231,287</b>
<b>V. Capital increase in cash</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VI. Capital increase through internal reserves</b>	<b>589,000</b>	-	-	-	-	-	-	-	-	-	<b>(589,000)</b>	-	-	-
<b>VII. Issued capital inflation adjustment difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII. Convertible bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX. Subordinated debt</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X. Increase (decrease) through other changes, equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>XI. Profit distribution</b>	-	-	-	-	-	-	-	-	-	-	<b>28,251</b>	<b>536,777</b>	<b>(565,028)</b>	-
11.1 Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	<b>28,251</b>	<b>536,777</b>	<b>(565,028)</b>	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances (III+IV+..... +X+XI)</b>	<b>3,810,000</b>	-	-	-	<b>1,350,765</b>	<b>(32,870)</b>	-	-	<b>(112,494)</b>	-	<b>107,594</b>	<b>98,855</b>	<b>237,285</b>	<b>5,459,135</b>

1. Increases and decreases in Tangible and Intangible Assets Revaluation Reserve,
2. Accumulated Gains/ Losses on Remeasurements of Defined Benefit Plans,
3. Other ( Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of other Comprehensive Income that will not be Reclassified to Profit or Loss),
4. Exchange Differences on Translation,
5. Accumulated gains(losses) due for revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income
6. Other(Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

The accompanying explanations and notes form an integral part of these financial statements.

# ARAP TÜRK BANKASI A.Ş.

## UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 31 MARCH 2025

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

	Paid-in capital	Share premium	Share certificate cancel profits	Other capital reserve	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss			Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity	
					1	2	3	4	5	6					
<b>STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY</b>															
<b>PRIOR PERIOD</b>															
<b>31 March 2025</b>															
<b>I</b>	<b>Balance at the beginning of the period</b>	<b>440,000</b>	-	-	-	<b>1,018,871</b>	<b>(32,692)</b>	-	-	<b>(141,303)</b>	-	<b>70,233</b>	<b>1,070,295</b>	<b>182,188</b>	<b>2,607,592</b>
<b>II.</b>	<b>Adjustment in accordance with TMS 8</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1	Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2	Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>II.</b>	<b>New balance (I+II)</b>	<b>440,000</b>	-	-	-	<b>1,018,871</b>	<b>(32,692)</b>	-	-	<b>(141,303)</b>	-	<b>70,233</b>	<b>1,070,295</b>	<b>182,188</b>	<b>2,607,592</b>
<b>IV.</b>	<b>Total comprehensive income (loss)</b>	-	-	-	-	-	-	-	-	<b>2,683</b>	-	-	-	<b>87,948</b>	<b>90,631</b>
<b>V.</b>	<b>Capital increase in cash</b>	<b>1,069,705</b>	-	-	-	-	-	-	-	-	-	-	-	-	<b>1,069,705</b>
<b>VI.</b>	<b>Capital increase through internal reserves</b>	<b>1,070,295</b>	-	-	-	-	-	-	-	-	-	<b>(1,070,295)</b>	-	-	-
<b>VII.</b>	<b>Issued capital inflation adjustment difference</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>VIII.</b>	<b>Convertible bonds</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>IX.</b>	<b>Subordinated debt</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>X.</b>	<b>Increase (decrease) through other changes, equity</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>XI.</b>	<b>Profit distribution</b>	-	-	-	-	-	-	-	-	-	-	<b>9,110</b>	<b>173,078</b>	<b>(182,188)</b>	-
11.1	Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2	Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	<b>9,110</b>	<b>173,078</b>	<b>(182,188)</b>	-
11.3	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances (III+IV+..... +X+XI)</b>		<b>2,580,000</b>	-	-	-	<b>1,018,871</b>	<b>(32,692)</b>	-	-	<b>(138,620)</b>	-	<b>79,343</b>	<b>173,078</b>	<b>87,948</b>	<b>3,767,928</b>

1. Increases and decreases in Tangible and Intangible Assets Revaluation Reserve,

2. Accumulated Gains/ Losses on Remeasurements of Defined Plans,

3. Other ( Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and Other Accumulated Amounts of other Comprehensive Income that will not be Reclassified to Profit or Loss),

4. Exchange Differences on Translation,

5. Accumulated gains(losses) due for revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income

6. Other(Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)

The accompanying explanations and notes form an integral part of these financial statements.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO THE UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

STATEMENT OF CASH FLOWS	Note	Current Period 01.01.2026 31.03.2026	Prior Period 01.01.2025 31.03.2025
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1 Operating Profit Before Changes in Operating Assets and Liabilities</b>		<b>241,580</b>	<b>817,883</b>
1.1.1 Interest Received		803,342	514,602
1.1.2 Interest Paid		(248,882)	(26,087)
1.1.3 Dividend Received		-	-
1.1.4 Fees and Commissions Received		148,922	82,458
1.1.5 Other Income		55,161	44,553
1.1.6 Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7 Payments to Personnel and Service Suppliers		(318,485)	(224,880)
1.1.8 Taxes Paid		(86,265)	(19,174)
1.1.9 Other		(112,213)	446,411
<b>1.2 Changes in Operating Assets and Liabilities</b>		<b>(542,988)</b>	<b>(3,505,820)</b>
1.2.1 Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss		-	-
1.2.2 Net (increase) / decrease in due from banks and other financial institutions		-	-
1.2.3 Net (increase) / decrease in loans		(2,116,711)	(1,756,995)
1.2.4 Net (increase) / decrease in other assets		(206,714)	(698,703)
1.2.5 Net increase / (decrease) in bank deposits		1,036,408	456,619
1.2.6 Net increase / (decrease) in other deposits		940,259	(572,715)
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		(432,767)	(387,559)
1.2.9 Net increase / (decrease) in payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		236,537	(546,468)
<b>I. Net Cash Provided from Banking Operations</b>		<b>(301,408)</b>	<b>(2,687,938)</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>			
<b>II. Net Cash Provided from Investing Activities</b>		<b>403,307</b>	<b>1,601,514</b>
2.1 Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2 Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3 Purchases of tangible assets		(1,520)	(19,521)
2.4 Disposals of tangible assets		26,774	120
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(919,999)	(126,171)
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		15,539	563,954
2.7 Purchase of Financial Assets Measured at Amortised Cost		-	(125,292)
2.8 Sale of Financial Assets Measured at Amortised Cost		1,270,866	1,310,182
2.9 Other		11,647	(1,758)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net Cash Provided from Financing Activities</b>		<b>(284)</b>	<b>1,069,128</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		-	-
3.3 Issued Equity Instruments		-	1,069,705
3.4 Dividends Paid		-	-
3.5 Payments for Finance Leases		(284)	(577)
3.6 Other		-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>		<b>196,682</b>	<b>338,913</b>
<b>V. Net Decrease/ Increase in Cash and Cash Equivalents (I+II+III+IV)</b>		<b>298,298</b>	<b>321,617</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the Period</b>		<b>7,478,380</b>	<b>4,457,685</b>
<b>VII. Cash and Cash Equivalents at the End of the Period</b>		<b>7,776,678</b>	<b>4,779,302</b>

The accompanying explanations and notes form an integral part of these financial statements

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS  
AS OF 31 MARCH 2026**

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

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**SECTION THREE**

**EXPLANATIONS ON ACCOUNTING POLICIES**

**I. EXPLANATIONS FOR BASIS OF PRESENTATION**

The unconsolidated financial statements are prepared within the scope of the “Regulation on Accounting Applications for Banks and Safeguarding of Documents” related with Banking Act numbered 5411 published in the Official Gazette no,26333 dated 1 November 2006 and other regulations related to reporting principles on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by Banking Regulation and Supervision Authority (together referred as BRSA Accounting and Reporting Legislation) and in case where a specific regulation is not made by BRSA, Turkish Accounting Standards and Turkish Financial Reporting Standards (“TAS/TFRS”), including Turkish Accounting Standard 34 “Interim Financial Reporting”, and related appendices and interpretations, as put into effect by the Public Oversight Accounting and Auditing Standards Authority (“POA”) (all referred to as the “Reporting Standards”). However, the TAS 29 “Financial Reporting in Hyperinflationary Economies” standard, as outlined below, is not applied to banks as well as to financial leasing, factoring, financing, savings finance, and asset management companies.

The format and content of the publicly announced unconsolidated financial statements and notes to these statements have been prepared in accordance with the “Communiqué on Publicly Announced Financial Statements, Explanations and Notes to These Financial Statements”, published in Official Gazette no. 28337, dated 28 June 2012, and amendments to this Communiqué. The Bank maintains its books in Turkish Lira in accordance with the Banking Act, Turkish Commercial Code and Turkish Tax Legislation.

TAS 29 Financial Reporting in Hyperinflationary Economies requires that entities whose functional currency is the currency of a hyperinflationary economy present their financial statements in terms of the measuring unit current at the end of the reporting period. TAS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. In addition, according to TAS 29, all entities reporting in the currency of a hyperinflationary economy are required to apply this Standard from the same date. With its announcement dated 23 November 2023, the Public Oversight Accounting and Auditing Standards Authority (POA) stated that financial statements of entities applying TFRS for annual reporting periods ending on or after 31 December 2023 should be adjusted for the effects of inflation in accordance with the relevant accounting principles set out in TAS 29, while institutions or organizations authorized to regulate and supervise in their respective fields may determine different transition dates for the application of TAS 29 provisions.

The Banking Regulation and Supervision Agency (BRSA) announced with its decision dated 12 December 2023 and numbered 10744 that the financial statements of banks, financial leasing, factoring, financing, savings financing and asset management companies as of 31 December 2023 would not be subject to inflation adjustment under TAS 29; with its decision dated 11 January 2024 and numbered 10825 that inflation accounting would be implemented as of 1 January 2025; and with its decision dated 5 December 2024 and numbered 11021 that inflation accounting would also not be applied in 2025. Furthermore, with the BRSA’s decision dated 18 December 2025 and numbered 11340, it was announced that the decision dated 11 January 2024 and numbered 10825 was repealed and that banks, financial leasing, factoring, financing, savings financing and asset management companies would not be subject to inflation adjustment in 2026. Accordingly, TAS 29 has not been applied and no inflation adjustment has been made in the financial statements as of 31 March 2026.

The preparation of financial statements requires the use of certain critical estimates on assets and liabilities reported as of balance sheet date or amount of contingent assets and liabilities explained and amount of income and expenses occurred in related period. Although these estimates rely on the management’s best judgment, actual results can vary from these estimates. Judgements and estimates are explained in related notes. Financial statements are prepared on a cost basis, except for real estate and financial assets and liabilities that are shown at their fair values. For a correct perception of the financial statements, the accounting policies and valuation principles are explained between in Notes No. II and XXIV.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**II. INFORMATION ON STRATEGY FOR THE USE OF FINANCIAL INSTRUMENTS AND FOREIGN CURRENCY TRANSACTIONS**

Effective from 1 January 2025, the amendments to TAS/IFRS do not have a significant impact on the Bank’s accounting policies, financial position or performance. It is expected that the amendments to TAS and IFRS that have been issued but not yet effective as of the date of authorization of the financial statements will not have a significant effect on the Bank’s accounting policies, financial position or performance. The preparation of financial statements requires the use of estimates and assumptions that affect the reported amounts of assets and liabilities or the disclosure of contingent assets and liabilities as of the balance sheet date, as well as the reported amounts of income and expenses during the relevant period. Although these estimates are based on management’s best judgment and knowledge, actual results may differ from these estimates. The assumptions and estimates used are disclosed in the related notes.

The financial statements have been prepared on a historical cost basis except for real estate and financial assets and liabilities measured at fair value. For a proper understanding of the financial statements, the accounting policies and valuation principles applied are disclosed between Notes II and XXIII. Effective from 1 January 2025, the amendments to TAS/IFRS do not have a significant impact on the Bank’s accounting policies, financial position or performance. It is expected that the amendments to TAS and IFRS that have been issued but not yet effective as of the date of authorization of the financial statements will not have a significant effect on the Bank’s accounting policies, financial position or performance.

The Bank’s core business operation is banking activities including corporate banking, commercial banking, retail banking and security transactions (treasury transactions) together with international banking services. The Bank uses financial instruments intensively because of the nature of the Bank. The main funding resources are deposits, borrowing and equity and these resources are invested in qualified financial assets. The Bank follows the utilization of resources and the risk and return for the investments in various financial assets through an effective asset and liability management strategy.

The transactions in foreign currency are recorded in accordance with “TAS 21 - Effects of Exchange Rate Changes” Related gain and loss occurred due to the changes in exchange rates resulted by the foreign currency transactions are translated into Turkish Lira over the effective exchange rate prevailing at the date of the transaction and is recorded accordingly.

At the end of the related periods, foreign currency assets and liability balances outstanding are translated into Turkish Lira over the Bank’s exchange rates prevailing at the balance sheet date and the resulting exchange rate differences are accounted as foreign exchange gains and losses.

**III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES**

Subsidiary are the entities that the Bank has the power to govern the financial and operating policies of those to obtain benefits from its activities. Subsidiary is accounted in accordance with “TAS 27 – Separate Financial Statements” in the unconsolidated financial statements. Subsidiary is recorded at cost, with their costs after deducting impairment losses, if any.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**IV. INFORMATION ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS**

The Bank's derivative financial instruments are classified in accordance with TFRS 9 'Financial Instruments' under the category of 'Derivative Financial Assets Designated at Fair Value through Profit or Loss.

Derivatives are initially recorded at their purchase costs including the transaction costs. The notional amounts of derivative transactions are recorded in off-balance sheet accounts based on their contractual amounts.

The derivative transactions are measured at fair value subsequent to initial recognition and if the fair value of a derivative financial instrument is positive, it is disclosed under trading derivative financial assets and if the fair value difference is negative, it is disclosed under trading derivative financial liabilities.

Gains and losses arising from a change in fair value of trading derivatives after the re-measurement are accounted in the statement of profit or loss. The fair value of the derivative financial instruments is calculated using quoted market prices by using discounted cash flows model.

**V. INFORMATION ON INTEREST INCOME AND EXPENSE**

Interest income and expense are recognized according to the effective interest method based on accrual basis. Effective interest rate is the rate that discounts the expected cash flows of financial assets or liabilities during their lifetimes to their carrying values. Effective interest rate is calculated when a financial asset or a liability is initially recorded and is not modified thereafter.

The computation of effective interest rate comprises discounts and premiums, fees and commissions paid or received and transaction costs. Transaction costs are additional costs that are directly related to the acquisition, issuance or disposal of financial assets or liabilities.

**VI. INFORMATION ON FEES AND COMMISSION INCOME AND EXPENSES**

Fees and commission received and paid are recognized according to either accrual basis of accounting or effective interest method depending on nature of fees and commission; incomes derived from agreements and asset purchases for third parties are recognized as income when realized.

**VII. INFORMATION ON FINANCIAL ASSETS**

Financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part Three Recognition and Derecognition. Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than “Financial Assets at Fair Value Through Profit or Loss”, transaction costs are added to fair value or deducted from fair value. They are included in the balance sheet of the group if the Parent Bank is a legal party to these instruments.

The Bank categorizes its financial assets as “Fair Value Through Profit/Loss”, “Fair Value Through Other Comprehensive Income” or “Measured at Amortized Cost”. Financial instruments comprise financial assets and liabilities and derivative instruments. This classification is based on the contractual cash flow characteristics of the related business model used for management of the financial assets at initial recognition.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VII. INFORMATION ON FINANCIAL ASSETS (Continued)**

**a. Financial Assets at Fair Value through Profit or Loss**

“Financial assets at fair value through profit/loss” are financial assets that are either acquired for generating a profit from short term fluctuations in prices or are financial assets included in a portfolio aiming to short-term profit making. Financial assets at the fair value through profit or loss are initially recognized at fair value and remeasured at their fair value after recognition. All gains and losses arising from these valuations are reflected in the statement of profit or loss. Government bonds and treasury bills included in Financial Assets at Fair Value through Profit or Loss portfolios traded in BIST are carried at weighted average exchange rates of BIST as of the balance sheet date and those securities that are not traded in Borsa İstanbul A.Ş (BIST) are carried at other valuation models. All gains and losses arising from these valuations are reflected in the statement of profit or loss.

**b. 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 asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

Financial assets at fair value through other comprehensive income are recognized by adding transaction cost to acquisition cost reflecting the fair value of the financial asset. After the recognition, financial assets at fair value through other comprehensive income are remeasured at fair value. Interest income calculated with effective interest rate method arising from financial assets at fair value through other comprehensive income and dividend income from equity securities are recorded to statement of profit or loss. “Unrealized gains and losses” arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the statement of profit or loss of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the “Accumulated other comprehensive income or expense to be reclassified through profit or loss” under shareholders’ equity. When these securities are collected or disposed of, the accumulated fair value differences reflected in the shareholders’ equity are reflected to the statement of profit or loss. It is followed in the “Other Accumulated Comprehensive Income or Expenses to be Reclassified in Profit or Loss” account. When these securities are collected or disposed of, the accumulated fair value differences recognized in equity are reflected in the profit or loss statement.

Subsequent amendments to the values of investments in equity instruments are not reflected in the statement of profit or loss except for the dividend.

At initial recognition, it can be made an irrevocable election to present in other comprehensive income subsequent changes in the fair value of an investment in an equity instrument that is neither held for trading nor contingent consideration recognized by an acquirer in a business combination to which TFRS 3 applies.

The subsequent measurement of financial assets at fair value through other comprehensive income is based on fair value. However, when calculating the fair value for securities without a market price, any of the pricing models or discounted cash flow techniques are used in accordance with the type of the security.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VII. INFORMATION ON FINANCIAL ASSETS (Continued)**

**c. 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.

**d. Loans**

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

Bank loans and receivables are initially carried at cost value. Bank loans are measured at amortized cost with internal rate of return. Fees paid for the assets received as collateral against loans, transaction costs and other costs such as transaction costs, it is a part of and charged to the customer.

Bank’s loans are recorded under the “Measured at Amortized Cost” account.

**e. Impairment**

The Bank recognizes an impairment for financial assets measured at amortized cost and at fair value through other comprehensive income.

As of 1 January 2018, the Bank recognize provisions for impairment in accordance with TFRS 9 requirements according to the “Regulation on the Procedures and Principles for Classification of Loans by Banks and Provisions to be set aside” published in the Official Gazette dated 22 June 2016 numbered 29750. Method of provisions for impairment as set out in accordance with the related legislation of BRSA is changed by applying the expected credit loss model under TFRS 9. Expected loss estimate is unbiased, weighted by probabilities and includes supportable information about estimates of past events, current conditions and future economic conditions.

The expected credit loss model includes instruments that are recorded at amortized cost or at fair value in other comprehensive income tables (such as bank deposits, loans and securities) and, in addition, financial lease receivables that are not measured at fair value through profit or loss, credit commitments and financial guarantee contracts.

Expected credit loss is an estimate of the expected credit losses over the life of a financial instrument also the following aspects are important for the measurement.

- 1) Probability-weighted and neutral amount determined by taking into account possible outcomes,
- 2) Time value of money,
- 3) Reasonable and supportable information on past events, current conditions and forecast of future economic conditions, at the time of reporting, without excessive cost and effort.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VII. INFORMATION ON FINANCIAL ASSETS (Continued)**

**e. Impairment (Continued)**

The expected 12 monthly credit loss values are part of the life expectancy loss calculation (within 12 months after the reporting date or within a shorter period if the life of a financial instrument is shorter than 12 months).

The main theme of the expected credit loss model can reflect the deterioration of the quality of financial instruments or the general view of recovery. The amount of expected credit loss, known as loss allowance or allowance, depends on the degree of credit deterioration. There are two measurements according to the general approach:

12-Month Expected Loss (1st Stage) is valid for all assets unless there is a significant deterioration in the quality of the loan.

Lifetime Expected Loss (2nd and 3rd Stage) is applied when a significant increase in credit risk occurs.

The following parameters are used in the calculation of expected credit loss;

Probability of Default: It denotes the possibility of default of the loan in the related term. The Bank's internal ratings are used in the calculation of the probability of default.

Loss in case of default refers to the expected loss rate from the loan in case of default

Default Amount: refers to the risk balance for cash loans and the risk balance calculated by using the credit conversion rate for non-cash loans.

*Definition of Default*

The debtor can be considered as the Stage 3 under conditions where the debtor fails to pay his obligations regardless of past due and the guarantees the debtor has.

These conditions have stated below:

- 1) To have a past due more than 90 days.
- 2) The decision taken for bankruptcy or concordatum registration.
- 3) To have a loan classified as standard receivable by restructuring while monitored as non-performing loan and to have a past due more than 30 days of principal and/or interest payment delayed within the 1 year monitoring period or to have a loan restructured once more during this monitoring period.
- 4) Other neutral criteria deemed appropriate by management

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VII. INFORMATION ON FINANCIAL ASSETS (Continued)**

**e. Impairment For Expected Loss (Continued)**

*Significant increase in credit risk definition*

Loans are designated as the First Group (Standard loans), the Second Group (loans under close monitoring), the Third Group (loans with limited collection), the Fourth Group (loans in suspicious cases where the loss is expected) and the fifth group (Losses).

In this context, in the criteria applied for the loans classified in the first Group; the issue of future payment issues is not expected and the credit worthiness of the borrower of the loan has not weakened. In accordance with TFRS 9, loans subject to 12-month credit impairment are classified under the First Group (Stage 1).

The criteria applied for the credits classified in the Stage 2 are; unfavourable developments in debt payment or cash flows of debtors are observed or anticipated, problems arises in principal and / or interest payments in accordance with the terms of the loan agreement and the credit risk of the borrower is considerably increased. In accordance with TFRS 9, loans classified in the Stage 2 are subject to the provision of an expected lifetime loan loss provision.

The conditions for the loans classified in the stage 2 are stated below;

1. To have a past due of more than 30 days and less than 90 days.
2. The subject of in-bank restructuring,
3. High level negative investigation
4. Memzuc restructured records

Loans classified as third, fourth and fifth groups are considered as non-performing loans. In accordance with TFRS 9, these loans, which are subject to a lifetime impairment application, are classified under the Stage 3.

The relevant Staging criteria and default definitions are set out in accordance with TFRS 9 regulation and specified in the monitoring policies.

Under the contractual cash flows, the cash flows from the sale of the collateral and the cash flows from the loans are also taken into account.

In accordance with TFRS 9, probability-weighted scenarios are taken into account over the expected life of the financial instrument in order to estimate the expected losses. The assessment consists of an assessment of the possible outcomes, including the amount and timing of cash flows for certain outputs and the identification of possible scenarios that indicate the estimated likelihood of that outcome.

The Bank's loans have been evaluated and classified in accordance with the Regulation on the Classification of Loans and the Procedures and Principles Regarding the Provisions to be Set aside; provision has been made accordingly.

The Bank uses a statistical model with credit risk parameters in accordance with the relevant legislation and accounting standards in the calculation of expected credit losses. Expected credit losses are measured using reasonable and supportable information and including macroeconomic variables, taking into account macroeconomic projections for the future as well as historical information. Within the scope of the macroeconomic model, it is used in the final estimation studies obtained by weighting three scenarios as base, optimistic and negative. The changes in Gross Domestic Product (GDP) are used as the main macroeconomic independent variable used in these estimates. Credit risk parameters used in the calculation of expected credit losses are reviewed and evaluated at least once a year within the framework of model validation processes. The macroeconomic forecasts used in risk parameter models and the historical default data of portfolios are re-evaluated in each quarter in order to reflect the changes in the economic conjuncture and updated as needed.

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31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**VIII. INFORMATION ON OFFSETTING FINANCIAL INSTRUMENTS**

Financial assets and financial liabilities are offset and the net amount is reported in the balance sheet if, and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the asset and settle the liability simultaneously.

**IX. INFORMATION ON SALE AND REPURCHASE AGREEMENTS AND LENDING OF FINANCIAL ASSETS**

Repurchase (“repo”) and resale (“reverse repo”) agreements of financial assets are followed at the balance sheet accounts. Financial assets which are sold to customers under repurchase agreements are categorized according to initial classification and are measured in accordance with the accounting policy of the related portfolio.

Funds obtained under repurchase agreements are accounted under funds provided under repurchase agreements in liability accounts. The interest expense accruals are calculated by means of internal rate of return method over the difference resulting from repurchase and sale prices for the relevant period.

Securities subject to repurchase (“reverse repo”) agreements are reflected under receivables from reverse repurchase agreements. The difference between the purchase and resell price which is related with the period is computed with the effective interest rate method for accrued interest income.

As of the balance sheet date, there is no security lending transactions.

**X. INFORMATION ON ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS AND EXPLANATIONS ON LIABILITIES RELATED WITH THESE ASSETS**

Property and equipment held-for-sale consist of tangible assets that were acquired due to non-performing loans and receivables, and are accounted in the financial statements in accordance with the regulations of “Turkish Financial Reporting Standard for Assets Held for Sale and Discontinued Operations (“TFRS 5”)”

The assets that meet the criteria of being classified under assets held for sale are measured at the lower of their book values or fair value less costs to be incurred for sale, depreciation for these assets is ceased and these assets are presented separately in the balance sheet. In order for an asset to be classified as an asset held for sale, the related asset (or the asset group to be disposed) shall be ready to be sold immediately under usual conditions and should have a high possibility to be sold. To have a high possibility of sale, a plan should have been made for the sale of the asset (or the asset group to be disposed) and an active program should have been started by the management, aiming to complete the plan and determine the buyers. The bank does not have any securities portfolio in the current period.

In addition, the asset should be actively marketed at a price that is consistent with the true value.

A discontinued operation is a part of an entity which is classified as to be disposed or held for sale. The results related to discontinuing operations are presented separately in the statement of profit or loss. The Bank does not have any discontinued operations.

**XI. INFORMATION ON GOODWILL AND OTHER INTANGIBLE ASSETS**

There is no goodwill in the accompanying financial statements related to the acquisition of a subsidiary.

The Bank’s intangible assets consist of software.

Intangible assets are initially recorded at their costs in compliance with the “TAS 38 - Intangible Assets”.

Intangible assets are initially recognized at cost. For assets acquired prior to **31 December 2004**, the costs have been restated for inflation considering the period from the date of acquisition until **31 December 2004**, which is considered the end of the high inflation period. For assets acquired after this date, historical acquisition costs are used. The Bank amortizes its intangible assets over their useful lives using the straight-line method based on their inflation-adjusted values. The useful lives of software are determined to range between 3 and 15 years.

If there is objective evidence of impairment, the asset’s recoverable amount is estimated in accordance with the “TAS 36 - Impairment of Assets” and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is made.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XII. INFORMATION ON TANGIBLE ASSETS

The costs of the tangible assets purchased before 31 December 2004 are restated from the purchasing dates to 31 December 2004, the date the hyperinflationary period is considered to be ended. In subsequent periods no inflation adjustment is made for tangible assets, and costs which are restated as of 31 December 2004 are considered as their historical costs. Tangible assets purchased after 1 January 2005 are recorded at their historical costs after foreign exchange differences and financial expenses are deducted if any.

While the Bank is using the cost model under the TAS 16 “Property, Plant and Equipment” for the valuation of the property under tangible assets, it changed in 2017 and switched to a revaluation model in the valuation of real estates in use. The property value in the appraisal report prepared by the appraisal company and the net book value the positive difference is monitored in equity accounts.

Gains and losses arising from the disposal of the tangible assets are calculated as the difference between the net book value and the net sales price and recognized in the statement of profit or loss of the period.

Maintenance and repair costs incurred for tangible assets are recorded as expense. Expenditures incurred that extend the useful life and service capacity of the assets are capitalized.

The depreciation rates used approximate the rates of the useful life of the tangible assets are as follows:

<b>Tangible Assets</b>	<b>Estimated Useful Life (Years)</b>	<b>Depreciation Rate (%)</b>
Buildings	37-44	2-3
Motor vehicles	5	20
Office equipment, furniture and fixture	4-33	2-33

There are no changes in the accounting estimates that are expected to have an impact in the current or subsequent periods.

At each reporting date, the Bank evaluates whether there is objective evidence of impairment on its assets. If there is an objective evidence of impairment, the asset’s recoverable amount is estimated in accordance with the “TAS 36 - Impairment of Assets” and if the recoverable amount is less than the carrying value of the related asset, a provision for impairment loss is made.

#### XIII. INFORMATION ON LEASING ACTIVITIES

Tangible fixed assets acquired through leasing are recorded as tangible assets in the Bank's assets and as liabilities from leasing transactions in liabilities. Financing costs arising from the leasing are spread over the period to form a fixed interest rate throughout the lease term. Interest and foreign exchange difference expenses related to financial leasing are reflected in the profit or loss statement. Depreciation is calculated for the assets acquired through financial leasing in accordance with the principles applied for tangible fixed assets.

As of the end of the reporting period, the Bank, like a financial leasing company, does not have the authority to make financial leasing.

##### IFRS 16 Information on Leasing Standards

###### *Leases as-bank*

The bank considers that the delivery of a contract does not carry the lease, or that the contract does not carry the lease. Checking the contract from the material process for a definite lease transaction, giving detailed information about this lease transaction. A usage area and a lease will be made to the tables of the Bank for the beneficiaries of the lease.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
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(Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated. )

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XIII. INFORMATION ON LEASING ACTIVITIES (Continued)**

*Right of use asset*

Right of use includes first method recognition and maintenance:

- a) Initial measurement amount of the lease liability,
- b) The amount obtained by deducting all lease incentives received from all lease payments made on or before the actual commencement date of the lease.
- c) All economic costs incurred by the bank

Right of use when applying bank transportation:

- a) Accumulated depreciation and accumulated impairment losses are deducted; and
- b) A revised review of the lease, with a view to reconsideration.

While the use of the right is subject to depreciation, the Bank applies it in accordance with TAS 16 Tangible Fixed Assets.

*Lease liability*

At the commencement date of the lease, the Bank measures the lease liability at the present value of the lease payments not paid at that date. Lease payments are discounted using the alternative borrowing interest rate.

The lease payments included in the measurement of the lease liability at the commencement date consist of payments for the right to use the underlying asset during the lease term that are not paid at the commencement date of the lease.

After the actual commencement of the lease, the Bank measures the lease liability as follows:

- a) Increases the book value to reflect the interest on the lease liability,
- b) Decrease book value to reflect lease payments made; and
- c) Remeasure book value to reflect reassessments and restructurings, or to reflect fixed lease payments in revised substance.

The interest on the lease liability for each period in the lease term is the amount found by applying a fixed periodic interest rate to the remaining balance of the lease liability.

**XIV. INFORMATION ON PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS**

Provisions and contingent liabilities are provided for in accordance with the “TAS 37 - Provisions, Contingent Liabilities and Contingent Assets”, except for the general and specific provisions set aside for the loans and other receivables.

Provisions are recognized when the Bank has a present legal or constructive obligation as a result of past events, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate of the amount of obligation can be made.

A provision for contingent liabilities arising from past events should be recognized in the same period of occurrence if it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, and a reliable estimate the amount of the obligation can be made.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XIV. INFORMATION ON PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (Continued)**

As of the balance sheet date, there are no probable contingent liabilities resulting from past events whose amount can be reliably measured.

Contingent assets usually arise from unplanned or other unexpected events that give rise to the possibility of an inflow of economic benefits to the entity. Contingent assets are not recognized in financial statements since this may result in the recognition of income that may never be realized. Contingent assets are disclosed where an inflow of economic benefits is probable. Contingent assets are assessed continually to ensure that developments are appropriately reflected in the financial statements. If it has become virtually certain that an inflow of economic benefits will arise, the asset and the related income are recognized in the financial statements in which the change occurs.

**XV. INFORMATION ON LIABILITIES REGARDING EMPLOYEE BENEFITS**

*Reserve for other benefits to employees*

In accordance with existing Turkish Labor Law, the Bank is required to make lump-sum termination indemnities to each employee who has completed one year of service with the Bank and whose employment is terminated due to retirement or for reasons other than resignation or as mentioned in related legislation. The Bank calculates and accounts in financial statements by estimating the present value of the future probable obligation regarding severance pay in accordance with the provisions of “TAS 19-Employee Benefits”. The resulting actuarial losses and gains are accounted for under equity in accordance with TAS 19.

In determining the liability, the Bank uses independent actuaries and makes assumptions on issues such as discount rate and inflation. The assumptions regarding the calculation are as follows.

	<b>Current Year</b>	<b>Prior Year</b>
Discount Rate	29.00%	29.00%
Inflation Rate	24.50%	24.50%

The vacation pay obligation is calculated on the cumulative sum of the number of unused leave days that are deducted from the legally granted leave each year.

*Other benefits to employees*

The Bank has provided provision for undiscounted short-term employee benefits earned during the financial period as per services rendered in compliance with the updated TAS 19 in the accompanying unconsolidated financial statements.

**XVI. INFORMATION ON TAX APPLICATIONS**

**Corporate tax**

With the Law No. 7456 published in the Official Gazette No. 32249 dated 15 July 2023, the corporate tax rate for banks has been set at 30%. This rate entered into force starting from the tax returns to be filed as of 1 October 2023 and applies to corporate earnings for the accounting periods beginning from 1 January 2023.

The corporate tax rate is applied to the tax base, which is calculated by adding non-deductible expenses to the commercial profit in accordance with tax legislation and deducting exemptions and allowances specified in the tax laws. No further tax is payable if profits are not distributed.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVI. INFORMATION ON TAX APPLICATIONS (Continued)**

Advance corporate taxes are calculated and paid quarterly at the applicable corporate tax rate on the profits of the year. Advance taxes paid during the year can be offset against the corporate tax calculated on the annual corporate tax return for that year.

No withholding tax is applied to dividends paid to corporations resident in Türkiye or to corporations earning income through a place of business or a permanent representative in Türkiye. A 15% withholding tax is applied to dividend payments made to parties other than these. In applying withholding tax rates to profit distributions made to non-resident corporations and individuals, provisions of the relevant Double Taxation Avoidance Agreements are also taken into consideration. The addition of profit to capital is not considered as profit distribution and is not subject to withholding tax.

Within the scope of the provisions of the Corporate Tax Law No. 5520, 50% of the gains arising from the sale of participation shares held in the assets of corporations for at least two full years, as well as from the sale of founder's shares, usufruct shares and pre-emptive rights held for the same period, are exempt from corporate tax, provided that such gains are kept in a special reserve account under liabilities or added to capital until the end of the fifth year following the year of sale and collected by the end of the second calendar year. 25% of the gains arising from the sale of immovable properties acquired before 15 July 2023 are exempt from corporate tax.

In accordance with Article 298/A of the Tax Procedure Law, the conditions required for inflation adjustment in corporate tax calculations were met as of the end of the 2021 calendar year. However, with the amendment made by Law No. 7352 dated January 20, 2022, the application of inflation adjustment in corporate tax calculations was postponed to 2023. Accordingly, the tax statements for the 2021 and 2022 fiscal years were not subject to inflation adjustment. It has been legislated that the adjustment will be applied to the financial statements as of December 31, 2023, and the profit/loss difference arising from the inflation adjustment will be shown in the prior years' profit/loss account and will not be subject to tax. Within this scope, the Bank has started to apply inflation adjustment in its tax statements as of 2023. In addition; Law No. 7491, published in the Official Gazette dated December 28, 2023, and numbered 32413, stipulates that the profits or losses resulting from inflation adjustments made by banks, payment and electronic money institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies in the 2024 accounting period will not be taken into account in determining the corporate tax base. According to temporary Article 37 added to the Tax Procedure Law, published in the Official Gazette dated December 25, 2025; even if the conditions in Article 298 of the Tax Procedure Law are met, no inflation adjustment will be made in 2025, 2026, and 2027. This regulation entered into force on December 25, 2025. The provisions of Article 298(C) and Temporary Article 32 of the Tax Procedure Law (VUK), as well as General Circular No. 537 of the VUK, provide taxpayers with the option of revaluation within the scope defined. However, in accordance with Article 298(A) and Temporary Article 33 of the VUK, revaluation under Article 298(C) cannot be performed during periods when inflation adjustment is mandatory.

Türkiye introduced the Minimum Domestic Corporate Tax with laws published in the Official Gazette on August 2, 2024. This tax is applied from the 2025 fiscal year onwards. "Law No. 7524 introduced the Minimum Corporate Tax institution, stipulating that the corporate tax calculated within this scope cannot be less than 10% of the corporate profit before deductions and exemptions. The regulation entered into force on the date of its publication, to be applied to corporate profits for the 2025 tax year. Furthermore, General Communiqué No. 23 on Corporate Tax has been published regarding this matter."

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
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(Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated. )

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVI. INFORMATION ON TAX APPLICATIONS (Continued)**

**Global Minimum Complementary Corporate Tax**

In September 2023, the Public Oversight Accounting and Auditing Standards Authority (KGK) issued amendments to TAS 12 introducing a mandatory exception for recognizing and disclosing deferred tax assets and liabilities related to income taxes arising from the implementation of the OECD’s Pillar Two Model Rules. These amendments clarify that TAS 12 applies to income taxes arising from tax laws enacted or substantively enacted to implement the OECD’s Pillar Two Model Rules. They also introduce specific disclosure requirements for entities affected by such tax laws. The exemption from recognizing and disclosing deferred tax information in this context, and the disclosure that the exemption has been applied, are effective upon issuance of the amendments.

Türkiye has commenced the adoption of the OECD Global Minimum Top-up Tax regulations (Pillar II) through a Draft Law submitted to the Turkish Grand National Assembly on 16 July 2024; these regulations entered into force with Law No. 7524 published in the Official Gazette dated 2 August 2024 and numbered 32620; the relevant law has been prepared based on the OECD regulations and is aligned with such regulations; according to the law, two separate filings are required, namely the Domestic Minimum Top-up Corporate Tax return and the Global Minimum Top-up Corporate Tax return; under the aforementioned law, the minimum corporate tax rate for both domestic and global minimum corporate tax has been determined as 15%; it has been stipulated that the Domestic Minimum Top-up Corporate Tax shall be declared and paid between the first and the last day of the twelfth month following the month in which the fiscal period closes; the Domestic Minimum Top-up Corporate Tax for the year 2024 has been declared and has not resulted in any additional liability; as for the Global Minimum Corporate Tax, it has been regulated that it shall be declared and paid by the end of the fifteenth month following the month in which the fiscal period closes, however, it has been stipulated that, specific to the 2024 fiscal period, the returns to be submitted shall be declared by the end of the eighteenth month following the month in which the fiscal period closes and the accrued taxes shall be paid by the end of the declaration period; regarding the relevant tax regulation, the Communiqué on the Implementation of Domestic and Global Minimum Top-up Corporate Tax was published on 26 December 2025; the declarations related to these taxes are prepared on a country-by-country basis and include companies subject to consolidation, and such declarations shall be prepared by taking into account the exemptions, exceptions, and safe harbour provisions set forth in the law; the relevant regulations are not expected to have a significant impact on the Bank’s financial position or performance.

**Deferred taxes**

Deferred tax liability or asset is determined in accordance with IAS 12 - Income Taxes standard and relevant Banking Regulation and Supervision Agency (BDDK) explanations, by calculating the tax effects of temporary differences between the values of assets and liabilities shown in the financial statements and the amounts considered in the calculation of the statutory tax base, using the balance sheet method. Differences that do not affect the financial or commercial profit generated at the acquisition date of the assets or liabilities are excluded from this calculation according to tax legislation. As of March 31, 2026, deferred tax has been calculated for assets and liabilities at a rate of 30% (December 31, 2025: 30%).

Deferred tax liability is calculated for taxable temporary differences, while deferred tax assets consisting of deductible temporary differences are calculated on the condition that it is highly probable that these differences will be utilized in the future by generating taxable profits.

**Transfer Pricing**

In Türkiye, the transfer pricing provisions has been stated under the Article 13 of Corporate Tax Law with the heading of disguised profit distribution via transfer pricing. “The General Communiqué on Disguised Profit Distribution via Transfer Pricing”, dated 18 November 2007 sets details about implementation.

If the companies enter into transactions concerning to the sale or the purchase of the goods or services with the related parties by setting the prices or amounts which are not in line with the arm’s length principle, related profits will be treated as having been wholly or partially distributed in a disguised way via transfer pricing. This kind of disguised profit distribution via transfer pricing cannot be deducted from tax base in accordance with corporate tax.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
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(Amounts expressed in thousands of Turkish Lira (“TL”) unless otherwise stated. )

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**EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**

**XVII. ADDITIONAL INFORMATION ON BORROWINGS**

The Bank accounts for its borrowing instruments in accordance with TFRS 9 “Financial Instruments” standard and evaluates all its financial liabilities with the “effective interest rate” method in subsequent periods. There are no borrowings required to apply the hedging techniques in respect of the accounting and valuation methods of borrowing instruments and liabilities that represent borrowing.

The Bank did not issue any stocks convertible into bonds.

The Bank does not have borrowing instruments issued by itself.

**XVIII. INFORMATION ON SHARE ISSUANCES**

The Bank has not issued any share in the current year.

**XIX. INFORMATION ON BILLS OF EXCHANGES AND ACCEPTANCES**

Acceptances are realized simultaneously with the payment dates of the clients and they are presented as commitments in off-balance sheet accounts.

There are no acceptances presented as liabilities against any assets.

**XX. INFORMATION ON GOVERNMENT INCENTIVES**

There are no government incentives and government aids received by the Bank.

**XXI. CASH AND CASH EQUIVALENTS**

Cash and cash equivalents are cash on hand, demand deposits and other highly liquid short-term investments with maturities of 3 months or less following the date of acquisition, which is readily convertible to a known amount of cash and does not bear the risk of significant amount of value change. The book values of these assets represent their fair values. Cash equivalents and balances regarding banks are valued by the period end counter foreign currency buying rate of the Bank.

For the purposes of the cash flow statement, “Cash” includes cash, currency deposits, cash in transit, purchased cheques and demand deposits including balances with the Central Bank; and “Cash equivalents” include interbank money market placements and time deposits at banks with original maturity periods of less than three months.

**XXII. INFORMATION ON SEGMENT REPORTING**

Operating segment is the unit that operates in only one product or service of the Bank or the group of products or services which are related each other and differs from other units from the point of risk and profit. Operating segments are presented in the footnote VIII of Fourth Section.

**XXIII. OTHER DISCLOSURES**

**Profit reserves and profit distribution**

Retained earnings other than legal reserves are available for distribution, subject to legal reserve requirement referred to below.

The legal reserves are comprised of first and second reserves, in accordance with the Turkish Commercial Code (“TCC”). The first legal reserve is appropriated out of the profits at the rate of 5% until the total reserve reaches a maximum of 20% of the Bank’s paid in capital. The second legal reserve is appropriated at the rate of 10% of all distributions in excess of the 5% of the Company’s share capital. First and second legal reserves can only be used to compensate accumulated losses and cannot be used for profit distribution unless they exceed 50% of paid-in capital.

**Related parties**

In accompanying financial statements, shareholders, key management personnel and board members together with their families and companies controlled by or affiliated by them associated and jointly controlled entities are considered as Related Parties in compliance with “TAS 24 - Related Party Disclosures”.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### SECTION FOUR

#### INFORMATION ON THE FINANCIAL POSITION OF THE BANK

##### I. INFORMATION ON SHAREHOLDER’S EQUITY

The Bank’s capital adequacy ratio is 14.51% (31 December 2025: 19.99); the capital adequacy ratio has been calculated in accordance with the Regulation on the Equity of Banks, the Regulation on Measurement and Assessment of Capital Adequacy of Banks, the BRSA decision dated 12 December 2023 and numbered 10747, and other relevant legal regulations.

##### Information about Total Capital (Current Period)

	Current Period	Prior Period
<b>TIER II CAPITAL</b>	<b>5,459,135</b>	<b>5,227,848</b>
Paid-in capital following all debts in terms of claim in liquidation of the Bank	3,810,000	3,221,000
Share issue premiums	-	-
Reserves	107,594	79,343
Gains recognized in equity as per TAS	1,205,401	1,211,399
Profit	336,140	716,106
Current Period Profit	237,285	565,028
Prior Period Profit	98,855	151,078
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>5,459,135</b>	<b>5,227,848</b>
<b>Deductions from Common Equity Tier 1 Capital</b>	<b>21,066</b>	<b>23,715</b>
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	-	-
Improvement costs for operating leasing	1,795	1,894
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	19,271	21,821
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	-	-
<b>Total Deductions From Common Equity Tier 1 Capital</b>	<b>21,066</b>	<b>23,715</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>5,438,069</b>	<b>5,204,133</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### I. INFORMATION ON SHAREHOLDER’S EQUITY (Continued)

	Cuurent Period	Prior Period
<b>ADDITIONAL TIER I CAPITAL</b>		
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>	-	-
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	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier I 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 I 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 (-)	-	-
<b>Total Deductions From Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>5,438,069</b>	<b>5,204,133</b>
<b>TIER II CAPITAL</b>		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	219,522	201,993
<b>Tier II Capital Before Deductions</b>	<b>219,522</b>	<b>201,993</b>
<b>Deductions From Tier II Capital</b>	-	-
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 (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>219,522</b>	<b>201,993</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>5,657,591</b>	<b>5,406,126</b>
<b>The sum of Tier I Capital and Tier II Capital (Total Capital)</b>	<b>5,657,591</b>	<b>5,406,126</b>
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	-
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>	-	-
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 (-)	-	-

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### I. INFORMATION ON SHAREHOLDER’S EQUITY (Continued)

	Current Period	Prior Period
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 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 common stock 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, 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 (-)	-	-
<b>TOTAL CAPITAL</b>	<b>5,657,591</b>	<b>5,406,126</b>
Total Capital	5,657,591	5,406,126
Total risk weighted amounts	39,002,964	27,803,912
<b>Capital Adequacy Ratios</b>		
Core Capital Adequacy Ratio (%)	13.94	19.27
Tier I Capital Adequacy Ratio (%)	13.94	19.27
Capital Adequacy Ratio (%) <sup>(2)</sup>	14.51	19.99
<b>BUFFERS</b>		
Total buffer requirement	2.880	2.905
Capital conservation buffer requirement (%)	2.500	2.500
Bank specific counter-cyclical buffer requirement (%)	0.380	0.405
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	9.44	14.77
<b>Amounts below the Excess Limits as per the Deduction Principles</b>	-	-
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 deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	219,522	201,993
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	219,522	201,993
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	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between</b>		
<b>1January , 2018 and 1January, 2022</b>	-	-
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	-	-

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31 MARCH 2026**

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

**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**I. INFORMATION ON SHAREHOLDER’S EQUITY (Continued)**

**The Bank’s internal capital requirements within the scope of the internal capital adequacy assessment process in order to evaluate the adequacy of the approach in terms of current and future activities**

The Bank has procedures and reports under the name of internal capital assessment process. In order to assess the capital adequacy of the current year, the Bank analyses the legal ratios and budget expectations to qualitate them for the effect on the legal capital adequacy and economic capital of the Bank. With these procedures and reports the Bank covers all risk in capital adequacy requirements.

**Information Related to the Components which Subject to Temporary Implementation in the Calculation of Equity**

None.

**II. INFORMATION ON FOREIGN CURRENCY EXCHANGE RATE RISK**

**Whether the Bank is exposed to foreign exchange risk, whether the effects of this situation are estimated, and whether the board of directors of the Bank sets limits for positions that are monitored daily**

The Bank complies with net general position-shareholder’s equity limits. The Bank has the possibility to borrow a significant amount of foreign currency.

Within the context of the market risk management work of the Risk Management Department, the Bank’s Exchange rate risk is calculated and analyzed taking different dimensions of the issue in consideration. The Exchange rate risk is measured according to market risk calculated using the Standard Method and is included in the capital adequacy ratio. For testing effects of the unexpected exchange rate fluctuations on the Bank monthly basis stress test analysis are done. In addition, by classifying the changes in risk factors different scenario analysis are done based on different exchange rate expectations. The sensitivity of assets, liabilities and off-balance sheets against exchange rate are measured by an analysis on a monthly basis.

**The magnitude of hedging foreign currency debt instruments and net foreign currency investments by using hedging derivatives**

The Bank does not have any financial derivatives used for hedging.

**Foreign exchange risk management policy**

Transactions are being hedged according to the Central Bank of Türkiye’s basket of currencies instantly. Manageable and measurable risks are taken in the scope of the regulatory limits.

**Foreign exchange buying rates of the last five business days before the balance sheet date as publicly announced by the Bank, are as follows**

<b>Date</b>	<b>USD</b>	<b>Euro</b>
24 March 2026	44.2435	50.9722
25 March 2026	44.2636	51.3211
26 March 2026	44.2737	51.3620
27 March 2026	44.2828	51.1617
30 March 2026	44.2887	51.0150
31 March 2026	44.3841	51.0236
Balance Sheet Valuation Rate	44.3841	51.0236

**The basic arithmetical average of the bank’s foreign exchange bid rate for the last thirty days**

The basic arithmetical average of the Bank’s foreign exchange bid rate for March 2026 is TL 44.0764 for USD, TL 51.0171 for EUR

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### II. INFORMATION ON FOREIGN CURRENCY EXCHANGE RATE RISK (Continued)

##### Information on Currency Risk <sup>(1)</sup>

Current Period	EUR	USD	Other	Total
<b>Assets</b>				
Cash (Cash in Vault, Foreign currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	4,821,052	2,699,425	704	7,521,181
Banks	212,455	2,922,114	64,565	3,199,134
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	1,176	974,803	-	975,979
Loans	5,837,294	4,378,143	-	10,215,437
Investments in Subsidiaries and Associates	-	-	-	-
Financial Assets Measured at Amortised Cost	-	391,441	-	391,441
Financial Derivative held for Hedging (Assets)	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	144,815	305,641	-	450,456
<b>Total Assets<sup>(1)</sup></b>	<b>11,016,792</b>	<b>11,671,567</b>	<b>65,269</b>	<b>22,753,628</b>
<b>Liabilities</b>				
Bank Deposits	2,656,730	1,898,082	2,562	4,557,374
Foreign Currency Deposits	5,006,319	6,128,996	61,985	11,197,300
Money Market Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	3,043,533	3,308,096	-	6,351,629
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-
Financial Derivatives held for Hedging (Liabilities)	-	-	-	-
Other Liabilities	90,936	357,242	397	448,575
<b>Total Liabilities</b>	<b>10,797,518</b>	<b>11,692,416</b>	<b>64,944</b>	<b>22,554,878</b>
<b>Net Balance Sheet Position</b>	<b>219,274</b>	<b>(20,849)</b>	<b>325</b>	<b>198,750</b>
<b>Net Off Balance Sheet Position</b>	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	9,249,533	11,673,675	1,792,725	22,715,933
<b>Prior Period</b>				
Total Assets	9,551,997	11,738,613	67,077	21,357,687
Total Liabilities	9,549,914	11,664,393	68,942	21,283,249
Balance Sheet Position, net	2,083	74,220	(1,865)	74,438
Off Balance Sheet Position, net	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	10,115,891	11,859,120	1,950,378	23,925,389

(1) In accordance with the provisions of the Regulation on the Calculation and Application of the Foreign Currency Net General Position/Equity Standard Ratio by Banks on a Consolidated and Unconsolidated Basis; Equity amounting to TL 977 is not taken into account in the currency risk calculation.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**II. INFORMATION ON FOREIGN CURRENCY EXCHANGE RATE RISK (Continued)**

**Exposed currency risk**

The table below shows the increase/decrease in equity and profit or loss statement (excluding tax effects) for periods ending 31 March 2026, 31 March, 2025, and 31 December 2025, under the assumption of a 10% depreciation/appreciation of the Turkish Lira against the currencies listed below. This analysis is prepared assuming that all other variables, especially interest rates, remain constant.

Assuming 10 percent appreciation of TL;

	Current Period		Prior Period	
	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>
Euro	(21,927)	(21,927)	(1,326)	(208)
US Dollar	2,183	2,085	(1,399)	(7,421)
Other Currencies	(33)	(33)	(653)	187
<b>Total</b>	<b>(19,777)</b>	<b>(19,875)</b>	<b>(3,378)</b>	<b>(7,442)</b>

(1) The effect on shareholders' equity also includes the effect on the profit/loss.

Assuming 10 percent depreciation of TL;

	Current Period		Prior Period	
	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>
Euro	21,927	21,927	1,326	208
US Dollar	(2,183)	(2,085)	1,399	7,421
Other Currencies	33	33	653	(187)
<b>Total</b>	<b>19,777</b>	<b>19,875</b>	<b>3,378</b>	<b>7,442</b>

(1) The effect on shareholders' equity also includes the effect on the profit/loss.

**III. INFORMATION ON INTEREST RATE RISK**

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

Within the context of the market risk management of the Risk Management Department, the Bank's interest rate risk is calculated and analyzed taking different dimensions of the issue in consideration. The interest rate risk is measured according to market risk calculated using the standard method and is included in the capital adequacy ratio. To test the effect of the interest rate fluctuations on the Bank monthly based stress test analysis are done.

In addition, by classifying the changes in risk factors different scenario analysis are done based on different interest rate expectations. The sensitivity of assets, liabilities and off-balance sheets against interest rate are measured by an analysis on a monthly basis.

**The expected effects of the fluctuations of market interest rates on the Bank's financial position and cash flows, the expectations for interest income, and the limits the board of directors has established on daily interest rates**

The Board of Directors has determined the early warning limit for the Securities Duration Risk/Total Assets ratio as a maximum of 10%, the maximum limit as 12%, and the maximum limit overrun exemption as 14%, and the early warning limit for the Interest Rate Risk Standard Ratio from Banking Accounts as a maximum of 17%, the maximum limit as 18%, and the maximum limit overrun exemption as 19%.

**The precautions taken for the interest rate risk the Bank was exposed to during the current year and their expected effects on net income and shareholders' equity in the future periods**

Although the increase in interest rates have a limited negative effect on the Bank's financial position the Bank's Equity structure is able to confront the negative effects of possible fluctuations in the interest rates.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### III. INFORMATION ON INTEREST RATE RISK (Continued)

##### Information related to interest rate sensitivity of assets, liabilities and off-balance sheet items

Based on re-pricing dates

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
<b>Assets</b>							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	7,588,791	7,588,791
Banks	2,619,784	-	-	-	-	581,887	3,201,671
Financial assets at fair value through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	756	-	52,383	1,279,820	-	3,367	1,336,326
Loans	2,047,003	5,623,755	4,917,347	2,609,397	-	1,108	15,198,610
Financial Assets Measured at Amortized Cost	49,098	-	342,343	-	-	-	391,441
Other assets <sup>(1)</sup>	-	-	-	-	-	2,650,227	2,650,227
<b>Total assets</b>	<b>4,716,641</b>	<b>5,623,755</b>	<b>5,312,073</b>	<b>3,889,217</b>	<b>-</b>	<b>10,825,380</b>	<b>30,367,066</b>
<b>Liabilities</b>							
Bank Deposits	2,031,890	177,736	-	-	-	3,499,124	5,708,750
Other Deposits	575,856	195,711	37,826	2,813	-	10,754,347	11,566,553
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	-	2,684,300	2,110,454	1,556,875	-	-	6,351,629
Other Liabilities <sup>(2)</sup>	-	-	4,068	-	-	6,736,066	6,740,134
<b>Total liabilities</b>	<b>2,607,746</b>	<b>3,057,747</b>	<b>2,152,348</b>	<b>1,559,688</b>	<b>-</b>	<b>20,989,537</b>	<b>30,367,066</b>
Long Position in the Balance Sheet	2,108,895	2,566,008	3,159,725	2,329,529	-	-	10,164,157
Short Position in the Balance Sheet	-	-	-	-	-	(10,164,157)	(10,164,157)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
<b>Total Position</b>	<b>2,108,895</b>	<b>2,566,008</b>	<b>3,159,725</b>	<b>2,329,529</b>	<b>-</b>	<b>(10,164,157)</b>	<b>-</b>

(1) Other Assets: The amount of TL 2,650,227 in the Non-Interest Bearing column is composed of Tangible Fixed Assets amounting to TL 1,850,297, Equity Investments amounting to TL 235,227, Expected Credit Loss Provisions amounting to TL 105,723, Intangible Fixed Assets amounting to TL 19,271, Other Assets amounting to TL 651,155, and other non-allocable amounts.

(2) Other Liabilities: The amount of TL 6,736,066 in the Non-Interest Bearing column is composed of Equity amounting to TL 5,459,135, Provisions amounting to TL 282,074, Current Tax Liability amounting to TL 157,441, Deferred Tax Liability amounting to TL 183,562, and non-interest-bearing amounts included within other liabilities amounting to TL 653,854.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### III. INFORMATION ON INTEREST RATE RISK (Continued)

##### Information related to interest rate sensitivity of assets, liabilities and off-balance sheet items

Based on re-pricing dates

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
<b>Assets</b>							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	5,459,280	5,459,280
Banks	4,525,300	153,269	-	-	-	580,850	5,259,419
Financial assets at fair value through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	20,354	-	45,681	378,439	-	2,992	447,466
Loans	1,942,379	3,827,487	4,933,961	2,195,227	-	1,108	12,900,162
Financial Assets Measured at Amortized Cost	500,896	823,362	352,990	-	-	-	1,677,248
Other assets <sup>(1)</sup>	-	-	-	-	-	2,378,895	2,378,895
<b>Total assets</b>	<b>6,988,929</b>	<b>4,804,118</b>	<b>5,332,632</b>	<b>2,573,666</b>	<b>-</b>	<b>8,423,125</b>	<b>28,122,470</b>
<b>Liabilities</b>							
Bank Deposits	1,396,593	-	-	-	-	3,176,562	4,573,155
Other Deposits	1,091,035	102,027	85,262	2,770	-	9,093,354	10,374,448
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From	-	-	-	-	-	-	-
Other Fin. Ins.	1,253,286	2,119,502	3,317,868	-	-	-	6,690,656
Other Liabilities <sup>(2)</sup>	126	277	1,060	-	-	6,482,748	6,484,211
<b>Total liabilities</b>	<b>3,741,040</b>	<b>2,221,806</b>	<b>3,404,190</b>	<b>2,770</b>	<b>-</b>	<b>18,752,664</b>	<b>28,122,470</b>
Long Position in the Balance Sheet	3,247,889	2,582,312	1,928,442	2,570,896	-	-	10,329,539
Short Position in the Balance Sheet	-	-	-	-	-	(10,329,539)	(10,329,539)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
<b>Total Position</b>	<b>3,247,889</b>	<b>2,582,312</b>	<b>1,928,442</b>	<b>2,570,896</b>	<b>-</b>	<b>(10,329,539)</b>	<b>-</b>

(1) Other Assets: The amount of TL 2,378,895 in the Non-Interest Bearing column is composed of Tangible Fixed Assets amounting to TL 1,861,621, Equity Investments amounting to TL 190,227, Expected Credit Loss Provisions amounting to TL 95,831, Intangible Fixed Assets amounting to TL 21,821, Other Assets amounting to TL 401,057, and other non-allocable amounts.

(2) Other Liabilities: The amount of TL 6,482,748 in the Non-Interest Bearing Column is composed of Shareholders' Equity amounting to TL 5,227,848, Provisions amounting to TL 283,265, Current Tax Liability amounting to TL 131,672, Deferred Tax Liability amounting to TL 192,961 and other Non-Interest Bearing amounts included in Other Liabilities amounting to TL 647,002.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### III. INFORMATION ON INTEREST RATE RISK (Continued)

##### Average interest rates applied to monetary financial instruments (%)

<b>Current Period</b>	<b>EUR</b>	<b>USD</b>	<b>TL</b>
<b>Assets</b>			
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and balances with the Central Bank of Türkiye.	-	-	-
Banks	-	3.54	-
Financial Assets at Fair Value Through Profit or Loss	-	-	-
Money Market Placements	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	6.17	10.65
Loans	6.55	7.73	42.28
Financial Assets Measured at Amortized Cost	-	-	-
<b>Liabilities</b>			
Interbank Deposits	2.85	4.02	40.82
Other Deposits	0.49	1.33	39.22
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	3.52	4.97	-
<b>Prior Period</b>	<b>EUR</b>	<b>USD</b>	<b>TL</b>
<b>Assets</b>			
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and balances with the Central Bank of Türkiye.	-	-	-
Banks	1.96	3.67	-
Financial Assets at Fair Value Through Profit or Loss	-	-	-
Money Market Placements	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	8.42	10.65
Loans	6.57	7.70	42.10
Financial Assets Measured at Amortized Cost	6.16	8.11	40.65
<b>Liabilities</b>			
Interbank Deposits	2.85	4.59	38.50
Other Deposits	0.49	0.98	37.10
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	3.54	5.36	-

#### IV. INFORMATION ON STOCK POSITION RISK

##### Equity investment risk due from banking book

The Bank does not have equity investment risk due to subsidiary and securities issued capital which classified banking accounts are not traded on the stock exchange.

##### Information on booking value, fair value and market value of equity investments

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**IV. INFORMATION ON STOCK POSITION RISK (Continued)**

*Information on equity investments realized gains or losses, revaluation increases and unrealized gains or losses and these amounts including capital contribution.*

None.

*Breakdown of the amount of capital requirements on investments in related stock exchange basis, depending on the Credit Risk Standard Method or the capital requirement calculation method which bank has chosen out of allowed methods stated in the Communique Regarding Calculation of Credit Risk Amount on Internal Rating Based Approach.*

None.

**V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO**

**Information on liquidity risk management regarding risk capacity of the Bank, responsibilities and structure of the liquidity risk management, reporting of the liquidity risk in the Bank, the way that sharing liquidity risk strategy, policy and implementations with the board of directors and job fields.**

Evaluation of capacity of liquidity risk position of the Bank depends on current liquidity position, current and estimated asset quality, current and future income capacity, historical funding needs, estimated funding needs and decreasing funding needs or analysis of decrease in additional funding choices. One or more actions below are done to find funds in order to maintain liquidity needs.

- Disposal of the liquid assets
- Maintain increasing short-term debts and/or additional short-term time deposit and deposit like assets
- Decrease in moveable long-term assets
- Increase in long term liabilities
- Increase in equity funds

Responsibility of the management of general liquidity belongs to Top Level Management, Treasury Department or Asset/Liability Committee which is consisting of Risk Management executives. Appropriate controls and balances are maintained in every condition.

Analysis of effects of various stress scenarios on the liquidity position and establishment of limits are crucial in order to establish effective liquidity risk management. Limits are determined according to the size of the Bank, complexity of transactions and suitability of the financial conditions.

One of the important components of liquidity management is management information system which is created to offer information about the liquidity position of the Bank to the Board of Directors, top level management and related appropriate personnel at the right time. Strong management information system is an integral part of the reliable decision making process of the liquidity.

One of the important aspects of liquidity management is making assumptions on prospective funding needs. Although final cash inflows and outflows can be easily calculated or estimated, the Bank also makes short-term and long-term assumptions. Another important consideration is that the Bank's reputation plays an important role in reaching the funds it needs in a reasonable amount of time.

Management also has an emergency plan to be implemented in the absence of accurate projections. An effective emergency planning consists of identifying minimum and maximum liquidity needs and weighting alternatives that will be used to meet these needs.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

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**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)**

**The degree of centralization of liquidity management and funding strategy and information about the functioning between the Bank and its shareholders**

The Bank is supported by well-established shareholders among most powerful financial institutions in Türkiye, Middle East and the North African region. The Bank’s largest shareholder is Libyan Foreign Bank which is 100% owned by the Central Bank of Libya has A&T Bank. Funds received from the Bank’s risk group have a 23% share in liabilities.(31 December 2025: 24%)

**Information on the Bank’s funding strategy including the policies regarding diversification of funding sources and periods**

The Bank obtains its fund sources mainly from the parent Libyan Foreign Bank and its subsidiaries. These Funds are reliable sources which are ongoing for many years with renewing terms and expected to continue thereafter.

**Currencies constituting minimum five percent of the Bank’s total liabilities**

A large portion of the Bank’s liabilities consist of funds obtained from the parent Libyan Foreign Bank and group banks 50% of these funds are USD, 50% are EUR. (31 December 2025: %57 USD, %43 EUR).

**Information regarding to the liquidity risk mitigation techniques used**

The Bank’s liquidity risk mitigation techniques are retention of high-quality liquid assets on hand, provide maturity match between assets and liabilities and having the option to obtain funds from different banks in its risk groups.

**Information regarding to the usage of Stress Tests**

Stress tests are applied by changing the percentage of the parameters regarding to the liquidity ratio calculation. Subjected components, particularly high-quality liquid assets, including cash inflows and cash outflows are increased and decreased at various rates to measure the effects on the calculation. The test results provide guidance on liquidity management.

**General information on the emergency and contingency plan of Liquidity**

The Liquidity Emergency Action Plan prepared by the Bank’s Assets and Liabilities Committee was presented to the Board of Directors and approved by Council Decision No. CRC / 316-A/6/18 at 5 October 2018. Decisions on the plan;

- Bank-specific crisis and general market crisis has been described,
- The decision of proportional and structural changes of assets and liabilities in the balance sheet is delegated to Assets and Liabilities Committee,
- Agreed that the Liquidity Dashboard which includes available and accessible liquidity sources of the Bank, asset sales, loan repayments and liquidity usage submitted periodically to Assets and Liabilities Committee by the Treasury Department.
- Within the framework of an effective liquidity risk management of the Treasury Department, where necessary, acting jointly with other business units to avoid concentration of funding sources, following different funding options and current trends and reporting on costs is expressed,
- If necessary, making changes in the Emergency Action Plan and update it according to market conditions and balance sheet structure is delegated to Assets and Liabilities Committee.

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**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)**

**Liquidity coverage ratio**

In accordance with the “Regulation on calculation of Bank’s liquidity coverage ratio”, published in Official Gazette no. 28948, dated 21 March 2014, liquidity coverage ratio is calculated which disclosed to the public in the following format. The monthly simple arithmetic average calculated consolidated liquidity coverage ratio of the last three months average, the weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average.

The weekly calculated lowest and highest values of unconsolidated foreign currency and total liquidity coverage ratio by weeks are as follows:

	Month	FC	Week	FC+TL
<b>Lowest</b>	27 February 2026	162	27 February 2026	112
<b>Highest</b>	13 March 2026	308	16 January 2026	143

The weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average is as following:

Current Period	Consideration Ratio Not Applied Total Value <sup>(1)</sup>		Consideration Ratio Applied Total Value <sup>(1)</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
1 High quality liquid assets	<b>10,181,218</b>	<b>9,645,119</b>	<b>7,151,440</b>	<b>6,624,012</b>
<b>CASH OUTFLOWS</b>				
2 Real person deposits and retail deposits	3,679,288	2,171,925	293,993	217,193
3 Stable deposit	1,478,705	-	73,935	-
4 Deposit with low stability	2,200,583	2,171,925	220,058	217,193
5 Unsecured debts except real person deposits and retail deposits	12,888,849	10,991,745	8,819,819	7,014,865
6 Operational deposit	-	-	-	-
7 Non-operating deposits	11,625,441	10,515,953	7,556,411	6,539,073
8 Other unsecured debts	1,263,408	475,792	1,263,408	475,792
9 Secured debts	-	-	-	-
10 Other cash outflows	28,753,079	23,574,075	3,033,729	1,304,829
11 Derivative liabilities and margin obligations	-	-	-	-
12 Debt from structured financial instruments	-	-	-	-
13 Other off-balance sheet liabilities and commitments for the payment owed to financial markets	-	-	-	-
14 Revocable off-balance sheet obligations regardless of any other requirement and other contractual obligations	-	-	-	-
15 Other irrevocable or provisory revocable off-balance sheet liabilities	28,753,079	23,574,075	3,033,729	1,304,829
<b>16 TOTAL CASH OUTFLOW</b>	<b>45,321,216</b>	<b>36,737,745</b>	<b>12,147,541</b>	<b>8,536,887</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured claims	6,977,071	5,860,217	6,595,057	5,689,830
19 Other cash inflows	1,534	1,534	1,534	1,534
<b>20 TOTAL CASH INFLOWS</b>	<b>6,978,605</b>	<b>5,861,751</b>	<b>6,596,591</b>	<b>5,691,364</b>
			Values After Applying the Upper Limit	
<b>21 TOTAL HQLA STOCK</b>			<b>7,151,440</b>	<b>6,624,012</b>
<b>22 TOTAL NET CASH OUTFLOWS</b>			<b>5,550,950</b>	<b>2,845,523</b>
<b>23 LIQUIDITY COVERAGE RATIO (%)</b>			<b>128.83</b>	<b>232.79</b>

<sup>(1)</sup> The weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average.

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

Prior Period	Consideration Ratio Not Applied Total Value <sup>(1)</sup>		Consideration Ratio Applied Total Value <sup>(1)</sup>	
	TL+FC	FC	TL+FC	FC
	<b>HIGH QUALITY LIQUID ASSETS</b>			
1	10,276,085	9,733,243	7,118,816	6,575,974
	<b>CASH OUTFLOWS</b>			
2	3,623,163	2,247,016	295,335	224,702
3	1,339,619	-	66,981	-
4	2,283,544	2,247,016	228,354	224,702
5				
6	12,120,639	10,844,222	8,687,006	7,379,528
7	-	-	-	-
8	10,995,245	10,334,779	7,561,612	6,870,085
9	1,125,394	509,443	1,125,394	509,443
10	-	-	-	-
11	26,150,685	22,011,475	2,655,803	1,203,536
12	-	-	-	-
13	-	-	-	-
14	-	-	-	-
15	-	-	-	-
16	41,894,487	35,102,713	11,638,144	8,807,766
	<b>CASH INFLOWS</b>			
17	-	-	-	-
18	6,476,263	5,700,818	6,189,244	5,525,655
19	3,203	3,203	3,203	3,203
20	6,479,466	5,704,021	6,192,447	5,528,858
21			7,118,816	6,575,974
22			5,445,697	3,278,908
23			130.72	200.55

<sup>(1)</sup> The weekly simple arithmetic average calculated liquidity coverage ratio of the last three months average.

**The important factors affecting the liquidity coverage ratio result and the change in the items taken into account in the calculation of this ratio over time**

High quality liquid assets and cash outflows are among the most important factors affecting the calculation of the liquidity coverage ratio for the Bank. The Bank's high quality liquid assets consist of treasury bills and free deposits held at the CBRT. High quality liquid assets increased throughout the year, positively affecting the calculation of the liquidity coverage ratio.

**Sections High-quality liquid assets comprised of**

High-quality liquid assets consist of cash, currency deposits, debt instruments issued by CBRT and treasury, debt instruments with a credit or default rating from A+ to BBB- or any equivalent Debt Instruments. 81% of the Bank's high quality liquid assets consist of CBRT accounts, 17% from debt instruments issued by the Treasury, and 2% from cash and cash deposits.

**Sections Funding sources comprised of and their densities within all funds**

A significant part of the funding sources are comprised of deposits received. 78% of the total liabilities are deposits received. 27% of these deposits are deposits obtained from banks.

**Information on cash outflows arising from derivative transactions and transactions that are subject to collateralization**

Cash outflows due to derivative contracts occur during periods when the bank's derivative liabilities exceed its derivative receivables. As of 31 March 2026, the bank has no derivative transactions. Therefore, there is no net cash outflow arising from derivative transactions

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

Counterparty and product-based funding sources and concentration limits on collaterals

A significant part of the funding sources are comprised of deposits received. 76% of the liability is deposits and 23% of these deposits are from banks. All of these liabilities are warrantless.

Funding needs in terms of the Bank itself, foreign branches and consolidated subsidiaries taking into account operational and legal factors that inhibits the Bank’s liquidity transfer and liquidity risk exposure

The Bank obtains funds essentially from main shareholder Libyan Foreign Bank and its subsidiaries. These reliable and ongoing funds are renewed at different maturities and expected to continue for many years.

Other cash inflows and outflows that are included in liquidity coverage calculation but not included in the public disclosure template in the second paragraph and considered to be related with the Bank’s liquidity profile

None.

Presentation of assets and liabilities based on their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Unallocated	Total
<b>Assets</b>								
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and Central Bank balances	220,265	7,368,526	-	-	-	-	-	7,588,791
Banks	581,887	2,619,784	-	-	-	-	-	3,201,671
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	756	-	52,383	1,279,820	-	3,367	1,336,326
Loans	-	2,047,003	2,853,896	7,687,206	2,609,397	-	1,108	15,198,610
Financial Assets Measured at Amortized Cost	-	49,098	-	342,343	-	-	-	391,441
Other assets <sup>(1)</sup>	-	-	-	-	-	-	2,650,227	2,650,227
<b>Total Assets</b>	<b>802,152</b>	<b>12,085,167</b>	<b>2,853,896</b>	<b>8,081,932</b>	<b>3,889,217</b>	<b>-</b>	<b>2,654,702</b>	<b>30,367,066</b>
<b>Liabilities</b>								
Interbank Deposits	3,499,129	2,031,885	177,736	-	-	-	-	5,708,750
Other Deposits	10,754,347	575,856	195,711	37,826	2,813	-	-	11,566,553
Money market borrowings	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	2,684,300	2,110,454	1,556,875	-	-	6,351,629
Other liabilities <sup>(2)</sup>	-	-	-	4,068	-	-	6,736,066	6,740,134
<b>Total Liabilities</b>	<b>14,253,476</b>	<b>2,607,741</b>	<b>3,057,747</b>	<b>2,152,348</b>	<b>1,559,688</b>	<b>-</b>	<b>6,736,066</b>	<b>30,367,066</b>
<b>Net Liquidity Gap Prior Period</b>	<b>(13,451,324)</b>	<b>9,477,426</b>	<b>(203,851)</b>	<b>5,929,584</b>	<b>2,329,529</b>	<b>-</b>	<b>(4,081,364)</b>	<b>-</b>
Total Assets	790,671	12,238,388	3,077,282	7,059,468	2,573,666	-	2,382,995	28,122,470
Total Liabilities	12,269,916	3,741,041	2,221,806	3,404,189	2,770	-	6,482,748	28,122,470
<b>Net Liquidity Gap</b>	<b>(11,479,245)</b>	<b>8,497,347</b>	<b>855,476</b>	<b>3,655,279</b>	<b>2,570,896</b>	<b>-</b>	<b>(4,099,753)</b>	<b>-</b>

(1) Other Assets: The amount of TL 2,650,227 in the Non-Allocable column is composed of Tangible Fixed Assets amounting to TL 1,850,297, Equity Investments amounting to TL 235,227, Intangible Fixed Assets amounting to TL 19,271, Expected Credit Loss Provisions amounting to TL 105,723, Other Assets amounting to TL 651,155, and other non-allocable amounts.

(2) Other Liabilities: The amount of TL 6,736,066 in the Non-Allocable column is composed of Equity amounting to TL 5,459,135, Provisions amounting to TL 282,074, Deferred Tax Liability amounting to TL 157,441, Current Tax Liability amounting to TL 183,562, and non-allocable amounts included within other liabilities amounting to TL 653,854.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO (Continued)

In addition to the Liquidity Coverage Ratio, the Bank has started to send to the BRSA the measurement of the Net Stable Funding Ratio (NSFR), which provides medium/long-term liquidity risk measurement, in accordance with the Regulation on the Calculation of the Net Stable Funding Ratio of Banks, which came into force after being published in the Official Gazette dated 26 May 2023 and numbered 32202.

Current Period	Amount According to Remaining Maturity, Without Consideration Rate Applied				Total Amount with Consideration Rate Applied
	Demand*	Less Than 6 Months	6-12 Months	1 Year and Over	
<b>Current Stable Fund</b>					
1	Equity Elements	-	-	-	5,588,602
2	Core capital and supplementary capital	-	-	-	5,588,602
3	Other equity elements	-	-	-	-
<b>Real person and retail customer deposits/participation funds</b>					
4	Stable deposit/participation fund	3,279,635	445,506	15,792	2,875
5	Low stable deposit/participation fund	1,268,846	175,330	6,591	1,168
6	Operational deposit/participation fund	2,010,789	270,176	9,201	1,707
7	Debts to other people	6,949,107	5,582,134	2,685,253	3,917,866
8	Operational deposit/participation fund	-	-	-	-
9	Other debts	6,949,107	5,582,134	2,685,253	3,917,866
<b>Liabilities equivalent to interconnected assets</b>					
10	Other liabilities	1,712,124	-	-	-
11	Derivative liabilities	-	-	-	-
12	Other equity elements and liabilities not listed above	1,712,124	-	-	-
13	Current Stable Fund	-	-	-	-
14	Current Stable Fund	-	-	-	14,633,865
<b>Current Stable Fund</b>					
15	High quality liquid assets	-	-	-	52,957
<b>Operational deposit/participation fund deposited in credit institutions or financial institutions</b>					
16	Performing loans	3,824,602	10,555,506	1,949,477	2,521,814
17	Receivables from credit institutions or financial institutions whose collateral is first quality liquid assets	-	-	-	-
18	Unsecured or secured receivables from credit institutions or financial institutions whose collateral is not first quality liquid assets	481,824	6,044,213	31,983	-
19	Receivables from corporate customers, organizations, natural persons and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	3,342,778	4,511,293	1,917,494	2,521,814
20	Receivables subject to a risk weight of 35% or less	-	-	-	-
21	Receivables secured by residential real estate mortgages	-	-	-	-
22	Receivables subject to a risk weight of 35% or less	-	-	-	-
23	Shares and debt instruments traded on the stock exchange that do not qualify as high quality liquid assets	-	-	-	-
24	Assets equivalent to interconnected liabilities	-	-	-	-
25	Other assets	3,392,768	-	-	-
26	Commodities with physical delivery, including gold	-	-	-	-
27	Initial collateral of derivative contracts or guarantee fund given to the central counterparty	-	-	-	-
28	Derivative assets	-	-	-	-
29	Amount of derivative liabilities before deducting variation margin	-	-	-	-
30	Other assets not listed above	3,392,768	-	-	-
31	Off-balance sheet liabilities	-	28,687,326	-	-
32	Required Stable Fund	-	-	-	14,483,835
33	Net Stable Funding Ratio (%)	-	-	-	101.44

\*Items reported in the demand deposit column do not have a specific maturity date. These include, but are not limited to, equity items without a fixed maturity date, demand deposits, short positions, positions with an indeterminate maturity, high-quality illiquid assets, and physically delivered commodities..

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## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### VI. INFORMATION ON LEVERAGE RATIO

##### Leverage Ratio

Explanations on leverage ratio is calculated in accordance with the “Regulation on Equity of Banks” and “Regulation on Measurement and Assessment of Capital Adequacy of Banks” published in the Official Gazette numbered 28812, dated 5 November 2013.

##### Information on subjects that causes difference in leverage ratio between current and prior periods:

The main difference between the current and prior period are capital and total risk amount. Additionally, Bank has no significant change in portfolio.

##### Leverage ratio disclosure as follows

	Balance sheet assets	Current Period <sup>(1)</sup>	Prior Period <sup>(1)</sup>
1	Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	29,282,480	27,226,760
2	(Assets deducted from main capital)	(21,967)	(21,677)
3	Total risk amount of the balance sheet assets (Sum of 1st and 2nd rows)	29,260,513	27,205,083
	<b>Derivative financial instruments and credit derivatives</b>		
4	Replacement cost of derivative financial instruments and credit derivatives	-	-
5	Potential credit risk amount of derivative financial instruments and credit derivatives	-	-
6	Total risk amount of derivative financial instruments and credit derivatives (Sum of 4th and 5th rows)	-	-
	<b>Security or secured financing transactions</b>		
7	Risk amount of security or secured financing transactions (Except balance sheet)	-	-
8	Risk amount due to intermediated transactions	-	-
9	Total risk amount of security or secured financing transactions (Sum of 7th and 8th rows)	-	-
	<b>Off-balance sheet transactions</b>		
10	Gross nominal amount of off-balance sheet transactions (Adjustment amount resulting from multiplying by	28,630,271	27,010,910
11	credit conversion rates)	-	-
12	Risk amount of the off-balance sheet transactions (Sum of 10th and 11th rows)	28,630,271	27,010,910
	<b>Equity and total risk</b>		
13	Main capital	5,349,444	5,045,535
14	Total risk amount (Sum of 3th, 6th, 9th and 12th rows)	57,890,784	54,215,993
	<b>Leverage ratio</b>		
15	Leverage ratio	9.24%	9.31%

<sup>(1)</sup> Amounts in the table are obtained on the basis of three-month weighted average.

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## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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### INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

#### VII. INFORMATION ON RISK MANAGEMENT

		Risk Weighted Amount		Minimum capital Requirement
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk) (CCR)	35,050,764	25,997,787	2,804,061
2	Standardised approach (SA)	35,050,764	25,997,787	2,804,061
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies - 12.50% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	1,423,300	252,000	113,864
17	Standardised approach (SA)	1,423,300	252,000	113,864
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	2,528,900	1,554,125	202,312
20	Basic Indicator Approach	2,528,900	1,554,125	202,312
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	-	-	-
<b>25</b>	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>39,002,964</b>	<b>27,803,912</b>	<b>3,120,237</b>

#### Changes in RWA Related to CCR under the Internal Models Approach

None.

#### Market Risk RWA Change Table under the Internal Models Approach

None.

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**INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**

**VIII. INFORMATION ON OPERATING SEGMENTS**

Organizational and internal reporting structure of the Bank is determined in line with TFRS 8 “Turkish Accounting Standard about Operating Segments”.

The bank operates in individual, corporate and commercial banking and treasury transactions.

<b>Current Period</b>	<b>Retail Banking</b>	<b>Corporate and Commercial Banking Commercial Banking</b>	<b>Treasury</b>	<b>Unallocated</b>	<b>Total Operations</b>
Interest Income(Net)	(1,603)	560,880	(72,628)	-	486,649
Commission Income (Net)	-	141,969	-	-	141,969
Revenue/Costs (Net)	-	(353,023)	-	-	(353,023)
<b>Income from Subsidiaries- Dividend Income</b>	-	-	-	<b>45,031</b>	<b>45,031</b>
<i>Dividend Income</i>	-	-	-	45,000	45,000
<i>Other dividend Income</i>	-	-	-	31	31
<b>Operating Income (Net)</b>	<b>(1,603)</b>	<b>349,826</b>	<b>(72,628)</b>	<b>45,031</b>	<b>320,626</b>
Income before Tax	-	-	-	320,626	320,626
<b>Tax Provision</b>	-	-	-	<b>(83,341)</b>	<b>(83,341)</b>
<b>Net Profit for the Period</b>	-	-	-	<b>237,285</b>	<b>237,285</b>

<b>Current Period</b>	<b>Retail Banking</b>	<b>Corporate and Commercial Banking Commercial Banking</b>	<b>Treasury</b>	<b>Unallocated</b>	<b>Total Operations</b>
Segment Assets	23,118	368,323	27,064,585	-	27,456,026
Associates and Subsidiaries	-	-	-	235,227	235,227
Unallocated assets	-	-	-	2,675,813	2,675,813
<b>Total Assets</b>	<b>23,118</b>	<b>368,323</b>	<b>27,064,585</b>	<b>2,911,040</b>	<b>30,367,066</b>
Segment Liabilities	3,686,517	7,877,722	12,062,693	-	23,626,932
Unallocated Liabilities	-	-	-	1,280,999	1,280,999
Equity	-	-	-	5,459,135	5,459,135
<b>Total Liabilities</b>	<b>3,686,517</b>	<b>7,877,722</b>	<b>12,062,693</b>	<b>6,740,134</b>	<b>30,367,066</b>

<b>Prior Period</b>	<b>Retail Banking</b>	<b>Corporate and Commercial Banking Commercial Banking</b>	<b>Treasury</b>	<b>Unallocated</b>	<b>Total Operations</b>
Interest Income(Net)	(4,183)	241,509	88,097	-	325,423
Commission Income (Net)	-	77,667	-	-	77,667
Revenue/Costs (Net)	-	-	-	(324,462)	(324,462)
<b>Income from Subsidiaries- Dividend Income</b>	-	-	-	<b>28,494</b>	<b>28,494</b>
<i>Dividend Income</i>	-	-	-	28,494	28,494
<i>Other dividend Income</i>	-	-	-	-	-
<b>Operating Income (Net)</b>	<b>(4,183)</b>	<b>319,176</b>	<b>88,097</b>	<b>(295,968)</b>	<b>107,122</b>
Income before Tax	-	-	-	107,122	107,122
<b>Tax Provision</b>	-	-	-	<b>(19,174)</b>	<b>(19,174)</b>
<b>Net Profit for the Period</b>	-	-	-	<b>87,948</b>	<b>87,948</b>

<b>Prior Period</b>	<b>Retail Banking</b>	<b>Corporate and Commercial Banking Commercial Banking</b>	<b>Treasury</b>	<b>Unallocated</b>	<b>Total Operations</b>
Segment Assets	9,626	1,667,622	23,789,013	-	25,466,261
Associates and Subsidiaries	-	-	-	190,227	190,227
Unallocated assets	-	-	-	2,465,982	2,465,982
<b>Total Assets</b>	<b>9,626</b>	<b>1,667,622</b>	<b>23,789,013</b>	<b>2,656,209</b>	<b>28,122,470</b>
Segment Liabilities	3,683,624	6,688,308	11,266,327	-	21,638,259
Unallocated Liabilities	-	-	-	1,256,363	1,256,363
Equity	-	-	-	5,227,848	5,227,848
<b>Total Liabilities</b>	<b>3,683,624</b>	<b>6,688,308</b>	<b>11,266,327</b>	<b>6,484,211</b>	<b>28,122,470</b>

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS  
AS OF 31 MARCH 2026**

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

**SECTION FIVE**

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS**

**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS**

**1. Information on cash equivalents and Central Bank of Türkiye**

Information on cash equivalents

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Effective	2,435	152,655	1,580	179,903
Central Bank of Türkiye (CBRT)	65,175	7,368,526	23,748	5,254,049
Other	-	-	-	-
<b>Total</b>	<b>67,610</b>	<b>7,521,181</b>	<b>25,328</b>	<b>5,433,952</b>

**Information related to the account of Central Bank of Türkiye**

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits <sup>(1)</sup>	40,175	-	23,748	-
Unrestricted Time Deposits	-	4,379,982	-	2,016,341
Restricted Time Deposits	-	-	-	-
Reserve Deposits	25,000	2,988,544	-	3,237,708
<b>Total</b>	<b>65,175</b>	<b>7,368,526</b>	<b>23,748</b>	<b>5,254,049</b>

(1) General reserve amount requirements maintained at CBRT.

**Information on Reserve Deposits**

Banks established in Türkiye or operating in Türkiye by opening branches are subject to the Central Bank's Communiqué on Required Reserves numbered 2013/15. The items specified in the communiqué constitute the liabilities subject to required reserves, with the exception of the liabilities to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks and the banks established by international agreement to their headquarters and branches in Türkiye, based on the accounting standards and registration scheme to which banks are subject.

Banks are required to maintain reserve requirements with the Central Bank of the Republic of Türkiye (CBRT) for their Turkish lira and foreign currency liabilities as stipulated in the relevant communiqué. The maintenance period for reserve requirements begins on the Friday two weeks following the liability calculation date and lasts for 14 days. In accordance with the “Communiqué on Required Reserves,” the reserve requirements may be held at the CBRT in Turkish lira, USD, EUR, or standard gold. The reserve requirement ratios vary depending on the maturity structure of the liabilities and are applied within a range of 3%–17% for Turkish lira deposits and other liabilities, 22%–32% for foreign currency deposits and precious metal deposit accounts, and 5%–32% for other foreign currency liabilities. In addition, an additional Turkish lira–denominated required reserve at a rate of 2.5% is maintained for foreign currency deposits (excluding deposits held with foreign banks and precious metal accounts).

**2. Information on financial assets at fair value through profit or loss**

None. (31 December 2025: None).

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 3. Positive differences related on derivative financial assets

None. (31 December 2025: None).

##### 4. Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic banks	2,537	2,632,858	2,607	4,376,125
Foreign banks	-	566,276	-	880,687
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>2,537</b>	<b>3,199,134</b>	<b>2,607</b>	<b>5,256,812</b>

#### Information on Expected Loss Provisions

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	4,756	-	-	4,756
Additions during the Period	2,398	-	-	2,398
Disposal	(4,386)	-	-	(4,386)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>2,768</b>	<b>-</b>	<b>-</b>	<b>2,768</b>
Prior period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	2,748	-	-	2,748
Additions during the Period (+)	4,631	-	-	4,631
Disposal (-)	(2,623)	-	-	(2,623)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs (-)	-	-	-	-
<b>Balances at End of Period</b>	<b>4,756</b>	<b>-</b>	<b>-</b>	<b>4,756</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

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

###### *Information on transaction of repo and collateral/blocked financial assets (Net)*

As of 31 March 2026, the Bank does not have any financial assets at fair value through other comprehensive income that are subject to repo transactions. (31 December 2025: None).

As of 31 March 2026, the Bank does not have any financial assets at fair value through other comprehensive income, which are given as collateral / blocked from assets (31 December 2025: None).

###### *Major types of financial assets at fair value through other comprehensive income*

Financial assets at fair value through other comprehensive income are composed of shares that are not quoted in the stock market, certificates of rent and other securities.

###### *Information on financial assets at fair value through other comprehensive income*

	Current period	Prior Period
<b>Debt Securities</b>	1,507,390	600,289
Quoted in stock exchange	1,507,390	600,289
Not quoted in stock exchange	-	-
<b>Share Certificates</b>	3,367	2,992
Quoted in stock exchange	-	-
Not quoted in stock exchange	3,367	2,992
<b>Impairment provision (-)</b>	174,431	155,815
<b>Total</b>	<b>1,336,326</b>	<b>447,466</b>

##### 6. Information on Loans

###### *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
<b>Direct Loans Granted to Shareholders</b>	-	<b>1,005,008</b>	-	<b>1,544,641</b>
Corporate Shareholders	-	1,005,008	-	1,544,641
Individual Shareholders	-	-	-	-
<b>Indirect Loans Granted to Shareholders</b>	-	-	-	-
<b>Loans Granted to the Bank's personnel</b>	<b>23,118</b>	-	<b>9,626</b>	-
<b>Total</b>	<b>23,118</b>	<b>1,005,008</b>	<b>9,626</b>	<b>1,544,641</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 6. Information on Loans (Continued)

Information about the first and second group loans and other receivables including loans that have been restructured or rescheduled

##### Current Period

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured or Rescheduled Loans with revised contract terms	Refinancing
<b>Non-Specialized Loans</b>	<b>14,742,028</b>	<b>455,474</b>	-	-
Commercial Loans	-	-	-	-
Export Loans	4,366,092	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,047,532	-	-	-
Consumer Loans	22,116	1,002	-	-
Credit Cards	-	-	-	-
<b>Other<sup>(1)</sup></b>	<b>8,306,288</b>	<b>454,472</b>	-	-
<b>Specialized Lending</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>14,742,028</b>	<b>455,474</b>	<b>-</b>	<b>-</b>

<sup>(1)</sup> Includes spot loans.

##### Prior Period

Cash Loans	Standart Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured or Rescheduled Loans with revised contract terms	Refinancing
<b>Non-Specialized Loans</b>	<b>12,459,236</b>	<b>439,818</b>	-	-
Commercial Loans	-	-	-	-
Export Loans	2,964,418	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	1,887,589	-	-	-
Consumer Loans	9,244	382	-	-
Credit Cards	-	-	-	-
<b>Other<sup>(1)</sup></b>	<b>7,597,985</b>	<b>439,436</b>	-	-
<b>Specialized Lending</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>12,459,236</b>	<b>439,818</b>	<b>-</b>	<b>-</b>

	Standard Loans	Loans Under Close Monitoring
12-Month expected credit losses	70,541	-
Significant increase in credit risk	-	30,610
<b>Prior Period</b>	<b>Standard Loans</b>	<b>Loans Under Close Monitoring</b>
12-Month expected credit losses	56,137	-
Significant increase in credit risk	-	32,512

Information on standard loans and loans under close monitoring (Stage 1 and Stage 2), as well as restructured loans under close monitoring.

**ARAP TÜRK BANKASI A.Ş.**

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)**

**6. Information on Loans (Continued)**

*Information on consumer loans, credit cards and loans given to employees*

	Short Term	Middle and Long Term	Total
<b>Consumer Loans-TL</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Individual Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Loans- TL</b>	<b>12,037</b>	<b>11,081</b>	<b>23,118</b>
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	12,037	11,081	23,118
Other	-	-	-
<b>Personnel Loans- Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Deposits with Credit Limit-TL(Individual)</b>	-	-	-
<b>Deposits with Credit Limit-FC (Individual)</b>	-	-	-
<b>Total</b>	<b>12,037</b>	<b>11,081</b>	<b>23,118</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 6. Information on Loans (Continued)

###### *Information on installment commercial loans and commercial credit cards*

Current Period

	Short Term	Middle and Long Term	Total
<b>Commercial Installment Loans -TL</b>	<b>74,077</b>	<b>17,878</b>	<b>91,955</b>
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	74,077	17,878	91,955
Other	-	-	-
<b>Commercial Installment Loans- Indexed to FC</b>	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans - FC</b>	-	<b>244,190</b>	<b>244,190</b>
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	244,190	244,190
Other	-	-	-
<b>Corporate Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Corporate Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft Account-TL (Commercial customer)</b>	-	-	-
<b>Overdraft Account-FC (Commercial customer)</b>	-	-	-
<b>Total</b>	<b>74,077</b>	<b>262,068</b>	<b>336,145</b>

**ARAP TÜRK BANKASI A.Ş.**

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
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**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)**

**6. Information on Loans (Continued)**

*Information on installment commercial loans and commercial credit cards*

Prior Period

	Short Term	Middle and Long Term	Total
<b>Commercial Installment Loans -TL</b>	<b>79,628</b>	<b>23,418</b>	<b>103,046</b>
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	79,628	23,418	103,046
Other	-	-	-
<b>Commercial Installment Loans- Indexed to FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Commercial Installment Loans - FC</b>	<b>-</b>	<b>301,255</b>	<b>301,255</b>
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	301,255	301,255
Other	-	-	-
<b>Corporate Credit Cards-TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-Installment	-	-	-
<b>Corporate Credit Cards-FC</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-Installment	-	-	-
<b>Overdraft Account-TL (Commercial customer)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft Account-FC (Commercial customer)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>79,628</b>	<b>324,673</b>	<b>404,301</b>

*Allocation of domestic and foreign loans*

	Current Period	Prior Period
Domestic loans	14,897,464	12,524,233
Foreign loans	301,146	375,929
<b>Total</b>	<b>15,198,610</b>	<b>12,900,162</b>

*Loans to subsidiaries and affiliates*

	Current Period	Prior Period
Direct Loans to Subsidiaries and Affiliates	3,249	11,712
Indirect Loans to Subsidiaries and Affiliates	-	-
<b>Total</b>	<b>3,249</b>	<b>11,712</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 6. Information on Loans (Continued)

###### *Specific provisions for loans*

	Current Period	Prior Period
Loans and receivables with limited collectibles	-	-
Loans and receivables with doubtful collectibles	-	-
Uncollectible loans and receivables	1,108	1,108
<b>Total</b>	<b>1,108</b>	<b>1,108</b>

###### Information related to non-performing loans

###### *Information on restructured loans of non-performing loans*

None (31 December 2025: None).

###### *Information on movement of total non-performing loans*

Current Period	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectibles	Loans and receivables with doubtful collectibles	Uncollectible loans and receivables
<b>Balances at Beginning of Period</b>	-	-	1,108
Additions (+)	-	-	-
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	-
Collections (-)	-	-	-
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
<b>Balances at End of the Period</b>	-	-	1,108
Specific provisions (-)	-	-	1,108
<b>Net Balance on Balance Sheet</b>	-	-	-
	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectibles	Loans and receivables with doubtful collectibles	Uncollectible loans and receivables
<b>Balances at Beginning of Period</b>	-	-	1,108
Additions (+)	-	-	42,038
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	-
Collections (-)	-	-	42,038
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
<b>Balances at End of the Period</b>	-	-	1,108
Specific provisions (-)	-	-	1,108
<b>Net Balance on Balance Sheet</b>	-	-	-

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 6. Information on Loans (Continued)

###### *Information on foreign currency non-performing loans*

None (31 December 2025: None).

###### *Information on gross and net loans under follow-up according to the borrowers*

	<b>III. Group</b>	<b>IV. Group</b>	<b>V. Group</b>
	<b>Loans and receivables with limited collectability</b>	<b>Loans and receivables with doubtful collectability</b>	<b>Non- performing Loans and receivables</b>
<b>Current Period (Net)</b>	-	-	-
Loans granted to real persons and legal entities (Gross)	-	-	1,108
Specific provisions (-)	-	-	1,108
Loans granted to real persons and legal entities (Net)	-	-	-
Banks (Gross)	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-
<b>Prior Period (Net)</b>	-	-	-
Loans granted to real persons and legal entities (Gross)	-	-	1,108
Specific provisions (-)	-	-	1,108
Loans granted to real persons and legal entities (Net)	-	-	-
Banks (Gross)	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-

###### *Information on accruals, valuation differences and related provisions calculated for non-performing loans for Banks which are providing expected credit loss according to TFRS 9*

None.

###### *Collection policy on loans determined as loss and other receivables*

Loans determined as loans and other receivables are collected via legal follow-up and conversion of guarantees to cash.

###### *Information on write-off policy*

The bank is in the effort to provide collections from loans under legal follow-up under the leadership of Corporate and Commercial Credits Monitor and Follow-up Department and Legal and Legislation Services Department and other related departments. However the absence of reasonable collection ability in any condition and manner regarding the recovery of the mentioned loans, determined as loss in which the bank monitors by allocate 100% provision under 5th group (3rd group in TFRS) in accordance with TFRS 9 and the “Regulation on Procedures and Principles Concerning Classification of Loans and Provision” are written-off by presenting to Board of Directors’ approval upon gathering the opinion of Legal and Legislation Services Department and by obtaining approvals from Corporate and Commercial Credits Monitor and Follow-up Department.

The write-off of the uncollectible receivables is an accounting policy, it does not result in the right to waive. Within the scope of TFRS 9, the Bank does not have written off loans (31 December 2025: None).

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)**

**6. Information on Loans (Continued)**

**Expected credit loss for loans**

<b>Current Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	56,137	32,512	1,108	89,757
Additions during the Period	34,431	48	-	34,479
Disposal	(20,027)	(1,950)	-	(21,977)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>70,541</b>	<b>30,610</b>	<b>1,108</b>	<b>102,259</b>
<b>Prior Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	16,885	16,325	1,108	34,318
Additions during the Period	54,622	16,214	7,324	78,160
Disposal	(15,370)	(27)	(7,324)	(22,721)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>56,137</b>	<b>32,512</b>	<b>1,108</b>	<b>89,757</b>

**7. Information on financial assets measured at amortised cost**

**Information on transaction of repo and collateral/blocked financial assets (Net)**

Among the financial assets valued at amortized cost, the Bank has no financial assets of subject to repo transactions in the current period (31 December 2025: None).

In the current period, the Bank does not have any securities given as collateral/blocked from financial assets valued at amortized cost (31 December 2025: None).

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
Government bonds	-	89,891	140,927	1,242,830
Treasury Bonds	-	-	-	-
Other Public Bonds	-	301,550	-	293,491
<b>Total</b>	<b>-</b>	<b>391,441</b>	<b>140,927</b>	<b>1,536,321</b>
	<b>Current Period</b>		<b>Prior Period</b>	
<b>Debt Instruments</b>	<b>391,441</b>		<b>1,677,248</b>	
Quoted at stock exchange	391,441		1,677,248	
Not-quoted at stock exchange	-		-	
Impairment loss provision (-)	-		-	
<b>Total</b>	<b>391,441</b>		<b>1,677,248</b>	

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 7. Information on financial assets measured at amortised cost (Continued)

###### *Movement of financial assets measured at amortised cost*

	Current Period	Prior Period
<b>Balances at the beginning of the period</b>	1,677,248	3,172,562
Foreign currency gains / losses on monetary assets	(14,941)	603,322
Purchases during the period	-	125,292
Disposals Through Sales And Redemptions	(1,270,866)	(2,223,928)
Impairment loss provision	-	-
<b>Period end balance</b>	<b>391,441</b>	<b>1,677,248</b>

###### **Expected credit loss for financial assets measured at amortised cost**

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	1,318	-	-	1,318
Additions during the Period	-	-	-	-
Disposal	(622)	-	-	(622)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>696</b>	<b>-</b>	<b>-</b>	<b>696</b>

Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	2,091	-	-	2,091
Additions during the Period	67	-	-	67
Disposal	(840)	-	-	(840)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>1,318</b>	<b>-</b>	<b>-</b>	<b>1,318</b>

##### 8. Information on associates

The Bank does not have an associate.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 9. Information on subsidiaries (Net)

###### *Information on subsidiaries*

###### Information on Shareholder’s Equity for A&T Finansal Kiralama A.Ş.

	Current Period	Prior Period
<b>CORE CAPITAL</b>		
Paid in Capital	235,000	190,000
Capital Reserves	228	228
Legal Reserves	12,448	10,216
Extraordinary Reserves – Legal Reserve per General Legislation	1	1
Profit / Loss	11,631	51,737
<i>Net Profit</i>	7,126	44,631
<i>Prior Period Profit/Loss <sup>(1)</sup></i>	4,505	7,106
Intangible Assets (-)	3,283	3,614
<b>Total Core Capital</b>	<b>256,025</b>	<b>248,568</b>
<b>SUPPLEMENTARY CAPITAL</b>	-	-
<b>CAPITAL</b>	<b>256,025</b>	<b>248,568</b>
<b>DEDUCTION FROM CAPITAL</b>	-	-
<b>NET AVAILABLE CAPITAL <sup>(1)</sup></b>	<b>256,025</b>	<b>248,568</b>

<sup>(1)</sup> There is no restriction on shareholders' equity of subsidiary. After deduction from the capital, the total net available equity is TL 256,025.

There is no internal capital adequacy assessment approach for the subsidiary. There is no additional requirements in terms of the capital of the subsidiary.

###### *Summary information on basic features of equity items*

Paid in capital has been indicated as Turkish Lira in articles of incorporation and registered in trade registry.

Effect of inflation adjustments on paid in capital is the difference caused by the inflation adjustment on shareholders' equity items.

Extraordinary reserves are the status reserves which have been transferred with the General Assembly decision after distributable profit have been transferred to legal reserves.

Legal reserves are the status reserves which have been transferred from distributable profit in accordance with the third clause of first and second paragraph of 519 and 521 articles of Turkish Commercial Code no. 6102.

Description	Address (City/Country)	Bank’s share percentage-If different voting percentage (%)	Bank’s risk group share percentage (%)
1 A&T Finansal Kiralama A.Ş.	İstanbul	100	100

Total Assets	Shareholders’ Equity	Total Fixed Assets	Interest Income	Income from marketable securities portfolio	Current Period Profit / Loss	Prior Period Profit/Loss	Fair value <sup>(1)</sup>
2,397,204	322,341	91,502	68,248	-	7,126	4,505	-

(1) The related subsidiary has no fair value measurement as of 31 March 2026. The financial information of the subsidiary has not undergone a limited audit.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

##### 9. Information on subsidiaries (Net) (Continued)

###### *Movement related to subsidiaries*

	Current Period	Prior Period
Balance at the Beginning of the Period	190,227	161,695
Movements During the Period	45,000	28,532
Purchases	-	-
Bonus Shares Obtained	45,000	28,532
Dividends from current year income	-	-
Sales	-	-
Revaluation Increase, Inflation Adjustment Difference and Exchange Rate Difference	-	-
Impairment Provision	-	-
Balance at the End of the Period	235,227	190,227
Capital Commitments	-	-
Share percentage at the end of the period (%)	100	100

###### *Sectoral Information on Financial Subsidiaries and the Related Carrying Amount*

Subsidiaries	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	235,227	190,227
Financing Companies	-	-
Other Financial Subsidiaries	-	-

###### *Sectoral Information on the subsidiaries Quoted Subsidiaries*

There are no subsidiaries quoted at stock exchange of the bank.

##### 10. Information on joint ventures

The Bank has no joint ventures.

##### 11. Information on Financial lease receivables (Net)

*The Bank has no financial lease operation.*

##### 12. Information on financial derivatives for hedging

The Bank has no financial derivatives for hedging.

##### 13. Information on investment property

The Bank has no investment property.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)**

**14. Information on tax assets**

None.

**15. Information about fixed assets held for sale**

None.

**16. Information on other assets**

Other assets is amounting to TL 651,155 and does not exceed 10% of total assets of balance sheet except off balance sheet commitments (31 December 2025: TL 401,057).

**II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES**

**1. Information on maturity profile of deposits**

<b>Current Period</b>	<b>Demand</b>	<b>7 Days Notice</b>	<b>Up to 1 Month</b>	<b>1-3 Months</b>	<b>3-6 Months</b>	<b>6 Months-1 Year</b>	<b>1 Year and over</b>	<b>Accumulating Deposit Accounts</b>	<b>Total</b>
Saving Deposits	33,726	-	7,589	3,490	6,384	3,229	1,493	-	55,911
Foreign Currency Deposits	10,641,576	-	239,814	114,827	98,223	69,288	33,572	-	11,197,300
Residents in Türkiye	3,874,597	-	2,623	53,012	28,541	36,359	6,934	-	4,002,066
Residents Abroad	6,766,979	-	237,191	61,815	69,682	32,929	26,638	-	7,195,234
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	67,682	-	234,297	-	-	-	-	-	301,979
Other Ins. Deposits	11,363	-	-	-	-	-	-	-	11,363
Precious Metal Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	3,499,129	-	1,240,105	969,508	8	-	-	-	5,708,750
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	27,722	-	1,240,105	765,081	-	-	-	-	2,032,908
Foreign Banks	3,471,407	-	-	204,427	8	-	-	-	3,675,842
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>14,253,476</b>	<b>-</b>	<b>1,721,805</b>	<b>1,087,825</b>	<b>104,615</b>	<b>72,517</b>	<b>35,065</b>	<b>-</b>	<b>17,275,303</b>

<b>Prior Period</b>	<b>Demand</b>	<b>7 Days Notice</b>	<b>Up to 1 Month</b>	<b>1-3 Months</b>	<b>3-6 Months</b>	<b>6 Months-1 Year</b>	<b>1 Year and over</b>	<b>Accumulating Deposit Accounts</b>	<b>Total</b>
Saving Deposits	30,769	-	7,937	2,393	6,009	3,003	1,401	-	51,512
Foreign Currency Deposits	8,912,217	-	197,226	232,458	96,631	496,433	34,645	-	9,969,610
Residents in Türkiye	3,048,036	-	187,641	68,580	27,989	464,661	6,770	-	3,803,677
Residents Abroad	5,864,181	-	9,585	163,878	68,642	31,772	27,875	-	6,165,933
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	133,818	-	202,958	-	-	-	-	-	336,776
Other Ins. Deposits	16,550	-	-	-	-	-	-	-	16,550
Precious Metal Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	3,176,562	-	642,043	754,542	8	-	-	-	4,573,155
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	470,503	754,542	-	-	-	-	1,225,045
Foreign Banks	3,176,562	-	171,540	-	8	-	-	-	3,348,110
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12,269,916</b>	<b>-</b>	<b>1,050,164</b>	<b>989,393</b>	<b>102,648</b>	<b>499,436</b>	<b>36,046</b>	<b>-</b>	<b>14,947,603</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

##### 1. Information on maturity profile of deposits (Continued)

###### *Information on saving deposits insured by Saving Deposit Insurance Fund and the total amount of the deposits exceeding the insurance coverage limit*

In accordance with the "Regulation on Amendments to the Regulation on the Premiums to be Collected by the Insured Deposits and Participation Funds and the Savings Deposit Insurance Fund" published in the Official Gazette dated 7/08/2022 and numbered 31936, all deposits and participation funds, except those belonging to the official institutions, credit institutions and financial institutions within the credit institutions, have started to be insured. In this context, commercial deposits covered by insurance amount to TL 347,332 and the relevant amount is not included in the footnote. (31 December 2025: TL 287,864)

	Covered by Deposit Insurance Fund		Not covered by Deposit Insurance Fund	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	34,236	28,992	21,675	22,520
Foreign Currency Saving Deposits	1,459,688	1,321,178	2,170,918	2,310,934
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,493,924</b>	<b>1,350,170</b>	<b>2,192,593</b>	<b>2,333,454</b>

###### *Saving deposits not covered by deposit insurance*

The Bank does not have any branches in foreign and off-shore banking areas. Real persons who are not covered by the Savings Deposit Insurance Fund do not have special current and participation accounts.

###### *The deposits that are covered in foreign branches of the Bank's that headquarters located in abroad*

The Parent Bank's headquarter is located in Türkiye.

###### *Amounts not covered by deposit insurance*

###### *Individual deposits not covered by deposit insurance*

	Current Period	Prior Period
Deposits and Other Accounts held at Foreign Branches	-	-
Deposits and Other Accounts held by Shareholders and their Relatives	-	-
Deposits and Other Accounts of the Chairman and Members of Board of Directors, Chief Executive Officer, Senior Executive Officers and their Relatives	23,978	17,206
Deposits and Other Accounts held as Assets subject to the Crime defined in the Article 282 of the Turkish Criminal Code no. 5237 dated 26 December 2004	-	-
Deposits at Depositary Banks established for Off-Shore Banking Activities in Türkiye	-	-
<b>Total</b>	<b>23,978</b>	<b>17,206</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

##### 2. Information on derivative financial liabilities

None.

##### 3. Information on Funds Borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Central Bank of Türkiye	-	-	-	-
From Domestic Banks and Institutions	-	-	-	-
From Foreign Banks, Institutions and Funds	-	6,351,629	-	6,690,656
<b>Total</b>	-	<b>6,351,629</b>	-	<b>6,690,656</b>

##### *Presentation of funds borrowed based on maturity profile*

	Current Period		Prior Period	
	FC	TL	FC	TL
Short-Term	-	887,537	-	1,807,001
Long-Term	-	5,464,092	-	4,883,655
<b>Total</b>	-	<b>6,351,629</b>	-	<b>6,690,656</b>

*Additional explanation related to the concentrations of the Bank’s major liabilities on the basis of concentrations, fund providing customers, sector groups and other criteria where risk concentration is observed*

57% of the Bank's liabilities consist of deposits (31 December 2025: 53%).

##### 4. Information on other Liabilities

Other liabilities is amounting to TL 653,854 and this amount does not exceed 10% of total the balance sheet (31 December 2025: TL 647,002).

##### 5. Information on financial lease obligations

	Current Period		Prior period	
	Gross	Net	Gross	Net
Less than 1 Year	638	4,068	638	1,463
Between 1-4 Years	-	-	-	-
Longer than 4 Years	-	-	-	-
<b>Total</b>	<b>638</b>	<b>4,068</b>	<b>638</b>	<b>1,463</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

##### 6. Information on liabilities arised from financial derivative transactions for hedging purposes

None.

##### 7. Information on provisions

###### *Reserve for employee termination benefits*

The Bank accounts for its obligations related to severance pay and unused vacation entitlements in accordance with the provisions of TAS 19 “Turkish Accounting Standard on Employee Benefits”, and has calculated and recognized in the financial statements its obligations arising from future severance and notice payments at their net present value. As of the current period, employee benefits amounting to TL 97,619 (31 December 2025: TL 107,885) and a provision for severance pay amounting to TL 47,628 (31 December 2025: TL 43,485) have been recorded under the “Provision for Employee Benefits” account in the financial statements.

###### **Other provisions**

*In the case of the other provisions, exceeds the 10% of the total provisions, those accounts and balances*

	Current Period	Prior Period
Provisions for contingencies		
Provisions for non-cash loans	136,820	131,888
Provisions for lawsuits	7	7
<b>Total</b>	<b>136,827</b>	<b>131,895</b>

##### 8. Information on tax payables

###### *Information on current tax liability*

The Bank has a current tax liability of TL 157,441 as of the current period (31 December 2025: TL 131,672).

###### *Information on deferred tax liability*

The Bank has a deferred tax asset calculated on tax deductions and exemptions as of the current period, as well as temporary differences arising between the carrying amounts of assets or liabilities recognized in its balance sheet and their tax bases determined in accordance with tax legislation, which will be taken into account in the calculation of taxable profit/loss in future periods. Accordingly, the Bank has a deferred tax asset amounting to TL 242,403 and a deferred tax liability amounting to TL 425,965. After offsetting the deferred tax asset and liability, a net deferred tax liability of TL 183,562 has been reflected in the balance sheet.

The details of deferred tax assets and liabilities are as follows:

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/(liability)	Accumulated temporary differences	Deferred tax asset/(liability)
Reserve for employee benefits	145,247	43,574	122,370	36,711
Unearned income	26,588	7,977	20,908	6,272
Interest rediscounts	162,430	48,729	152,968	45,890
Provisions	220,730	66,219	202,575	60,772
Depreciation	248,736	74,621	256,817	77,045
Other	4,278	1,283	4,398	1,321
<b>Deferred tax asset</b>	<b>808,009</b>	<b>242,403</b>	<b>760,036</b>	<b>228,011</b>
Tangible Assets Revaluation Increase	(1,742,924)	(392,158)	(1,742,924)	(392,158)
Interest rediscounts	(109,954)	(32,986)	(93,381)	(28,014)
Other	(2,737)	(821)	(2,664)	(800)
<b>Deferred tax liability</b>	<b>(1,855,615)</b>	<b>(425,965)</b>	<b>(1,838,969)</b>	<b>(420,972)</b>
<b>Deferred tax asset/(liability) net</b>		<b>(183,562)</b>		<b>(192,961)</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

*The movement table of deferred assets and liabilities is as follows:*

	Current Period	Prior Period
Net Book Value at the Beginning of the Period	(192,961)	(90,715)
Deferred Tax Income/(Expense) (Net)	6,559	(12,460)
Deferred Tax Accounted Under Equity	2,840	(89,786)
<b>Net Deferred Tax Asset/(Liability)</b>	<b>(183,562)</b>	<b>(192,961)</b>

#### *Information on tax payables*

	Current Period	Prior Period
Corporate Taxes Payable	89,939	86,304
Banking Insurance Transaction tax (BITT)	19,331	10,650
Taxation on Securities Income	2,396	494
Value Added Tax Payable	1,496	3,133
Value Added Tax Payable (Limited taxpayer)	524	184
Exchange Tax	-	-
Taxation on Real Estate Income	79	59
Other	21,778	18,502
<b>Total</b>	<b>135,543</b>	<b>119,326</b>

<sup>(1)</sup> 19,434 TL (31 December 2025: 17,571 TL) Includes income tax and other taxes deducted from wages.

#### *Information on premium payables*

	Current Period	Prior Period
Social Security Premiums-Employee	7,310	4,184
Social Security Premiums-Employer	13,254	7,408
Bank Pension Fund Premium-Employees	-	-
Bank Pension Fund Premium-Employer	-	-
Pension Fund Membership Fee and Provisions-Employee	-	-
Pension Fund Membership Fee and Provisions-Employer	-	-
Unemployment Insurance-Employee	445	251
Unemployment Insurance-Employer	889	503
Others	-	-
<b>Total</b>	<b>21,898</b>	<b>12,346</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

##### 8. Information on tax payables (Continued)

###### *Information on liabilities of fixed asset held for sale and discontinued operations*

The Bank has no liability related to assets held for sale and discontinued operations.

###### *Explanations on the number of subordinated loans the Bank used, maturity, interest rate, institution that loan was borrowed from, and conversation option, if any*

The Banks has no subordinated loans.

##### 9. Information on Shareholders’ Equity

###### *Presentation of Paid-in Capital*

	Current Period	Prior Period
Common Stock	3,810,000	3,221,000
Preferred Stock	-	-

The capital increase of TL 589,000, fully funded through internal resources, raising the Bank’s capital to TL 3,810,000, was approved at the General Assembly meeting held on 24 March 2026; the capital increase and the related amendment to the relevant article of the Articles of Association were registered on 26 March 2026 and announced in the Trade Registry Gazette dated 26 March 2026 and numbered 11550; the accounting of the aforementioned capital increase was completed on 26 March 2026 based on the approval obtained from the BRSA.

###### *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*

Registered share capital system is not implemented in the Bank.

###### *Information on share capital increases and their sources; other information on any increase in capital shares during the current period*

None.

###### *Information on share capital increases from capital reserves*

None.

###### *Capital commitments for current financial year and following period, general purpose of these commitments and estimated resources necessary for these commitments*

No capital commitments have been made to current financial year and following period.

###### *The impacts of the foresights, which are prospects according to Bank’s prior periods income, profitability, and liquidity indicators and uncertainty, to shareholders’ equity*

None.

###### *Explanations on dividend distribution*

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)**

**9. Information on Shareholders’ Equity (Continued)**

*Information on the privileges given to stocks representing the capital*

The share capital can be increased or decreased one or more times. Such an increase may be accomplished through the transfer of monies from the reserves to the capital account and the issuance of “bonus” shares in consequence thereof.

Every shareholder shall have the preferential (pre-emptive) right to subscribe for a proportion of new shares corresponding to the number of shares held by him and such right may be exercised within a period of thirty days from the date of receipt by each shareholder of an invitation to the shareholders to that effect. Such invitation shall be made by registered mail to the address contained in the share register.

These preferential (pre-emptive) rights may only be assigned by approval of the Board of Directors upon the favorable vote of 80% of the members, present or represented.

New shares may not be issued at a price less than the nominal value of the original shares issued.

Fractional shares shall be allocated by the Board of Directors.

The Bank may not finance the acquisition of its own shares whether directly or indirectly.

Arabian shareholders are treated under the same legislation with Turkish citizens. This includes the free transfer of distributed other revenues, guarantees, shares, dividends. And in a similar manner Arabian shareholder are benefited and protected by law No.6224, Foreign Capital Incentive Law.

*Gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income*

	Current Period		Prior Period	
	TL	FC	TL	FC
Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	-	-	-	-
Valuation Differences	(113,471)	977	(107,640)	1,144
Exchange Rate Differences	-	-	-	-
<b>Total</b>	<b>(113,471)</b>	<b>977</b>	<b>(107,640)</b>	<b>1,144</b>

*Information on legal reserve*

In accordance with the resolution adopted at the 46th Ordinary General Assembly Meeting held on 24 March, 2026, it was decided to transfer TL 28,251 from the profit for the year 2025 to legal reserves.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### III. INFORMATION AND DISCLOSURES RELATED TO OFF-BALANCE SHEETS

##### 1. Information on contingent liabilities in the off-balance sheets

###### *Type and amount of irrevocable commitments*

The Bank has TL1,521 as irrevocable commitments (31 December 2025: TL 1,176).

###### *Type and amount of possible losses from off-balance sheet items*

As of the balance sheet date, the Bank has made a provision amounting to TL 31,267 for its non-cash loans. (31 December 2025: TL 30,262).

###### *Guarantees, bills of exchange and acceptances and other letters of credit which can be counted as financial collateral*

The total amount of non-cash loans including guarantees, bills of exchange and acceptances and sureties on letters of credits and other guarantees is TL 9,474,485 (31 December 2025: TL 9,564,615).

###### *Final guarantees, temporary guarantees, commitments and similar transactions*

The total amount of the Bank’s guarantee letters is TL 19,314,852 (31 December 2025: TL 19,026,656).

In accordance with the Council of Ministers' Decision dated 2011, the letters of guarantee given to Libya cannot be compensated. As per the BRSA's order dated 30 December 2019, The Memorandum of Understanding signed between the Government of the Republic of Türkiye and the Government of National Accord of Libya has entered into force as of 24 September 2020. This agreement hereby has the force of law and the implementation and results of the provisions of this agreement are closely monitored by Turkish Banks transacting with Libya.

##### 2. Total amount of non-cash loans

	Current Period	Prior Period
Non-Cash Loans granted for Cash Loan Assurance	6,468,677	5,129,994
Less Than or Equal to One Year with Original Maturity	2,640,383	2,408,345
More Than One Year with Original Maturity	3,828,294	2,721,649
Other Non-Cash Loans	22,320,660	23,461,277
<b>Total</b>	<b>28,789,337</b>	<b>28,591,271</b>

##### 3. Information on Expected Loss Provisions (Non-Cash Loans)

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	95,499	6,127	30,262	131,888
Additions during the Period	34,986	4	1,005	35,995
Disposal	(29,326)	(1,738)	-	(31,064)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>101,159</b>	<b>4,393</b>	<b>31,267</b>	<b>136,819</b>

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**III. INFORMATION AND DISCLOSURES RELATED TO OFF-BALANCE SHEETS (Continued)**

**3. Information on Expected Loss Provisions (Non-Cash Loans) (Continued)**

<b>Prior Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	63,592	440	24,187	88,219
Additions during the Period	46,975	5,687	6,075	58,737
Disposal	(15,068)	-	-	(15,068)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>95,499</b>	<b>6,127</b>	<b>30,262</b>	<b>131,888</b>

**IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS**

**1. Information on interest income**

*Information on interest income received from loans*

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
Interest Received from Loans <sup>(1)</sup>				
Short-Term Loans	423,636	104,727	111,358	65,797
Medium and Long-Term Loans	2,862	52,162	42,663	23,376
Interest Received From Non-Performing Loans	-	-	-	-
Premiums Received From Resource Utilization Support Fund	-	-	-	-
<b>Total</b>	<b>426,498</b>	<b>156,889</b>	<b>154,021</b>	<b>89,173</b>

<sup>(1)</sup> It contains fee and commission income related to cash loans.

*Information on interest income received from banks*

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
From CRBT	-	-	-	-
From Domestic Banks	-	29,949	1,178	16,386
From Foreign Banks	-	1,658	-	570
From Foreign Headquarter and Branches	-	-	-	-
<b>Total</b>	<b>-</b>	<b>31,607</b>	<b>1,178</b>	<b>16,956</b>

*Information on interest income on marketable securities*

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	22,504	2,243	23,419	3,992
Financial Assets Measured at Amortised Cost	7,198	18,433	3,191	45,893
<b>Total</b>	<b>29,702</b>	<b>20,676</b>	<b>26,610</b>	<b>49,885</b>

**ARAP TÜRK BANKASI A.Ş.**

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS (Continued)**

**2. Interest Expense**

*Information on interest paid for funds borrowed*

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>	-	71,376	-	58,161
Central Bank	-	-	-	-
Domestic Banks	-	-	-	-
Foreign Banks	-	71,376	-	58,161
Overseas Headquarters and Branches	-	-	-	-
<b>Total</b>	-	71,376	-	58,161

*Information on interest expense paid to subsidiaries and associates*

	Current Period	Prior Period
Interest Expense Given to Associates and Subsidiaries	284	576

*Information on interest expense given on securities issued*

None.

*Maturity structure of the interest expense on deposits*

Current Period		Time Deposit						Cumulative Deposit	Total
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More than 1 Year			
<b>Turkish Lira</b>									
Interbank deposits	-	82,793	-	-	-	-	-	-	82,793
Saving deposits	-	621	281	466	234	90	-	-	1,692
Public sector deposits	-	-	-	-	-	-	-	-	-
Commercial deposits	-	13,581	6,768	-	-	-	-	-	20,349
Other deposits	-	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	96,995	7,049	466	234	90	-	-	104,834
<b>Foreign Currency</b>									
Foreign currency deposits	-	491	497	255	391	171	-	-	1,805
Interbank deposits	3	6,463	-	-	2,214	-	-	-	8,680
Deposits with 7 days notification	-	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-	-
<b>Total</b>	3	6,954	497	255	2,605	171	-	-	10,485
<b>Grand Total</b>	3	103,949	7,546	721	2,839	261	-	-	115,319
<b>Prior Period</b>									
Account Name	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	1 Yıla Kadar	Demand Deposit	Up to 1 Month	Up to 3 Months	
<b>Turkish Lira</b>									
Interbank deposits	-	388	-	-	-	-	-	-	388
Saving deposits	-	832	1,031	350	679	418	-	-	3,310
Public sector deposits	-	-	-	-	-	-	-	-	-
Commercial deposits	-	6	22	-	-	-	-	-	28
Other deposits	-	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	1,226	1,053	350	679	418	-	-	3,726
<b>Foreign Currency</b>									
Foreign currency deposits	-	36	383	1,323	137	258	-	-	2,137
Interbank deposits	11	9,302	-	-	3,187	-	-	-	12,500
Deposits with 7 days notification	-	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-	-
<b>Total</b>	11	9,338	383	1,323	3,324	258	-	-	14,637
<b>Grand Total</b>	11	10,564	1,436	1,673	4,003	676	-	-	18,363

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS (Continued)

##### 3. Information on trading gain/loss

	Current Period	Prior Period
<b>Gain</b>	<b>21,841,343</b>	<b>26,006,110</b>
Gain from money market transactions	-	-
Gain from financial derivative transactions	-	-
Gain from exchange transactions	21,841,343	26,006,110
<b>Loss (-)</b>	<b>21,828,636</b>	<b>(25,983,027)</b>
Loss from money market transactions	-	-
Loss from financial derivative transactions	-	-
Loss from exchange transactions	21,828,636	(25,983,027)
<b>Net Trading Gain/Loss</b>	<b>12,707</b>	<b>23,083</b>

##### 4. Information on income from other operations

	Current Period	Prior Period
Reversal of prior years' provisions	3,725	2,775
Communication income	6,516	4,001
Gain on sales of assets	23,217	2,905
Other income	4,064	467
<b>Total</b>	<b>37,522</b>	<b>10,148</b>

##### 5. Information on expected credit loss expenses

	Current Period	Prior Period
Expected Credit Loss Provisions	21,790	48,063
<i>12 month expected credit loss (stage 1)</i>	21,790	14,948
<i>Significant increase in credit risk (stage 2)</i>	-	19,170
<i>Non-performing loans (stage 3)</i>	-	13,945
Marketable Securities Impairment Expenses	-	-
<i>Financial Assets at Fair Value through Profit or Loss</i>	-	-
<i>Financial Assets at Fair Value Through Other Comprehensive Income</i>	-	-
Subsidiaries, Associates and Entities under Common Control Provision Expenses for Impairment	-	-
<i>Associates</i>	-	-
<i>Subsidiaries</i>	-	-
<i>Joint Ventures</i>	-	-
Other	-	-
<b>Total</b>	<b>21,790</b>	<b>48,063</b>

##### 6. Information on Other Provision Expenses

	Current Period	Prior Period
Securities Depreciation Expenses	8,908	11,187
<b>Total</b>	<b>8,908</b>	<b>11,187</b>

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS (Continued)

##### 7. Information On Other Operating Expense

	Current Period	Prior Period
Provision for Employee Termination Benefits	4,808	3,847
Short Term, Employee Benefits Expense	18,563	26,919
Tangible Asset Impairment Expense	-	-
Amortization Expenses of Tangible Assets	8,500	4,033
Intangible Asset Impairment Expense	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	3,117	1,757
Shareholders Equity Procedure Applied Equity Interest Impairment Expense	-	-
Disposable Tangible Asset Impairment Expense	-	-
Amortization Expense of Assets Held for Resale	-	-
Impairment Expense related to Tangible Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	47,866	43,223
<i>Operating Lease Expenses out of the scope of TFRS 16</i>	659	281
<i>Maintenance Expenses</i>	18,126	15,349
<i>Advertisement Expenses</i>	284	573
<i>Other Expenses<sup>(2)</sup></i>	28,797	27,020
Losses from sales of Assets	82	-
Other <sup>(1)</sup>	29,271	19,935
<b>Total</b>	<b>112,207</b>	<b>99,714</b>

(1) The “Other” item under other operating expenses consists of TL 10,139 of taxes, duties, fees and funds, TL 9,348 of audit and consultancy fees, TL 5,058 of SDIF expenses, and TL 4,726 of other operating expenses.(31 March 2025: The “Other” item under other operating expenses consisted of TL 6,767 of taxes, duties, fees and funds, TL 5,341 of audit and consultancy fees, TL 3,900 of SDIF expenses, and TL 3,927 of other operating expenses.

(2) It Includes TL 8,539 of communication expenses and other operating expenses (31 March 2025: TL 8,428 of communication expenses).

##### 8. Information on profit/loss before taxes including profit/loss from discontinued operations

The pre-tax income amount from continued operations is TL 320,626 (31 March 2025: TL 107,122).

##### 9. Information on tax provision related to continued operations and discontinued operations

###### *Current period taxation benefit or charge and deferred tax benefit or charge*

Current tax expense amounts to TL 89,900 (31 March 2025: TL 39,992), deferred tax expense amounts to TL 49,570 (31 March 2025: TL 6,043), and deferred tax income amounts to TL 56,129 (31 March 2025: TL 26,861).

###### *Deferred tax charge/income represented in the statement of profit or loss within the context of temporary difference, financial loss and tax reduction.*

The Bank has TL 6,559 as deferred tax income reflected in the statement of profit or loss computed over temporary difference and tax deductions and exemptions (31 March 2025: TL 30,613 deferred tax income).

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF  
31 MARCH 2026**

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**

**IV. INFORMATION AND FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS (Continued)**

**10. Information on net profit or loss of the period including profit/loss from continued and discontinued operations**

Current period profit from continued operations is TL 237,285 (31 March 2025: TL 87,948).

**11. Information on net profit or loss of the period**

*Information on nature, dimension and frequency rate of income and expense accounts resulting from ordinary banking transactions if they are necessary for explaining the Bank’s current period performance*

None.

*Information on the profit or loss effect of a change in an estimation related to financial statements and future period effect of the change in this estimation*

There is no change in accounting estimation related to consolidated financial statements.

**12. Information on 20% of other accounts in statement of profit or loss, if other accounts exceed 10% of total statement of profit or loss.**

Apart from other operating income and other operating expenses explained above, the details of other commission income items exceeding 10% of the total statement of profit or loss are as follows:

	Current Period	Prior Period
Letter of Credit Commissions	86,949	47,794
Transfer Commissions	23,481	16,825
Other	7,057	4,376
<b>Total</b>	<b>117,487</b>	<b>68,995</b>

**V. INFORMATION ON 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**

*Information on the loans of the Bank’s risk group*

**Current Period**

Bank’s Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Cash	Non-cash	Cash
<b>Loans and Other Receivables</b>						
Balance at the beginning of the period	11,712	16,230	-	1,544,641	179,791	2,150,213
Balance at the end of the period	3,249	6,930	-	1,005,008	46,723	2,035,184
Interest and Commission Income received <sup>(2)</sup>	43	-	-	-	456	-

<sup>(1)</sup> Stated at the 2<sup>nd</sup> clause of the 49<sup>th</sup> article of the Law No. 5411 of Bank’s Act.

<sup>(2)</sup> Loans given to the Bank’s direct and indirect shareholders are composed of forfeiting and letter of credit transactions which the interest and commission income are obtained not from the risk group but from the exporting firms.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

#### V. INFORMATION ON THE BANK’S RISK GROUP (Continued)

##### Prior Period

Bank’s Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	G.Nakdi	Cash	Non-cash
<b>Loans and Other Receivables</b>						
Balance at the beginning of the period	34,758	30	-	333,214	118,992	1,350,296
Balance at the end of the period	11,712	16,230	-	1,544,641	179,791	2,150,213
Interest and Commission Income received <sup>(2)</sup>	91	-	-	-	-	-

<sup>(1)</sup> Stated at the 2<sup>nd</sup> clause of the 49<sup>th</sup> article of the Law No. 5411 of Bank’s Act.

<sup>(2)</sup> Loans given to the Bank’s direct and indirect shareholders are composed of forfeiting and letter of credit transactions which the interest and commission income are obtained not from the risk group but from the exporting firms.

The Bank has a loan of TL 4,208,574 (31 December 2025: TL 5,126,087 ) from the risk group. There was an interest expense of TL 53,583 in the current period related to the loans used (31 March 2025: TL 52,772).

##### Information on deposits of the Bank’s risk group

Bank’s Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
<b>Deposits</b>						
Balance at the beginning of the period	11,310	33,437	1,059,636	1,242,977	661,985	185,496
Balance at the end of the period	6,185	11,310	953,381	1,059,636	445,329	661,985
Interest expense on deposits	284	576	708,563	10,060	-	65

<sup>(1)</sup> Stated at the 2<sup>nd</sup> clause of the 49<sup>th</sup> article of the Law No. 5411 of Bank’s Act.

##### Information on forward transactions, options and other contracts related to Bank’s risk group

None.

##### Information on benefits provided for top level management:

As of 31 March 2026, TL 18,528 has been paid to the top-level management of the Bank as salaries and fringe benefit (31 March 2025: TL 18,108).

#### VI. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS  
AS OF 31 MARCH 2026**

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

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**SECTION SIX**

**INDEPENDENT AUDITOR’S LIMITED REVIEW REPORT**

**I. INFORMATION ON INDEPENDENT AUDITOR’S LIMITED REVIEW REPORT**

As of 31 March 2026, unconsolidated financial statements and explanatory notes of the Bank disclosed herein were reviewed by PwC Bağımsız Denetim Ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and Independent Auditor’s Limited Review Report is presented preceding the financial statements. The independent limited review report dated 7 May 2026 is presented before the unconsolidated financial statements.

**II. INFORMATION AND FOOTNOTES PREPARED BY THE INDEPENDENT AUDITOR**

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS  
AS OF 31 MARCH 2026**

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

**SECTION SEVEN**

**I. Evaluation of the Chairman and the General Manager for the Period**

The first quarter of 2026 was marked by a period in which global economic activity remained relatively resilient, while the impact of geopolitical developments on the macroeconomic outlook became increasingly pronounced. In particular, the ongoing conflict environment in the Middle East emerged as a key risk factor directly affecting global inflation dynamics and financial market expectations through energy prices. In this context, major central banks, led by the Federal Reserve (FED), maintained a cautious stance throughout the first quarter and drew attention to the second-round effects of energy prices on inflation. The potential pass-through of energy-driven cost increases from producer prices to consumer prices is considered a significant factor limiting the room for downward adjustments in the monetary policy path.

Geopolitical developments have also had a pronounced impact on global trade flows and logistics costs. Due to heightened security risks along the Strait of Hormuz and the Red Sea corridor, the shift toward alternative maritime routes has extended delivery times while leading to periodic increases in freight costs. This development has created cost-driven inflationary pressures, particularly in trade flows between Europe and Asia, while also reinforcing medium-term trends toward the reconfiguration of supply chains.

Geopolitical risks shaped by energy prices are also exerting downward pressure on the growth outlook. While rising costs in energy-importing economies negatively affect current account balances and domestic demand, energy-exporting countries benefit from short-term supportive effects through increased revenues. This divergence is leading to a more fragmented and uneven composition of global growth.

From a financial markets perspective, geopolitical risks have had a volatile impact on risk appetite during the first quarter. Periodic increases in demand for safe-haven assets have been observed, while volatility has risen markedly in asset classes sensitive to energy prices. This has led to short-term shifts in global portfolio flows.

In conclusion, geopolitical developments originating from the Middle East in the first quarter of 2026 have had direct and multi-layered effects on the core macroeconomic dynamics of the global economy. These effects—deteriorating the inflation outlook through energy prices, increasing costs via trade channels, and elevating risk perception in financial markets—have further underscored the “resilient yet fragile” nature of global growth. Going forward, the trajectory of geopolitical risks will remain a key determinant for monetary policy decisions and the global growth path.

In the first quarter of the year, the Turkish economy continued to focus on the disinflation process within the framework of tight monetary policy and fiscal discipline. The Central Bank of the Republic of Türkiye (CBRT) maintained the policy rate at elevated levels, which remained a key anchor of the tight monetary stance. Alongside this policy mix, a controlled slowdown in domestic demand has been observed, with growth maintaining a moderate pace. Inflation followed a gradual downward trend, while tight financial conditions limited credit growth and supported demand for Turkish lira-denominated assets. On the external balance side, despite a partial increase in import demand, adverse effects are expected to remain limited, thanks to tourism revenues. In this context, a gradual reflection of the impact of policies aimed at strengthening macroeconomic stability has been observed throughout the period.

The banking sector continued to support the Turkish economy in the first months of 2026. As of end-February, the sector’s total assets increased by 4.1% compared to year-end, reaching TL 48,871 billion, while total loan and deposit volumes stood at TL 24,218 billion and TL 28,295 billion, respectively. In the first two months of 2026, the sector’s net profit for the period increased by 43.3% year-on-year, reaching TL 169.4 billion. As a result, the return on equity (ROE) ratio was realized at 31.08% on an annual basis.

Our Bank continued its operations in the first quarter of 2026 in line with its prudent and selective growth strategy, maintaining a strong balance sheet structure supported by robust liquidity and effective risk management practices. During this period, our total assets increased by 8.0% compared to year-end, reaching TL 30.4 billion, while our cash loan portfolio grew by 17.8% to TL 15.2 billion. Our deposit volume increased by 15.6% to TL 17.3 billion, while our non-cash loan portfolio stood at TL 28.8 billion.

Our profitability indicators maintained their strong performance; as of the first quarter of 2026, our net profit for the period was realized at TL 237.3 million. Our ROE ratio stood at 15.73%, while our return on assets (ROA) was 2.78%. Our capital adequacy ratio (CAR) remained strong at 14.50%, above the regulatory requirements (banking sector average: 16.80%), while our liquidity indicators continued to reflect our prudent balance sheet management with a solid structure.

Our Bank continued to contribute to the development of international trade volumes, particularly through its solutions-oriented services in trade finance. With an expanding customer base and increasing transaction volumes, our effectiveness in the markets in which we operate has further strengthened.

In line with our digital transformation strategy, we continue our efforts to make our operational processes more agile, efficient, and customer-oriented. By enhancing the capabilities of our digital channels, we aim to improve customer experience at every touchpoint and elevate our service quality to a higher level.

In the upcoming period, we will continue to closely monitor macroeconomic developments and maintain our commitment to an approach that effectively manages risks, capitalizes on opportunities in a timely manner, and focuses on sustainable growth.

Best regards,

**FAESAL KH. ALI KHALIL OTHMAN**

Member of Board of Directors and  
Deputy General Manager

**YASİN ÖZTÜRK**

Chairman of Board of Directors

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### II. Unconsolidated Financial Highlights

<b>Assets (Thousand TL)<sup>(1)</sup></b>	<b>31.03.2026</b>	<b>31.12.2025</b>
Financial Assets (Net) <sup>(2)</sup>	12.124.020	11.161.409
Financial Assets Measured at Amortised Cost (Net) <sup>(3)</sup>	15.487.096	14.486.335
Equity Investments	235.227	190.227
Property and Equipment (Net)	1.850.297	1.861.621
Intangible Assets (Net)	19.271	21.821
Other Assets (Net)	651.155	401.057
<b>Total Assets</b>	<b>30.367.066</b>	<b>28.122.470</b>
<b>Liabilities (Thousand TL)<sup>(1)</sup></b>	<b>31.03.2026</b>	<b>31.12.2025</b>
Deposits	17.275.303	14.947.603
Funds Borrowed	6.351.629	6.690.656
Lease Liabilities (Net)	4.068	1.463
Provisions	282.074	283.265
Current Tax Liability	157.441	131.672
Deferred Tax Liability	183.562	192.961
Shareholders' Equity	5.459.135	5.227.848
Other Liabilities	653.854	647.002
<b>Total Liabilities</b>	<b>30.367.066</b>	<b>28.122.470</b>
<b>Off Balance Sheet Commitments (Thousand TL)</b>	<b>31.03.2026</b>	<b>31.12.2025</b>
Guarantees and Warranties	28.789.337	28.591.271
Commitments	1.521	1.176
<b>Total Off Balance Sheet Commitments</b>	<b>28.790.858</b>	<b>28.592.447</b>
<b>Statement of Profit / Loss (Thousand TL)</b>	<b>31.03.2026</b>	<b>31.03.2025</b>
Interest Income	673.628	402.523
Interest Expense (-)	186.979	77.100
Net Interest Income	486.649	325.423
Net Fees & Commission Income	141.969	77.667
Dividend Income	45.031	28.494
Trading Income / Loss (Net) (+/-)	12.707	23.083
Other Operating Income	37.522	10.148
Gross Operating Income	723.878	464.815
Expected Credit Loss (-)	21.790	48.063
Other Provisions Expenses (-)	8.908	11.187
Personnel Expense (-)	260.347	198.729
Other Operating Expenses (-)	112.207	99.714
Net Operating Income / Loss	320.626	107.122
Tax Provision (-)	83.341	19.174
<b>Net Term Profit</b>	<b>237.285</b>	<b>87.948</b>
<b>Unconsolidated Financial Ratios (%)</b>	<b>31.03.2026</b>	<b>31.12.2025</b>
Return on Assets <sup>(4)</sup>	2,78	2,41
Return on Equity <sup>(4)</sup>	15,73	13,89
Loans / Total Assets	50,05	45,87
Deposits / Total Liabilities	56,89	53,15
Capital Adequacy Standard Ratio	14,51	19,99

- (1) Rate sensitive assets and liabilities include rediscounts. (2) Cash and Cash Equivalents, Financial Assets Measured at Fair Value through Profit or Loss, Financial Assets Measured at Fair Value through other Comprehensive Income and Derivative Financial Assets. (3) Loans, Lease Receivables, Factoring Receivables, Financial Assets Measured at Amortized Cost and Allowance for Expected Credit Losses. (4) The ratios are annualized.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

### III. Evaluation of the Bank's Financial Position and Performance

- At the end of March 2026, the Bank's asset size was realized as TL 30.4 billion. In the period examined, the major items of the Bank's placements consist of net financial assets amounting to TL 12,124 million with 39.9% share and net financial assets as measured by the amortized cost of TL 15,487 million with 51.0% share.
- The Bank's liabilities are composed of 82.0% total external resources. The most important part of liabilities is deposits amounting to TL 17,275 million and funds borrowed amounting to TL 6,352 million. Shareholders' equity, which constituted 18.0% of total liabilities, amounted to TL 5,459 million at the end of March 2026.
- Guarantees and warranties, which include letters of guarantee, letters of credit and other guarantees, went up by 0.7% compared to the previous year-end and stood at TL 28.789 million at end-March 2026.
- At the end of the first quarter of 2026, A&T Bank's net term profit realized as TL 237.3 million.
- Year on year basis, net interest income and net fee & commission income of the Bank increased by 49.5% and 82.8%, respectively.
- Due to the improvement in net term profit, the return on equity (ROE) ratio increased from 13.89% to 15.73%.

### IV. Ratings of the Bank

Fitch Ratings, the international credit rating agency, reported in its rating report dated March 24, 2026 that the Bank's credit ratings are updated as follows:

	Rating Note	Outlook
Long Term FC	B+	Stable
Short Term FC	B	-
Long Term TL	B+	Stable
Short Term TL	B	-
Viability Rating	b +	-
Long Term National Note	A(tur)	Stable

### V. Changes in the Membership Structure of the Board of Directors

- In the first quarter of 2026, Ms. Selen GİYİM resigned from her position as a Member of the Board of Directors of the Bank on 17.02.2026. Mr. Recep TÜRK became a Member of the Board of Directors as of 18.02.2026.

- As of 31.03.2026, the memberships of the Board of Directors are as follows:

Mr. Yasin ÖZTÜRK	Chairman
Mr. Fakher Muftah Omar BUFERNA	Deputy Chairman
Mr. Faesal Kh Ali Khalil OTHMAN	Member (Deputy General Manager)
Mr. Hüseyin Serdar YÜCEL	Member
Mr. Nouri Ali Mohamed ABOFLEGA	Member
Ms. İmge Hilal SOYLUOĞLU CANLI	Member
Mr. Recep TÜRK	Member
Mr. Abdalkhalig Mohamed M. IBRAHİM	Member

### VI. Changes in the Membership Structure of the Audit Committee and Managers of the Units responsible for the Internal Systems

- In the first quarter of 2026, Ms. Selen GİYİM resigned from her position as a Member of the Bank's Audit Committee on 17.02.2026. Mr. Recep TÜRK and Mr. Nouri Ali Mohamed ABOFLEGA were appointed as Members of the Bank's Audit Committee as of 24.03.2026.

- As of 31.03.2026 the memberships of the Audit Committee are as follows:

Mr. Abdalkhalig Mohamed M. IBRAHİM	Chairman
Mr. Hüseyin Serdar YÜCEL	Member
Mr. Recep TÜRK	Member
Mr. Nouri Ali Mohamed ABOFLEGA	Member

During the period under review, the change in the managers of the units within the scope of Internal Systems is presented below:

- Hasan Hüseyin Küçükokudan commenced his duties as Department Manager at the Internal Systems Group Compliance and Internal Control Department as of 09.02.2026.

# ARAP TÜRK BANKASI A.Ş.

## NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

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### VII. Changes in the Membership Structure of Other Governance Committees

Changes in the Membership Structures of Other Management Committees:

- As of 24 March 2026, Mr. Faesal Kh Ali Khalil OTHMAN was appointed as a Member of the Corporate Governance Committee and the Credit Committee; within the Compensation Committee, Mr. Recep TÜRK was appointed in place of Ms. Selen GİYİM, and Mr. Saleh Ah H KESHLAF was also appointed as a Member of the Remuneration Committee.

The current structures of the Other Management Committees are as follows:

- Corporate Governance Committee

Mr. Yasin ÖZTÜRK	Chairman
Mr. Faesal Kh Ali Khalil OTHMAN	Member
Mr. Hüseyin Serdar YÜCEL	Member
Mr. Nouri Ali Mohamed ABOFLEGA	Member

- Compensation Committee

Mr. Hüseyin Serdar YÜCEL	Chairman
Mr. Recep TÜRK	Member
Mr. Fakher Muftah Omar BUFERNA	Member
Mr. Saleh Ah H KESHLAF	Member

- Credit Committee

Mr. Yasin ÖZTÜRK	Chairman
Mr. Faesal Kh Ali Khalil OTHMAN	Member
Ms. İmge Hilal SOYLUOĞLU CANLI	Member

### VIII. Other Issues

There is no significant changes apart from the above-mentioned explanations compared to the 2025 Annual Activity Report of the Bank, which has been prepared according to “the Regulations on the Principles and Procedures relating to the Preparation and Publication of the Annual Activity Report prepared by the Banks”.

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