

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

**CONSOLIDATED FINANCIAL STATEMENTS
AND RELATED DISCLOSURES AT 31 MARCH 2026
TOGETHER WITH AUDITOR'S LIMITED REVIEW REPORT**

*(CONVENIENCE TRANSLATION OF CONSOLIDATED
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 consolidated balance sheet of Arap Türk Bankası Anonim Şirketi ("the Bank") and its consolidated subsidiary (collectively referred to as "the Group") at 31 March 2026 and the related consolidated statement of profit or loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders' equity, consolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the consolidated 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 consolidated financial information does not present fairly in all material respects the financial position of Arap Türk Bankası Anonim Şirketi and its consolidated subsidiary 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 consolidated 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 consolidated financial statements are not intended to present fairly the consolidated 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. CONSOLIDATED 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

The consolidated 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 Footnotes 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 PARENT BANK
- CONSOLIDATED INTERIM FINANCIAL STATEMENTS OF THE PARENT BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE CONSOLIDATED GROUP
- DISCLOSURES AND FOOTNOTES RELATED TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS
- INDEPENDENT AUDITOR'S REVIEW REPORT
- INTERIM ACTIVITY REPORT

The subsidiaries, associates and jointly controlled companies included in the consolidated interim financial report are as follows:

	Subsidiaries	Associates	Jointly Controlled Companies
1	A&T Finansal Kiralama A.Ş.	-	-

The consolidated 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 **thousands 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*

Faesar 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

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ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

SECTION ONE

GENERAL INFORMATION ABOUT THE PARENT BANK

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

Arap Türk Bankası Anonim Şirketi (“the Bank” or “the Parent 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. THE PARENT 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 Parent Bank is part of a foreign banking group established in Turkey. The majority shareholder of the Parent Bank, which controls its capital, is Libyan Foreign Bank, wholly owned by the Central Bank of Libya. The majority shareholder, Libyan Foreign Bank, participates in financial institutions in various countries.

Other shareholders with 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 Parent 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 Parent Bank’s share capital at the balance sheet date as follows:

Shoulders	Current Period		Prior Period	
	Share Amounts	⁽¹⁾ Share Percentage	Share Amounts	⁽¹⁾ Share Percentage
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%
Total	3,810,000	100%	3,221,000	100%

⁽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).

III. INFORMATION ABOUT THE PARENT 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
Faesal 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.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

GENERAL INFORMATION ABOUT THE PARENT BANK (Continued)

III. INFORMATION ABOUT THE PARENT 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 (Continued)

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 PARENT 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 PARENT 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 Parent 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 PARENT BANK AND ITS SUBSIDIARIES OR THE REIMBURSEMENT OF LIABILITIES

None.

SECTION TWO

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ARAP TÜRK BANKASI ANONİM ŞİRKETİ

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

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

ASSETS	Note (Section Five I)	CURRENT PERIOD 31/03/2026			PRIOR PERIOD 31/12/2025		
		TL	FC	TOTAL	TL	FC	TOTAL
I. FINANCIAL ASSETS (NET)		512,116	12,013,162	12,525,278	503,403	11,058,615	11,562,018
1.1 Cash and Cash Equivalents	(1)	151,769	11,037,183	11,188,952	124,740	10,989,812	11,114,552
1.1.1 Cash and Balances with Central Bank		67,630	7,521,181	7,588,811	25,348	5,433,952	5,459,300
1.1.2 Banks	(4)	86,918	3,516,046	3,602,964	104,162	5,555,925	5,660,087
1.1.3 Money Markets		-	-	-	-	-	-
1.1.4 Expected Credit Loss (-)		2,779	44	2,823	4,770	65	4,835
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	(2)	-	-	-	-	-	-
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	(5)	360,347	975,979	1,336,326	378,663	68,803	447,466
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
1.4 Derivative Financial Assets		-	-	-	-	-	-
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		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (NET)		5,026,272	12,281,855	17,308,127	4,239,659	11,923,367	16,163,026
2.1 LOANS (NET)	(6)	4,983,173	10,212,188	15,195,361	4,058,520	8,829,930	12,888,450
2.2 Lease Receivables	(11)	147,573	1,690,941	1,838,514	132,150	1,566,148	1,698,298
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortised Cost	(7)	-	391,441	391,441	140,927	1,536,321	1,677,248
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
2.5 Expected Credit Loss (-)	(5)	104,474	12,715	117,189	91,938	9,032	100,970
III. PROPERTY AND EQUIPMENT HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(15)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		-	-	-	-	-	-
4.1 Associations (Net)	(8)	-	-	-	-	-	-
4.1.1 Associates Accounted Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(9)	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 JOINT VENTURES (Net)	(10)	-	-	-	-	-	-
4.3.1 Joint Ventures Accounted Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. PROPERTY AND EQUIPMENT (Net)		1,938,516	-	1,938,516	1,950,311	-	1,950,311
VI. INTANGIBLE ASSETS (Net)		22,554	-	22,554	25,435	-	25,435
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		22,554	-	22,554	25,435	-	25,435
VII. INVESTMENT PROPERTY (Net)	(13)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET	(14)	-	-	-	-	-	-
IX. DEFERRED TAX ASSET	(14)	-	-	-	-	-	-
X. OTHER ASSETS	(16)	213,319	511,789	725,108	191,492	255,060	446,552
TOTAL ASSETS		7,712,777	24,806,806	32,519,583	6,910,300	23,237,042	30,147,342

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

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

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

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

LIABILITIES	Note (Section Five II)	CURRENT PERIOD 31/03/2026			PRIOR PERIOD 31/12/2025		
		TL	FC	TOTAL	TL	FC	TOTAL
I. DEPOSITS	(1)	1,520,547	15,748,571	17,269,118	875,329	13,885,265	14,760,594
II. FUNDS BORROWED	(3)	-	8,319,519	8,319,519	3,212	8,702,606	8,705,818
III. MONEY MARKETS		-	-	-	-	-	-
IV. SECURITIES ISSUED (Net)		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
V. FUNDS		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		-	-	-	-	-	-
VII. DERIVATIVE FINANCIAL LIABILITIES		-	-	-	-	-	-
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(5)	3,605	463	4,068	861	602	1,463
X. PROVISIONS	(7)	256,570	31,267	287,837	256,385	30,262	286,647
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		151,010	-	151,010	154,752	-	154,752
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		105,560	31,267	136,827	101,633	30,262	131,895
XI. CURRENT TAX LIABILITY	(8)	165,006	-	165,006	140,093	-	140,093
XII. DEFERRED TAX LIABILITY		186,534	-	186,534	198,301	-	198,301
XIII. LIABILITIES FOR PROPERTY AND EQUIPMENT HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)		-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
XIV. SUBORDINATED DEBT INSTRUMENTS		-	-	-	-	-	-
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	-	-	-	-	-
XV. OTHER LIABILITIES	(4)	247,440	493,798	741,238	166,947	534,629	701,576
XVI. SHAREHOLDERS' EQUITY	(9)	5,545,286	977	5,546,263	5,351,706	1,144	5,352,850
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		1,380,928	-	1,380,928	1,380,928	-	1,380,928
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		120,043	-	120,043	89,560	-	89,560
16.5.1 Legal Reserves		120,042	-	120,042	89,559	-	89,559
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		1	-	1	1	-	1
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or (Loss)		347,786	-	347,786	767,858	-	767,858
16.6.1 Prior Periods' Profit or (Loss)		148,375	-	148,375	186,693	-	186,693
16.6.2 Current Period Profit or (Loss)		199,411	-	199,411	581,165	-	581,165
16.7 Minority shares		-	-	-	-	-	-
TOTAL LIABILITIES		7,924,988	24,594,595	32,519,583	6,992,834	23,154,508	30,147,342

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

ARAP TÜRK BANKASI A.Ş.

CONSOLIDATED STATEMENT OF OFF-BALANCE SHEET AS OF 31 MARCH 2026

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

CONSOLIDATED STATEMENT OFF-BALANCE SHEET COMMITMENTS	Note (Section Five III)	CURRENT PERIOD 31/03/2026			PRIOR PERIOD 31/12/2025		
		TL	FC	TOTAL	TL	FC	TOTAL
A. OFF-BALANCE SHEET LIABILITIES (I+II+III)		6,114,578	23,021,347	29,135,925	4,672,933	24,626,808	29,299,741
I. I. GUARANTEES AND WARRANTIES	(2)	6,073,404	22,715,933	28,789,337	4,665,882	23,925,389	28,591,271
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		-	-	-	-	-	-
II. II. COMMITMENTS	(1)	41,174	305,414	346,588	7,051	701,419	708,470
2.1. Irrevocable Commitments		1,570	-	1,570	1,305	171,472	172,777
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		49	-	49	129	171,472	171,601
2.2. Revocable Commitments		39,604	305,414	345,018	5,746	529,947	535,693
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		39,604	305,414	345,018	5,746	529,947	535,693
III. III. DERIVATIVE FINANCIAL INSTRUMENTS							
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. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		6,451,316	24,396,332	30,847,648	4,768,033	24,757,734	29,525,767
IV. IV. ITEMS HELD IN CUSTODY		935,374		935,374	243,263		243,263
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		-	-	-	-	-	-
V. V. PLEDGES RECEIVED		5,515,942	24,396,332	29,912,274	4,524,770	24,757,734	29,282,504
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		5,399,228	22,405,884	27,805,112	4,405,993	22,835,562	27,241,555
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES							
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		12,565,894	47,417,679	59,983,573	9,440,966	49,384,542	58,825,508

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

ARAP TÜRK BANKASI A.Ş.

CONSOLIDATED STATEMENT OF PROFIT OR LOSS AS OF 31 MARCH 2026

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

STATEMENT OF PROFIT OR LOSS		Note (Section Five IV)	Current Period 01/01-31/03/2026	Prior Period 01/01-31/03/2025
I.	INTEREST INCOME	(1)	741,423	461,010
1.1	Interest on Loans		583,344	243,103
1.2	Interest on Reserve Requirements		7,716	3,285
1.3	Interest on Banks		41,595	27,934
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/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		57,850	48,778
1.7	Other Interest Income		540	593
II.	INTEREST EXPENSE	(2)	209,502	99,239
2.1	Interest Expense on Deposits		115,193	18,363
2.2	Interest Expense on Funds Borrowed		94,309	80,876
2.3	Interest Expense on Money Market Transactions		-	-
2.4	Expense on Securities Issued		-	-
2.5	Lease Interest Expenses		-	-
2.6	Other Interest Expenses		-	-
III.	NET INTEREST INCOME/EXPENSE (I - II)		531,921	361,771
IV.	NET FEES AND COMMISSIONS INCOME/EXPENSE		145,902	78,754
4.1	Fees and Commissions Received		153,334	84,320
4.1.1	Non-cash Loans		31,349	13,460
4.1.2	Other	(11)	121,985	70,860
4.2	Fees and commissions paid		7,432	5,566
4.2.1	Non-cash Loans		(36)	22
4.2.2	Other		7,468	5,544
V.	DIVIDEND INCOME		31	-
VI.	NET TRADING INCOME/(LOSS) (Net)	(3)	13,273	25,075
6.1	Trading Gains / (Losses) on Securities		-	-
6.2	Gains / (Losses) on Derivative Financial Transactions		-	(105)
6.3	Foreign Exchange Gains / (Losses)		13,273	25,180
VII.	OTHER OPERATING INCOME	(4)	39,137	10,570
VIII.	TOTAL OPERATING PROFIT (III+IV+V+VI+VII)		730,264	476,170
IX.	EXPECTED CREDIT LOSSES (-)	(5)	26,157	48,680
X.	OTHER PROVISION EXPENSES (-)	(6)	8,908	11,187
XI.	PERSONNEL EXPENSES (-)		282,891	215,469
XII.	OTHER OPERATING EXPENSES (-)	(7)	126,338	113,883
XIII.	NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		285,970	86,951
XIV.	INCOME RESULTED FROM MERGERS		-	-
XV.	INCOME/LOSS FROM ASSOCIATES ACCOUNTED FOR USING THE EQUITY METHOD		-	-
XVI.	GAIN/LOSS ON NET MONETARY POSITION		-	-
XVII.	PROFIT/LOSS BEFORE TAX FROM CONTINUING OPERATIONS (XIII+...+XVI)	(8)	285,970	86,951
XVIII.	TAX PROVISION FOR CONTINUING OPERATIONS (±)		(86,559)	(21,794)
18.1	Current Tax Provision		(95,487)	(44,262)
18.2	Expense Effect of Deferred Tax (+)		74,767	31,328
18.3	Income Effect of Deferred Tax (-)		83,695	53,796
XIX.	NET PERIOD PROFIT/LOSS AFTER TAXES (XVII±XVIII)	(9)	199,411	65,157
XX.	INCOME FROM DISCONTINUED OPERATIONS		-	-
20.1	Income from Assets Held for Sale		-	-
20.2	Gain on Sale of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
XXI.	EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-
21.1	Expenses on Assets Held for Sale		-	-
21.2	Loss on Sale of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses from Other Discontinued Operations		-	-
XXII.	PROFIT/LOSS BEFORE TAXES ON DISCONTINUED OPERATIONS (XX-XXI)		-	-
XXIII.	PROVISION FOR TAXES OF DISCONTINUED OPERATIONS (±)		-	-
23.1	Current Tax Provision		-	-
23.2	Expense Effect of Deferred Tax (+)		-	-
23.3	Income Effect of Deferred Tax (-)		-	-
XXIV.	NET PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXII±XXIII)		-	-
XXV.	NET PROFIT/LOSS (XIX+XXIV)	(10)	199,411	65,157
25.1	Profit/(Loss) from the Group		199,411	65,157
25.2	Profit/(Loss) from Minority Interest		-	-
	Earnings/(Loss) per share (in TL Full)		0.0005	0.0003

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

ARAP TÜRK BANKASI A.Ş.**CONSOLIDATED 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.)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		Current Period 1 January- 31 March 2026	Prior Period 1 January- 31 March 2025
I.	PROFIT/LOSS FOR THE PERIOD	199,411	65,157
II.	OTHER COMPREHENSIVE INCOME	(5,998)	2,683
2.1	Other Comprehensive Income/Expense That Will Not Be Reclassified to Profit or Loss	-	-
2.1.1	Tangible Assets Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Plans' Actuarial Gains/Losses	-	-
2.1.4	Other Income/Expense Items not to be Recycled to Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.2	Other Comprehensive Income/Expense That Will Be Recycled to Profit or Loss	(5,998)	2,683
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 Income/Expense Items to be Recycled to Profit or Loss	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	2,840	(1,139)
III.	TOTAL COMPREHENSIVE INCOME (I+II)	193,413	67,840

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

ARAP TÜRK BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY FOR 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 Cancellation Profits	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss		Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss		Profit Reserves	Prior Period Profit or (Loss)	Current Period Profit or Loss	Total Equity Excluding Minority Shares	Minority Shares	Total Equity	
					1	2	3	4							5
Current Period 31 March 2026															
I. Prior Period End Balance	3,221,000	-	-	-	1,399,125	(18,197)	-	(106,496)	-	89,560	186,693	581,165	5,352,850	-	5,352,850
II. Adjustments in Accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2.2 Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
III. Adjusted Beginning Balance (I+II)	3,221,000	-	-	-	1,399,125	(18,197)	-	(106,496)	-	89,560	186,693	581,165	5,352,850	-	5,352,850
IV. Total Comprehensive Income	-	-	-	-	-	-	-	(5,998)	-	-	199,411	-	193,413	-	193,413
V. Capital Increase by Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VI. Capital Increase by Internal Sources	589,000	-	-	-	-	-	-	-	-	(589,000)	-	-	-	-	
VII. Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIII. Convertible Bonds to Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
X. Increase/Decrease by Other Changes (*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XI. Profit Distribution	-	-	-	-	-	-	-	-	30,483	550,682	(581,165)	-	-	-	
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	30,483	550,682	(581,165)	-	-	-	
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Period End Balance (III+IV+.....+X+XI)	3,810,000	-	-	-	1,399,125	(18,197)	-	(112,494)	-	120,043	148,375	199,411	5,546,263	-	5,546,263

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

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

ARAP TÜRK BANKASI A.Ş.

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

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in Capital	Share Premium	Share Certificate Cancellation Profits	Other Capital Reserves	Accumulated Other Comprehensive Income or Expense Not Reclassified through Profit or Loss			Accumulated Other Comprehensive Income or Expense Reclassified through Profit or Loss			Profit Reserves	Prior Period Profit or (Loss)	Paid-in Capital	Share Premium	Share Certificate Cancellation Profits	Other Capital Reserves
					1	2	3	4	5	6						
Prior Period 31 March 2025																
I. Prior Period End Balance	440,000	-	-	-	1,047,667	(18,332)	-	-	(141,303)	-	79,232	1,090,762	198,554	2,696,580	-	2,696,580
II. Adjustments in Accordance with TAS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effects of Corrections	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of Changes in Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. Adjusted Beginning Balance (I+II)	440,000	-	-	-	1,047,667	(18,332)	-	-	(141,303)	-	79,232	1,090,762	198,554	2,696,580	-	2,696,580
IV. Total Comprehensive Income	-	-	-	-	-	-	-	-	2,683	-	-	-	-	67,840	-	67,840
V. Capital Increase by Cash	1,069,705	-	-	-	-	-	-	-	-	-	-	-	-	1,069,705	-	1,069,705
VI. Capital Increase by Internal Sources	1,070,295	-	-	-	-	-	-	-	-	-	-	(1,070,295)	-	-	-	-
VII. Paid-in Capital Inflation Adjustment Difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible Bonds to Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated Debt Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase/Decrease by Other Changes (*)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit Distribution	-	-	-	-	-	-	-	-	-	-	10,328	188,226	(198,554)	-	-	-
11.1 Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to Reserves	-	-	-	-	-	-	-	-	-	-	10,328	188,226	(198,554)	-	-	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Period End Balance (III+IV+.....+X+XI)	2,580,000	-	-	-	1,047,667	(18,332)	-	-	(138,620)	-	89,560	208,693	65,157	3,834,125	-	3,834,125

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

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

ARAP TÜRK BANKASI A.Ş.

CONSOLIDATED STATEMENT OF CASH FLOWS AS OF 31 MARCH 2026

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

	Note	CURRENT PERIOD (01/01/2026- 03/31/2026)	PRIOR PERIOD (01/01/2026- 03/31/2025)
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Operating Assets and Liabilities		204,235	540,558
1.1.1 Interest Received		867,622	573,089
1.1.2 Interest Paid		(271,405)	(48,226)
1.1.3 Dividend Received		-	-
1.1.4 Fees and Commissions Received		153,334	84,320
1.1.5 Other Income		47,478	37,440
1.1.6 Collections from Previously Written-off Loans and Other Receivables		750	-
1.1.7 Payments to Personnel and Service Suppliers		(346,229)	(273,690)
1.1.8 Taxes Paid		(89,483)	(21,794)
1.1.9 Other		(157,832)	189,419
1.2 Changes in Operating Assets and Liabilities		(478,483)	(3,073,716)
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		(2,237,139)	(1,691,107)
1.2.4 Net (increase) / decrease in other assets		(235,172)	(739,225)
1.2.5 Net increase / (decrease) in bank deposits		1,036,408	452,254
1.2.6 Net increase / (decrease) in other deposits		1,121,083	(494,369)
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		(455,000)	(44,958)
1.2.9 Net increase / (decrease) in payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		291,337	(556,311)
I. Net Cash Provided from Banking Operations		(274,248)	(2,533,158)
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net Cash Provided from Investing Activities		397,184	1,600,938
2.1 Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2 Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3 Purchase of tangible assets		(1,520)	(19,764)
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		5,524	(2,091)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Provided from Financing Activities		(284)	1,069,128
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		-	1,069,704
3.4 Dividends Paid		-	-
3.5 Payments for Finance Leases		(284)	(576)
3.6 Other		-	-
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		201,270	354,144
V. Net Decrease/ Increase in Cash and Cash Equivalents (I+II+III+IV)		323,922	491,052
VI. Cash and Cash Equivalents at the Beginning of the Period		7,879,068	4,582,254
VII. Cash and Cash Equivalents at the End of the Period		8,202,990	5,073,306

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

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SECTION THREE

EXPLANATIONS ON ACCOUNTING POLICIES

I. EXPLANATIONS FOR BASIS OF PRESENTATION

The consolidated 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 (“TFRS”) and related appendices and interpretations (referred as “Turkish Accounting Standards” or “TAS”) put into effect by Public Oversight Accounting and Auditing Standards Authority (“POA”) (all referred as “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 consolidated 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. TMS 29 defines the characteristics that may indicate that an economy is a hyperinflationary economy. In addition, according to TMS 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 TMS 29, while institutions or organizations authorized to regulate and supervise in their respective fields may determine different transition dates for the application of TMS 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 TMS 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, TMS 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.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

I. EXPLANATIONS FOR BASIS OF PRESENTATION

Effective from 1 January 2025, the amendments to TMS/IFRS do not have a significant impact on the Group’s accounting policies, financial position or performance. It is expected that the amendments to TMS 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 Group’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 TMS/IFRS do not have a significant impact on the Group’s accounting policies, financial position or performance. It is expected that the amendments to TMS 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.

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

The Group’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

The accompanying consolidated financial statements are prepared in accordance with “Communiqué on Preparation of Consolidated Financial Statements” which is published in the Official Gazette No. 26340 dated 8 November 2006. The Parent Bank directly owns the shares of A&T Finansal Kiralama A.Ş. and this subsidiary is consolidated accordingly. As of current period, the Parent Bank has no associates.

A&T Finansal Kiralama Anonim Şirketi, was founded in 1997 with the aim to provide financial leasing services.

The Parent Bank and its subsidiary A&T Finansal Kiralama A.Ş that is included in consolidation are together referred to as “Group” in the disclosures and footnotes related to the consolidated financial statements.

“Full Consolidation” method has been applied in consolidating the financial statements of the Parent Bank with the financial statements of its subsidiary. In accordance with this method, the financial statements of the Parent Bank and its subsidiary are combined on a line-by-line basis by adding together the all items of assets, liabilities, income, expenses and off-balance sheet items, in preparing consolidated financial statements. Minority interests are presented separately in the consolidated balance sheet and consolidated statement of income.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES

The major principles applied in the consolidation of subsidiaries

The carrying amount of the Parent Bank’s net investment in the subsidiary and the Parent Bank’s portion of equity of the subsidiary are eliminated.

All intercompany transactions and intercompany balances between the consolidated subsidiary and the Parent Bank are eliminated.

The financial statements which have been used in the consolidation are prepared as current period and appropriate adjustments are made to financial statements to use uniform accounting policies for similar transactions and events in similar circumstances.

IV. INFORMATION ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS

The group's derivative products are classified as "Derivative Financial Assets Whose Fair Value Difference is Recognized in Profit and Loss" under TFRS 9.

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 section 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 Bank is a legal party to these instruments.

Group 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.

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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 income statement. “Unrealized gains and losses” arising from the difference between the amortized cost and the fair value of financial assets at fair value through other comprehensive income are not reflected in the income statement of the period until the acquisition of the asset, sale of the asset, the disposal of the asset, and impairment of the asset and they are accounted under the “Accumulated other comprehensive income or expense to be reclassified through profit or loss” under shareholders’ equity. When 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 income statement 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, securities that do not have a quoted market price in an active market, the fair value for the floating rate securities is measured at the amortized cost using the most probable effective interest method; for fixed interest securities, fair value pricing models or discounted cash flow techniques are used.

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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 income statement.

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, such as transaction costs and other costs are part of acquisition cost and charged to the customer. Bank’s loans measured at amortized cost account.

e. Impairment

Group 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

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:

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. INFORMATION ON FINANCIAL ASSETS (Continued)

e. Impairment (Continued)

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. (150 days for the financial leasing receivables)
- 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.

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).

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. INFORMATION ON FINANCIAL ASSETS (Continued)

e. Impairment (Continued)

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. Past due more than 30 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 loan 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.

Bank's loans have been evaluated and classified in line with the Regulation on the Classification of Loans and the Procedures and Principles Regarding Provisions to be Reserved for them a provision has been set aside. In calculating expected credit losses, the Group uses credit risk parameters and statistical models in accordance with relevant legislation and accounting standards.

Expected credit losses are measured using reasonable and supportable information, incorporating macroeconomic variables and considering forward-looking baseline, adverse, and severely adverse macroeconomic forecasts in addition to historical information. Within the scope of the macroeconomic model, the final forecast is obtained by weighting three scenarios: baseline, adverse, and severely adverse. The key macroeconomic independent variables used in these forecasts are changes in the “3-Month Treasury Bill Interest Rate” and the seasonally adjusted unemployment rate. The credit risk parameters used in the calculation of expected credit losses are reviewed and assessed at least annually as part of model validation processes. The macroeconomic forecasts used in risk parameter models and the historical default data of the portfolios are reassessed each quarter, and updated when necessary, in order to reflect changes in the economic environment.

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.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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 Group does not have any securities portfolio in the current period.

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 income statement. 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 Group’s intangible assets consist of software.

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

The costs of intangible assets are reflected in the financial statements by taking into account the period from the date of entry into the balance sheet before December 31, 2004, to December 31, 2004, which is considered the end of the high inflation period, and by adjusting for inflation for assets entered into the balance sheet before that date. For entries after that date, the costs are reflected at their initial purchase prices. The Group allocates amortization for intangible assets using the straight-line amortization method based on the useful lives of the relevant assets, adjusted for inflation. The useful lives of its software are estimated to be between 3 and 15 years on average.

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.

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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 income statement 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:

Tangible Assets	Estimated Useful Life (Years)	Depreciation Rate (%)
Buildings	37-44	2-3
Motor vehicles	5	20
Office equipments, furnitures and fixtures	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 Group 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 assets acquired through financial leasing are recognized as assets and the related liabilities as lease payables in the Group’s assets and liabilities, respectively. 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 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 Group does not have the authority to make financial leasing, like a financial leasing company.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. INFORMATION ON LEASING ACTIVITIES

Explanations on TFRS 16 Leases

Group - as a tenant

The group assesses at the inception of a contract whether the contract is or contains a lease. If the contract transfers the right to control the use of the identified asset for a specified period of time, the contract is or includes a lease. The Group reflects a right-of-use asset and a lease liability in its financial statements at the commencement date of the lease.

Right-of-use asset

The right-of-use asset is initially accounted for using the cost method and includes:

- a) The 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 of the lease,
- c) All initial direct costs incurred by the group

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

- a) Accumulated depreciation and accumulated impairment losses are deducted; and
- b) Measures at cost adjusted for remeasurement of the lease liability.

While depreciating right-of-use assets, the Group applies the depreciation provisions of TAS 16 Tangible Fixed Assets.

Rental liability

At the commencement date of the lease, the Group 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.

At the commencement date of the lease, the lease payments included in the measurement of the lease liability 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 date of the lease, the Group 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 revised lease payments that are fixed in 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.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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.

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.

	Current Year	Prior Year
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 Group 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 consolidated financial statements.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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.

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."

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. INFORMATION ON TAX APPLICATIONS (Continued)

Corporate tax

Global Minimum Supplementary 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 Group’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.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. INFORMATION ON TAX APPLICATIONS (Continued)

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.

XVII. ADDITIONAL INFORMATION ON BORROWINGS

The Group 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 Group did not issue any stocks convertible into bonds.

The Group does not have borrowing instruments issued by itself.

XVIII. INFORMATION ON SHARE ISSUANCES

The Group 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

None.

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 three 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.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XXII. INFORMATION ON SEGMENT REPORTING

Operating segment is the unit that operates in only one product or service of the Parent 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”.

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SECTION FOUR

INFORMATION ON THE FINANCIAL POSITION OF THE GROUP

I. INFORMATION ON SHAREHOLDER’S EQUITY

The Group’s capital adequacy ratio is 14,00% (31 December 2025: 19.45); 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.

Informations about Total Capital

	Current Period	Prior Period
COMMON EQUITY TIER 1 CAPITAL	5,546,263	5,352,850
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	120,043	89,560
Gains recognized in equity as per TAS	1,268,434	1,274,432
Profit	347,786	767,858
Current Period Profit	199,411	581,165
Prior Period Profit	148,375	186,693
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Minorities’ shares	-	-
Common Equity Tier 1 Capital Before Deductions	5,546,263	5,352,850
Deductions from Common Equity Tier 1 Capital	24,349	27,329
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)	22,554	25,435
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
Total Deductions From Common Equity Tier 1 Capital	24,349	27,329
Total Common Equity Tier 1 Capital	5,521,914	5,325,521

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

I. INFORMATION ON SHAREHOLDER'S EQUITY (Continued)

	Current Period	Prior Period
ADDITIONAL TIER I CAPITAL		
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Third parties' share in the Additional Tier I Capital	-	-
Third parties' share in the Additional Tier I Capital (Temporary Article 3)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Consolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Consolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not be deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	5,521,914	5,325,521
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Shares of third parties in additional capital	-	-
Shares of third parties in the contribution capital (Those within the scope of Temporary Article 3)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	231,373	210,237
Tier II Capital Before Deductions	231,373	210,237
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	231,373	210,237
Total Capital (The sum of Tier I Capital and Tier II Capital)	5,753,287	5,535,758
The sum of Tier I Capital and Tier II Capital (Total Capital)	5,753,287	5,535,758
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovables Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	-
Elements that will continue to be deducted from the Total Tier 1 Capital and Contribution Capital (from the Capital) in the Transition Period	-	-

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

I. INFORMATION ON SHAREHOLDER'S EQUITY (Continued)

	Current Period	Prior Period
The Portion of the Total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Tier I Capital, Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation (-)	-	-
The Portion of Total Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital not deducted from Additional Tier I Capital or Tier II Capital as per the Temporary Article 2, Clause 1 of the Regulation (-)	-	-
The Portion of Net Long Position of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or more of the Issued Share Capital, of the Net Deferred Tax Assets arising from Temporary Differences and of the Mortgage Servicing Rights not deducted from Tier I Capital as per the Temporary Article 2, Clause 2, Paragraph (1) and (2) and Temporary Article 2, Clause 1 of the Regulation (-)	-	-
TOTAL CAPITAL	5,753,287	5,535,758
Total Capital (The sum of Tier I Capital and Tier II Capital)	5,753,287	5,535,758
Total risk weighted amounts	41,102,981	29,250,911
CAPITAL ADEQUACY RATIOS		
Consolidated Core Capital Adequacy Ratio (%)	13.43	18.73
Consolidated Tier 1 Capital Adequacy Ratio (%)	13.43	18.73
Consolidated Capital Adequacy Ratio (%) (*)	14.00	19.45
BUFFERS		
Total buffer requirement	2.865	2.889
Capital conservation buffer requirement (%)	2.500	2.500
Bank specific counter-cyclical buffer requirement (%)	0.365	0.389
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	8.93	14.23
Amounts below the Excess Limits as per the Deduction Principles	-	-
Portion of the total of net long positions of investments in equity items of consolidated 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 consolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from mortgage-servicing rights	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	231,373	210,237
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	231,373	210,237
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	-	-
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

I. INFORMATION ON SHAREHOLDER’S EQUITY (Continued)

The Parent 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 Parent 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.

Explanations Related to Debt Instruments included in Equity Calculation

None.

II. INFORMATION ON CONSOLIDATED FOREIGN CURRENCY EXCHANGE RATE RISK

Whether the Group 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 Group complies with net general position-shareholder’s equity limits. The Group 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 Parent 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 Parent 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 Group 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 Parent Bank, are as follows

Date	USD	EUR
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 Parent Bank’s foreign exchange bid rate for the last thirty days

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

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

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

Information on Currency Risk of the Group ⁽¹⁾

Current Period	EUR	USD	Other	Total
Assets				
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	531,324	2,920,157	64,565	3,516,046
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through	1,176	974,803	-	975,979
Loans	5,834,045	4,378,143	-	10,212,188
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	1,868,840	321,131	-	2,189,971
Total Assets	13,056,437	11,685,100	65,269	24,806,806
Liabilities				
Bank Deposits	2,656,730	1,898,082	2,562	4,557,374
Foreign Currency Deposits	5,006,319	6,122,893	61,985	11,191,197
Money Market Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	5,010,152	3,309,367	-	8,319,519
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-
Financial Derivatives held for Hedging (Liabilities)	-	-	-	-
Other Liabilities ⁽²⁾	152,265	372,866	397	525,528
Total Liabilities	12,825,466	11,703,208	64,944	24,593,618
Net Balance Sheet Position	230,971	(18,108)	325	213,188
Net Off Balance Sheet Position	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	9,249,533	11,673,675	1,792,725	22,715,933
Prior Period				
Total Assets	11,594,799	11,575,166	67,077	23,237,042
Total Liabilities	11,597,318	11,487,104	68,942	23,153,364
Balance Sheet Position, net	(2,519)	88,062	(1,865)	83,678
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.

(2) Other assets include TL 1,838,514 of lease receivables.

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

II. INFORMATION ON CONSOLIDATED 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	
	Profit and Loss Statement	Shareholders' Equity ⁽¹⁾	Profit and Loss Statement	Shareholders' Equity ⁽¹⁾
Euro	(23,097)	(23,097)	(1,871)	252
US Dollar	1,811	1,713	(4,546)	(8,920)
Other Currencies	(33)	(33)	(653)	187
Total	(21,319)	(21,417)	(7,070)	(8,481)

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

Assuming 10 percent depreciation of TL;

	Current Period		Prior Period	
	Profit and Loss Statement	Shareholders' Equity ⁽¹⁾	Profit and Loss Statement	Shareholders' Equity ⁽¹⁾
Euro	23,097	23,097	1,871	(252)
US Dollar	(1,811)	(1,713)	4,546	8,920
Other Currencies	33	33	653	(187)
Total	21,319	21,417	7,070	8,481

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

III. INFORMATION ON CONSOLIDATED 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 Parent 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 Parent 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 Parent 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 12%, the maximum limit as 12%, and the maximum limit overrun exemption as 14%.

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

III. INFORMATION ON CONSOLIDATED INTEREST RATE RISK (Continued)

The precautions taken for the interest rate risk the Parent 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 Parent Bank’s financial position the Parent Bank’s Equity structure is able to confront the negative effects of possible fluctuations in the interest rates.

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
Assets							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	7,588,811	7,588,811
Banks	2,942,798	-	-	-	-	660,166	3,602,964
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	4,914,098	2,609,397	-	1,108	15,195,361
Financial Assets Measured at Amortized Cost	49,098	-	342,343	-	-	-	391,441
Other assets ⁽¹⁾⁽³⁾	104,204	248,269	661,627	772,806	-	2,617,774	4,404,680
Total assets	5,143,859	5,872,024	5,970,451	4,662,023	-	10,871,226	32,519,583
Liabilities							
Bank Deposits	2,031,890	177,736	-	-	-	3,499,124	5,708,750
Other Deposits	575,856	195,711	37,826	2,813	-	10,748,162	11,560,368
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	684,846	3,215,721	2,601,874	1,817,078	-	-	8,319,519
Other liabilities ⁽²⁾	-	-	3,473	595	-	6,926,878	6,930,946
Total liabilities	3,292,592	3,589,168	2,643,173	1,820,486	-	21,174,164	32,519,583
Long Position in the Balance Sheet	1,851,267	2,282,856	3,327,278	2,841,537	-	-	10,302,938
Short Position in the Balance Sheet	-	-	-	-	-	(10,302,938)	(10,302,938)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
Total Position	1,851,267	2,282,856	3,327,278	2,841,537	-	(10,302,938)	-

(1) The balance of TL 2,617,774 presented under the “Other Assets – Non-interest bearing” column comprises TL 1,938,516 of Tangible Fixed Assets, TL 120,012 of Expected Credit Loss Provisions, TL 22,554 of Intangible Assets, and TL 776,716 of other non-interest bearing items and other unallocable amounts.

(2) The balance of TL 6,926,878 presented under the “Other Liabilities – Non-interest bearing” column comprises TL 5,546,263 of Shareholders’ Equity, TL 287,837 of Provisions, TL 165,006 of Current Tax Liability, TL 186,534 of Deferred Tax Liability, and TL 741,238 of unallocable amounts included in other liabilities.

(3) Includes financial lease receivables

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

III. INFORMATION ON CONSOLIDATED INTEREST RATE RISK (Continued)

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	5,459,300	5,459,300
Banks	5,034,607	196,363	-	-	-	429,117	5,660,087
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	4,922,249	2,195,227	-	1,108	12,888,450
Financial Assets Measured at Amortized Cost	500,896	823,362	352,990	-	-	-	1,677,248
Other assets ⁽¹⁾⁽³⁾	94,506	248,136	644,550	672,249	-	2,355,350	4,014,791
Total assets	7,592,742	5,095,348	5,965,470	3,245,915	-	8,247,867	30,147,342
Liabilities							
Bank Deposits	1,396,593	-	-	-	-	3,176,562	4,573,155
Other Deposits	1,091,035	102,027	85,262	2,770	-	8,906,345	10,187,439
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	1,930,836	2,276,267	4,193,542	305,173	-	-	8,705,818
Other liabilities ⁽²⁾	126	277	465	595	-	6,679,467	6,680,930
Total liabilities	4,418,590	2,378,571	4,279,269	308,538	-	18,762,374	30,147,342
Long Position in the Balance Sheet	3,174,152	2,716,777	1,686,201	2,937,377	-	-	10,514,507
Short Position in the Balance Sheet	-	-	-	-	-	(10,514,507)	(10,514,507)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
Total Position	3,174,152	2,716,777	1,686,201	2,937,377	-	(10,514,507)	-

(1) The balance of TL 2,355,350 presented under the “Other Assets – Non-interest bearing” column comprises TL 1,950,311 of Tangible Fixed Assets, TL 105,805 of Expected Credit Loss Provisions, TL 25,435 of Intangible Assets, and TL 485,409 of other non-interest bearing items and other unallocable amounts.

(2) The balance of TL 6,679,467 presented under the “Other Liabilities – Non-interest bearing” column comprises TL 5,352,850 of Shareholders’ Equity, TL 286,647 of Provisions, TL 140,093 of Current Tax Liability, TL 198,301 of Deferred Tax Liability, and TL 701,576 of unallocable amounts included in other liabilities.

(3) Includes financial lease receivables.

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NOTES TO CONSOLIDATED 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 GROUP (Continued)

III. INFORMATION ON CONSOLIDATED INTEREST RATE RISK (Continued)

Average interest rates applied to monetary financial instruments (%)

Current Period	EUR	USD	TL
Assets			
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and Balances with the Central Bank of Türkiye	-	-	-
Banks	1.03	3.54	39.99
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	-	-	-
Financial Lease Receivables	10.02	8.86	50.11
Liabilities			
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	3.99	4.97	-
Prior Period			
Assets			
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and Balances with the Central Bank of Türkiye.	-	-	-
Banks	1.82	3.89	40.07
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	-	-	40.65
Financial Lease Receivables	10.19	8.11	53.33
Liabilities			
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	4.03	5.37	44.95

IV. INFORMATION ON CONSOLIDATED STOCK POSITION RISK

Equity investment risk due from banking book

The Parent 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.

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 Communiqué Regarding Calculation of Credit Risk Amount on Internal Rating Based Approach.

None.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT

Information on liquidity risk management regarding risk capacity of the Parent 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 Parent 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 Parent 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 Parent 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 Parent Bank also makes short-term and long-term assumptions. Another important consideration is that the Parent 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.

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

The Parent Bank is supported by well-established shareholders among most powerful financial institutions in Türkiye, Middle East and the North African region. The Parent 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 Group's risk group have a 21% share in liabilities.

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

The Parent 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.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

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

A large portion of the Parent Bank’s liabilities consist of funds obtained from the parent Libyan Foreign Bank and group banks 50% of these funds are USD , and 50% are EUR.

Information regarding to the liquidity risk mitigation techniques used

The Parent 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 Parent Bank’s Assets Liabilities Committee was presented to the Board of Directors and approved by Council Decision No. 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 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.

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 last 3 months calculated lowest and highest values of consolidated foreign currency and total liquidity coverage ratio by weeks are as follows:

	Month	FC	Month	FC+TL
Lowest	February	205	February	123
Highest	March	274	March	142

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

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

Current Period	Consideration Ratio Not Applied Total Value ⁽¹⁾		Consideration Ratio Applied Total Value ⁽¹⁾	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS				
1 High quality liquid assets	10,200,134	9,667,039	7,177,742	6,653,969
CASH OUTFLOWS				
2 Real person deposits and retail deposits	3,680,326	2,168,099	293,861	216,810
3 Stable deposit	1,483,424	-	74,171	-
4 Deposit with low stability	2,196,902	2,168,099	219,690	216,810
5 Unsecured debts except real person deposits and retail deposits	13,223,849	11,256,657	9,181,244	7,367,850
6 Operational deposit	-	-	-	-
7 Non-operating deposits	11,820,420	10,692,874	7,777,815	6,804,067
8 Other unsecured debts	1,403,429	563,783	1,403,429	563,783
9 Secured debts	-	-	-	-
10 Other cash outflows	28,908,801	23,692,929	3,048,154	1,310,920
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	28,908,801	23,692,929	3,048,154	1,310,920
16 TOTAL CASH OUTFLOW	45,812,976	37,117,685	12,523,259	8,895,580
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured claims	7,463,993	6,226,789	7,011,523	5,996,299
19 Other cash inflows	1,086	1,086	1,086	1,086
20 TOTAL CASH INFLOWS	7,465,079	6,227,875	7,012,609	5,997,385
21 TOTAL HQLA STOCK			7,177,742	6,653,969
22 TOTAL NET CASH OUTFLOWS			5,510,650	2,898,195
23 LIQUIDITY COVERAGE RATIO (%)			130.25	229.59

⁽¹⁾ The monthly simple arithmetic average calculated consolidated liquidity coverage ratio of the last three months average.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

Prior Period	Consideration Ratio Not Applied Total Value (1)		Consideration Ratio Applied Total Value (1)	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS				
1 High quality liquid assets	6,781,309	7,355,835	7,039,142	6,501,967
CASH OUTFLOWS				
2 Real person deposits and retail deposits	230,687	300,778	292,502	222,670
3 Stable deposit	-	67,508	66,265	-
4 Deposit with low stability	230,687	233,270	226,237	222,670
5 Unsecured debts except real person deposits and retail deposits	8,376,274	9,812,399	8,908,399	7,598,492
6 Operational deposit	-	-	-	-
7 Non-operating deposits	7,804,685	8,440,868	7,687,082	7,034,404
8 Other unsecured debts	571,589	1,371,531	1,221,317	564,088
9 Secured debts	-	-	-	-
10 Other cash outflows	1,316,398	2,925,938	2,634,656	1,195,757
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	1,316,398	2,925,938	2,634,656	1,195,757
16 TOTAL CASH OUTFLOW	9,923,359	13,039,115	11,835,557	9,016,919
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured claims	6,423,910	7,162,343	6,598,627	5,860,541
19 Other cash inflows	13,946	13,946	3,471	3,471
20 TOTAL CASH INFLOWS	6,437,856	7,176,289	6,602,098	5,864,012
21 TOTAL HQLA STOCK			7,039,142	6,501,967
22 TOTAL NET CASH OUTFLOWS			5,233,459	3,152,907
23 LIQUIDITY COVERAGE RATIO (%)			134.50	206.22

⁽¹⁾ The monthly simple arithmetic average calculated consolidated liquidity coverage ratio of the last three months average.

Important factors affecting the liquidity coverage ratio results and the change over time of those items taken into account while calculating this ratio

High-quality liquid assets and cash outflows are one of the most important factors affecting the calculation of the liquidity coverage ratio for Parent bank. A major portion of high-quality liquid assets of the Parent Bank are consisted of treasury bills and free deposits held in CBRT. High-quality liquid assets been on the rise throughout the year had a positive effect on the calculation of liquidity coverage ratio.

The content of high-quality liquid assets

High-quality liquid assets consist of cash, currency deposits, debt instruments issued by CBRT and treasury, debt instruments with a credit rating or default rating from A+ to BBB- or any equivalent Debt Instruments. CBRT accounts for 81% of high-quality liquid assets of the Parent Bank, while 17% comprised of debt instruments issued by the Treasury and 1% of cash and currency 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.

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

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 at 31 March 2026, the net cash outflow from derivative transactions is none.

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

A significant part of the funding sources are comprised of deposits received. 79% of the liability is deposits and 33% 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 Parent 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 according to their remaining maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Unallocated	Total
Assets								
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and Central Bank balances	220,285	7,368,526	-	-	-	-	-	7,588,811
Banks	660,166	2,942,798	-	-	-	-	-	3,602,964
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	7,683,957	2,609,397	-	1,108	15,195,361
Investment securities held-to-maturity	-	49,098	-	342,343	-	-	-	391,441
Other assets ⁽¹⁾⁽³⁾	-	192,128	196,393	681,962	804,347	-	2,529,850	4,404,680
Total Assets	880,451	12,600,309	3,050,289	8,760,645	4,693,564	-	2,534,325	32,519,583
Liabilities								
Interbank Deposits	3,499,129	2,031,885	177,736	-	-	-	-	5,708,750
Other Deposits	10,748,162	575,856	195,711	37,826	2,813	-	-	11,560,368
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	10,798	2,766,563	2,530,419	3,011,739	-	-	8,319,519
Other liabilities ⁽²⁾	-	3,805	3,684	3,008	1,136	-	6,919,313	6,930,946
Total Liabilities	14,247,291	2,622,344	3,143,694	2,571,253	3,015,688	-	6,919,313	32,519,583
Net Liquidity Gap	(13,366,840)	9,977,965	(93,405)	6,189,392	1,677,876	-	(4,384,988)	-
Prior Period								
Total Assets	638,958	12,894,368	3,310,811	7,711,964	3,283,958	-	2,307,283	30,147,342
Total Liabilities	12,082,907	3,754,518	2,251,629	3,657,807	1,729,435	-	6,671,046	30,147,342
Net Liquidity Gap	(11,443,949)	9,139,850	1,059,182	4,054,157	1,554,523	-	(4,363,763)	-

⁽¹⁾ The balance of TL 2,529,850 presented under the “Other Assets – Unallocable” column comprises TL 1,938,516 of Tangible Fixed Assets, TL 120,012 of Expected Credit Loss Provisions, TL 22,554 of Intangible Assets, and TL 688,792 of other non-interest bearing items and other unallocable amounts.

⁽²⁾ The balance of TL 6,919,313 presented under the “Other Liabilities – Unallocable” column comprises TL 5,546,263 of Shareholders' Equity, TL 287,837 of Provisions, TL 186,534 of Current Tax Liability, TL 165,006 of Deferred Tax Liability, and TL 733,673 of other non-interest bearing items.

⁽³⁾ Includes financial lease receivables.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED 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 GROUP (Continued)

V. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (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 (NIFO), 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 2025 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		
Current Stable Fund						
1	Equity Elements	-	-	-	5,588,602	5,588,602
2	Core capital and supplementary capital	-	-	-	5,588,602	5,588,602
3	Other equity elements	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	3,279,635	445,507	15,792	2,875	3,442,024
5	Stable deposit/participation fund	1,268,846	175,330	6,591	1,168	1,379,339
6	Low stable deposit/participation fund	2,010,789	270,177	9,201	1,707	2,062,685
7	Debts to other people	7,888,171	4,643,070	2,244,272	3,917,866	5,603,238
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	7,888,171	4,643,070	2,244,272	3,917,866	5,603,238
10	Liabilities equivalent to interconnected assets					
11	Other liabilities	1,712,124	-	-	-	-
12	Derivative liabilities	-	-	-	-	-
13	Other equity elements and liabilities not listed above	1,712,124	-	-	-	-
14	Current Stable Fund					
Current Stable Fund						14,633,864
15	High quality liquid assets					52,957
16	Operational deposit/participation fund deposited in credit institutions or financial institutions	-	-	-	-	-
17	Performing loans	3,824,602	10,555,506	1,949,476	2,521,814	9,603,744
18	Receivables from credit institutions or financial institutions whose collateral is first quality liquid assets	-	-	-	-	-
19	Unsecured or secured receivables from credit institutions or financial institutions whose collateral is not first quality liquid assets	481,824	6,044,213	31,982	-	1,404,447
20	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	8,199,297
21	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
22	Receivables secured by residential real estate mortgages	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Shares and debt instruments traded on the stock exchange that do not qualify as high quality liquid assets	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other assets	3,392,768	-	-	-	3,392,768
27	Commodities with physical delivery, including gold	-	-	-	-	-
28	Initial collateral of derivative contracts or guarantee fund given to the central counterparty	-	-	-	-	-
29	Derivative assets	-	-	-	-	-
30	Amount of derivative liabilities before deducting variation margin	-	-	-	-	-
31	Other assets not listed above	3,392,768	-	-	-	3,392,768
32	Off-balance sheet liabilities		28,687,326	-	-	1,434,365
33	Required Stable Fund					14,483,834
34	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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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

VI. EXPLANATIONS 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.

An Extract Comparison Table of Total Risks Placed in Consolidated Financial Statements Coordinated in Accordance With TAS

	Current Period ⁽¹⁾	Prior Period
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards ⁽¹⁾	50,270	39,896
The difference between total assets prepared in accordance with Turkish Accounting Standards and total assets in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements”	-	-
The difference between the amounts of derivative financial instruments and credit derivatives in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	-	15,283
The difference between the amounts of securities or commodity financing transactions in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such instruments	1,402,514	2,829,961
The difference between the amounts of off-balance items in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	485,005	361,604
Other differences between the amounts in consolidated financial statements prepared in accordance with the communiqué “Preparation of Consolidated Financial Statements” and risk amounts of such items	-	-
Total Risk Amount	1,938,239	3,246,744

⁽¹⁾ The related amounts are calculated from financial tables in the Consolidated Financial Statements prepared in accordance with BRSA Accounting and Financial Reporting Legislation.

Leverage ratio disclosure as follows:

	Current Period ⁽¹⁾	Prior Period ⁽¹⁾
Balance sheet assets		
1 Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	31,443,139	29,219,239
2 (Assets deducted from main capital)	(25,360)	(25,40)
3 Total risk amount of the balance sheet assets (Sum of 1st and 2nd rows)	31,417,779	29,193,839
Derivative financial instruments and credit derivatives		
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)	-	-
Security or secured financing transactions		
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)	-	-
Off-balance sheet transactions		
10 Gross nominal amount of off-balance sheet transactions	28,737,817	27,106,022
11 (Adjustment amount resulting from multiplying by credit conversion rates)	-	-
12 Risk amount of the off-balance sheet transactions (Sum of 10th and 11th rows)	28,737,817	27,106,022
Equity and total risk		
13 Main capital	5,461,614	5,141,842
14 Total risk amount (Sum of 3th, 6th, 9th and 12th rows)	60,155,596	56,299,861
Leverage ratio		
15 Leverage ratio	9.08%	9.13%

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

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

VII. EXPLANATIONS ON RISK MANAGEMENT

Overview of Risk Weighted Amount

	Risk Weighted Amount		Minimum capital Requirement
	Current Period	Prior Period	Current Period
1 Credit risk (excluding counterparty credit risk) (CCR)	36,894,093	27,228,148	2,951,527
2 Standardised approach (SA)	36,894,093	27,228,148	2,951,527
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	-	-	0
5 Standardised approach for counterparty credit risk (SA-CCR)	-	-	0
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	1,437,750	319,000	115,020
17 Standardised approach (SA)	1,437,750	319,000	115,020
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	2,771,138	1,703,763	221,691
20 Basic Indicator Approach	2,771,138	1,703,763	221,691
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	41,102,981	29,250,911	3,288,238

RAV changes for KKR within the scope of the internal model method

None.

Market risk RAV change chart according to the internal model approach

None.

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INFORMATION ON THE FINANCIAL POSITION OF THE GROUP (Continued)

VIII. INFORMATION ON CONSOLIDATED OPERATING SEGMENTS

The operating segments of the Parent Bank are determined in accordance with the organizational and internal reporting structure and TFRS 8 “Operating Segments”.

The Parent Bank operates in the areas of retail banking, Corporate and Commercial Banking, treasury and Leasing.

Current Period	Retail Banking	Corporate and Commercial Banking	Treasury	Leasing	Other	Total Operations
Interest Income(Net)	(1,603)	560,880	(72,628)	45,272	-	531,921
Commission Income (Net)	-	141,969	-	3,933	-	145,902
Revenue/Costs (Net)	-	(353,023)	-	(38,861)	-	(391,884)
Income from Subsidiaries-						
Dividend Income	-	-	-	-	31	31
<i>Dividend Income</i>	-	-	-	-	-	-
<i>Other dividend Income</i>	-	-	-	-	31	31
Operating Income (Net)	(1,603)	349,826	(72,628)	10,344	31	285,970
Income before Tax	-	-	-	-	285,970	285,970
Tax Provision	-	-	-	-	(86,559)	(86,559)
Net Profit for the Period	-	-	-	-	199,411	199,411
	Retail Banking	Corporate and Commercial Banking	Treasury	Leasing	Other	Total Operations
Segment Assets	23,118	368,323	27,064,585	2,387,744	-	29,843,770
Unallocated assets	-	-	-	-	2,675,813	2,675,813
Total Assets	23,118	368,323	27,064,585	2,387,744	2,675,813	32,519,583
Segment Liabilities	3,686,517	7,877,722	12,062,693	2,152,517	-	25,779,449
Unallocated Liabilities	-	-	-	-	1,193,871	1,193,871
Equity	-	-	-	-	5,546,263	5,546,263
Total Liabilities	3,686,517	7,877,722	12,062,693	2,152,517	6,740,134	32,519,583
Prior Period	Retail Banking	Corporate and Commercial Banking	Treasury	Leasing	Other	Total Operations
Interest Income(Net)	(4,183)	241,509	88,097	36,348	-	361,771
Commission Income (Net)	-	77,667	-	1,087	-	78,754
Revenue/Costs (Net)	-	-	-	(29,112)	(324,462)	(353,574)
Income from Subsidiaries-						
Dividend Income	-	-	-	-	-	-
<i>Dividend Income</i>	-	-	-	-	-	-
<i>Other dividend Income</i>	-	-	-	-	-	-
Operating Income (Net)	(4,183)	319,176	88,097	8,323	(324,462)	86,951
Income before Tax	-	-	-	-	86,951	86,951
Tax Provision	-	-	-	-	(21,794)	(21,794)
Net Profit for the Period	-	-	-	-	65,157	65,157
Prior Period	Retail Banking	Corporate and Commercial Banking	Treasury	Leasing	Other	Total Operations
Segment Assets	9,626	1,667,622	23,789,013	2,413,869	-	27,880,130
Unallocated assets	-	-	-	-	2,267,212	2,267,212
Total Assets	9,626	1,667,622	23,789,013	2,413,869	2,267,212	30,147,342
Segment Liabilities	3,683,624	6,688,308	11,266,327	1,899,870	-	23,538,129
Unallocated Liabilities	-	-	-	-	1,256,363	1,256,363
Equity	-	-	-	-	5,352,850	5,352,850
Total Liabilities	3,683,624	6,688,308	11,266,327	1,899,870	6,609,213	30,147,342

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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SECTION FIVE

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS

I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED ASSETS

1. Information on cash equivalents and Central Bank of Türkiye

Information on cash equivalents

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Currency Deposit	2,455	152,655	1,600	179,903
Central Bank of Türkiye	65,175	7,368,526	23,748	5,254,049
Other	-	-	-	-
Total	67,630	7,521,181	25,348	5,433,952

Information related to the account of Central Bank of Türkiye

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

⁽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)

3. Positive differences related to derivative financial assets

None. (31 December 2025: None)

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

4. Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic banks	86,918	2,949,770	104,162	4,675,238
Foreign banks	-	566,276	-	880,687
Branches and head office abroad	-	-	-	-
Total	86,918	3,516,046	104,162	5,555,925

Information on Expected Credit Losses Information on Expected Loss Provisions

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	4,835	-	-	4,835
Additions during the Period (+)	2,398	-	-	2,398
Disposal (-)	(4,410)	-	-	(4,410)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs (-)	-	-	-	-
Balances at End of Period	2,823	-	-	2,823
Prior period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	2,769	-	-	2,769
Additions during the Period (+)	4,689	-	-	4,689
Disposal (-)	(2,623)	-	-	(2,623)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs (-)	-	-	-	-
Balances at End of Period	4,835	-	-	4,835

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).

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

5. Information on financial assets at fair value through other comprehensive income (Continued)

Information on Financial assets at fair value through other comprehensive income

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

6. Information on Loans

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

	Current Period		Prior Period	
	Cash	Non-Cash	Cash	Non-Cash
Direct Loans Granted to Shareholders	-	1,005,008	-	1,544,641
Corporate Shareholders	-	1,005,008	-	1,544,641
Individual Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to the Bank’s personnel	23,118	-	9,626	-
Total	23,118	1,005,008	9,626	1,544,641

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	Rescheduled	
			Loans with revised contract terms	Refinancing
Non-Specialized Loans	14,737,931	455,474	-	-
Commercial Loans	-	-	-	-
Export Loans	4,366,092	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,043,435	-	-	-
Consumer Loans	22,116	1,002	-	-
Credit Cards	-	-	-	-
Other ⁽¹⁾	8,306,288	454,472	-	-
Specialized Lending	-	-	-	-
Other Receivables	-	-	-	-
Total	14,737,931	455,474	-	-

(1) Includes Spot Loans.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED ASSETS (Continued)

6. Information on Loans (Continued)

Prior Period

Cash Loans	Standard Loans	Loans Under Close Monitoring	
		Not Under the Scope of Restructuring or Rescheduling	Rescheduled <i>apılandırılanlar</i> Loans with revised contract terms Refinancing
Non-Specialized Loans	12,443,816	439,818	-
Commercial Loans	-	-	-
Export Loans	2,964,418	-	-
Import Loans	-	-	-
Loans Given to Financial Sector	1,872,169	-	-
Consumer Loans	9,244	382	-
Credit Cards	-	-	-
Other ⁽¹⁾	7,597,985	439,436	-
Specialized Lending	-	-	-
Other Receivables	-	-	-
Total	12,443,816	439,818	-

(1) Includes Spot Loans.

Current Period

	Standard Loan ⁽¹⁾	Loans Under Close Monitoring ⁽¹⁾
12-Month expected credit losses	77,291	-
Significant increase in credit risk	-	35,711

Prior Period

	Standard Loan ⁽¹⁾	Loans Under Close Monitoring ⁽¹⁾
12-Month expected credit losses	60,393	-
Significant increase in credit risk	-	36,500

(1) Includes lease receivables.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on Loans (Continued)

Information on installment commercial loans and commercial credit

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

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED ASSETS (Continued)

6. Information on Loans (Continued)

Information on installment commercial loans and commercial credit

	Short Term	Middle and Long Term	Total
Commercial Installment Loans – LC	74,077	17,878	91,955
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Personal Loans	74,077	17,878	91,955
Other	-	-	-
Commercial Installment Loans – FX Indexed	-	-	-
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Personal Loans	-	-	-
Other	-	-	-
Commercial Installment Loans – FX	-	244,190	244,190
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Personal Loans	-	244,190	244,190
Other	-	-	-
Corporate Credit Cards – LC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Corporate Credit Cards – FX	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Accounts – LC (Legal Entities)	-	-	-
Overdraft Accounts – FX (Legal Entities)	-	-	-
Total	74,077	262,068	336,145

Allocation of domestic and foreign loans

	Current Period	Prior Period
Domestic loans	14,894,215	12,512,521
Foreign loans	301,146	375,929
Total	15,195,361	12,888,450

Loans given to subsidiaries and affiliates

	Current Period	Prior Period
Direct Loans Given to Subsidiaries and Affiliates	3,249	11,712
Indirect Loans Given to Subsidiaries and Affiliates	-	-
Total	3,249	11,712

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on Loans (Continued)

Specific provisions for loans⁽¹⁾

	Current Period	Prior Period
Loans and receivables with limited collectibles	-	-
Loans and receivables with doubtful collectibles	-	-
Uncollectible loans and receivables	3,490	2,759
Total	3,490	2,759

(1) Includes Financial lease receivables.

Information related to non-performing loans (Net)

Information on loans and other receivables that are restructured by the bank from non-performing loans or linked to a new amortization schedule

None (31 December 2025: None).

Information on movement of total non-performing loans⁽¹⁾

	III. Group <i>Loans and receivables with limited collectibles</i>	IV. Group <i>Loans and receivables with doubtful collectibles</i>	V. Group <i>Uncollectible loans and receivables</i>
Balances at Beginning of Period	-	-	4,816
Additions (+)	-	-	3,525
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	-
Collections (-)	-	-	750
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
Balances at End of the Period	-	-	7,591
Specific provisions (-)	-	-	3,490
Net Balance on Balance Sheet	-	-	4,101

Prior Period

	III. Group <i>Loans and receivables with limited collectibles</i>	IV. Group <i>Loans and receivables with doubtful collectibles</i>	V. Group <i>Uncollectible loans and receivables</i>
Balances at Beginning of Period	-	-	1,956
Additions (+)	-	-	44,922
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	-
Collections (-)	-	-	42,062
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
Balances at End of the Period	-	-	4,816
Specific provisions (-)	-	-	2,759
Net Balance on Balance Sheet	-	-	2,057

(1) Includes Financial lease receivables.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED 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

	III. Group	IV. Group	V. Group
	Loans and	Loans and	Non-
	receivables	receivables	performing
	with limited	with doubtful	loans and
	collectability	collectability	receivables
Current Period (Net)	-	-	4,101
Loans granted to real persons and legal entities (Gross)	-	-	7,591
Specific provisions (-)	-	-	3,490
Loans granted to real persons and legal entities (Net)	-	-	4,101
Banks (Gross) ⁽¹⁾	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-
Prior Period (Net)	-	-	2,057
Loans granted to real persons and legal entities (Gross)	-	-	4,816
Specific provisions (-)	-	-	2,759
Loans granted to real persons and legal entities (Net)	-	-	2,057
Banks (Gross) ⁽¹⁾	-	-	-
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.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on Loans (Continued)

Information on write-off policy

The Group 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).

Expected credit loss for loans

Information on Expected Credit Loss

Current Period	Stage 1	Stage 2	Stage 3	Total
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	-	-	-	-
Balances at End of Period	70,541	30,610	1,108	102,259
Prior Period	Stage 1	Stage 2	Stage 3	Total
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	-	-	-	-
Balances at End of Period	56,137	32,512	1,108	89,757

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

6. Information on Loans (Continued)

Information on Expected Loss provisions for Receivables from leasing transactions

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	4,256	3,988	1,651	9,895
Additions during the Period	3,589	2,356	656	6,601
Disposal	(1,138)	(1,121)	(3)	(2,262)
Transfer to Stage1	208	(208)	-	-
Transfer to Stage 2	(165)	165	-	-
Transfer to Stage 3	-	(79)	79	-
Write-offs	-	-	-	-
Balances at End of Period	6,750	5,101	2,383	14,234
Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	3,146	1,705	791	5,642
Additions during the Period	2,846	3,730	830	7,406
Disposal	(1,605)	(1,548)	-	(3,153)
Transfer to Stage1	57	(57)	-	-
Transfer to Stage 2	(158)	158	-	-
Transfer to Stage 3	(30)	-	30	-
Write-offs	-	-	-	-
Balances at End of Period	4,256	3,988	1,651	9,895

7. Information on financial assets measured at amortised cost

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

As of 31 March 2026, The Bank has not financial assets measured at amortised cost that are subject to repo transactions. (31 December 2025: None.)

As of 31 March 2026, the Bank does not have any financial assets measured at amortised cost, which are given as collateral / blocked from assets (31 December 2025: None.).

Information on government financial assets measured at amortised cost

	Current Period		Prior Period	
	TL	YP	TL	YP
Government Bonds	-	89,891	140,927	1,242,830
Treasury Bonds	-	-	-	-
Other Public Bonds	-	301,550	-	293,491
Total	-	391,441	140,927	1,536,321

Information on financial assets measured at amortised cost

	Current Period	Prior Period
Debt Instruments	391,441	1,677,248
Quoted at stock exchange	391,441	1,677,248
Not-quoted at stock exchange	-	-
Impairment loss provision (-)	-	-
Total	391,441	1,677,248

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

Movement of financial assets measured at amortised cost

	Current Period	Prior Period
Balances at the Beginning of the Period	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	-	-
Period end balance	391,441	1,677,248

Information on Expected Credit Loss

Current Period	Stage 1	Stage 2	Stage 3	Total
Balance at End of Prior Period	1,318	-	-	1,318
Additions during the Period	-	-	-	-
Disposals	(622)	-	-	(622)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
Balance at End of Period	696	-	-	696
Prior Period	Stage 1	Stage 2	Stage 3	Total
Balance at End of Prior Period	2,091	-	-	2,091
Additions during the Period	67	-	-	67
Disposals	(840)	-	-	(840)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
Balance at End of Period	1,318	-	-	1,318

8. Information on associates

The Group does not have an associate.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

9. Information on subsidiaries (Net)

Information on subsidiaries

A&T Finansal Kiralama A.Ş.		
Information on Shareholders' Equity		
	Current Period	Prior Period
CORE CAPITAL		
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	55,093
<i>Net Profit</i>	7,126	47,987
<i>Prior Period Profit/Loss</i>	4,505	7,106
Intangible Assets (-)	3,283	3,614
Total Core Capital	256,025	251,924
SUPPLEMENTARY CAPITAL	-	-
CAPITAL	256,025	251,924
DEDUCTION FROM CAPITAL	-	-
NET AVAILABLE CAPITAL ⁽¹⁾	256,025	251,924

(1) 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 registrl.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.

Information about the consolidated financial statements of the subsidiaries

	Total Assets	Shareholders Equity	Total Fixed Assets	Interest Income	Income from marketable securities portfolio	Current Period Profit Loss	Prior Period Profit/Loss	Fair Value ^(*)
	2,397,204	322,341	91,502	68,248	-	7,126	4,505	-
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		

(*) The related subsidiary has no fair value measurement as of 31 March 2026. Financial information of the subsidiary has not undergone review.

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED 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 Received	45,000	28,532
Dividends from Current Year Profit	-	-
Sales	-	-
Revaluation Increase, Effect of Inflation and F/X Difference	-	-
Impairment Provision	-	-
Balance at the End of the Period	235,227	190,227
Capital Commitments	-	-
Share Percentage at the end of Period (%)	100	100

Valuation of investments in subsidiaries

The method used in accounting treatment of subsidiaries in consolidated financial statements is explained in Section III.

Sectoral Information on the subsidiaries

Subsidiaries	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	235,227	190,227
Finance Companies	-	-
Other Affiliates	-	-

Subsidiaries in the scope of consolidation quoted on the stock exchange

The Parent Bank does not have a subsidiary that is quoted.

Consolidated subsidiaries disposed of in the current period

None.

Consolidated subsidiaries purchased in the current period

None.

10. Information on joint ventures

The Parent Bank has no joint ventures.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

11. Information on Financial Lease Receivables (Net)

	Current Period	Prior Period
Gross Financial Lease Investment	2,087,486	1,931,794
Earned Financial Lease Income (-)	248,972	233,496
Cancelled Leasing Amounts	-	-
Net Investment on Leases	1,838,514	1,698,298

	Current Period	Prior Period
Stage 1	1,437,854	1,296,517
Stage 2	394,177	398,072
Stage 3	6,483	3,709
Total	1,838,514	1,698,298

Maturity analysis of financial lease receivables

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	1,231,207	1,065,708	1,140,010	988,006
Between 1-4 years	856,279	772,806	791,784	710,292
Over 4 years	-	-	-	-
Total	2,087,486	1,838,514	1,931,794	1,698,298

12. Information on financial derivatives for hedging

The Bank has no financial derivatives for hedging.

13. Information on investment property

The Group has no investment property.

14. Information on tax assets

As of 31 March 2026, the Group has a no Current Tax Asset (31 December 2025: TL None).

15. Information about fixed assets held for sale

None.

16. Information on other assets

Other assets is amounting to TL 725,108 and does not exceed 10% of total assets of balance sheet except off balance sheet commitments (31 December 2025: TL 446,552).

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

I. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

1. Information on maturity profile of deposits

Current Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and over	Accumulating Deposit Accounts	Total
Saving Deposits	33,726	-	7,589	3,490	6,384	3,229	1,493	-	55,911
Foreign Currency Deposits	10,635,473	-	239,814	114,827	98,223	69,288	33,572	-	11,191,197
Residents in Türkiye	3,868,494	-	2,623	53,012	28,541	36,359	6,934	-	3,995,963
Residents Abroad	6,766,979	-	237,191	61,815	69,682	32,929	26,638	-	7,195,234
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	67,600	-	234,297	-	-	-	-	-	301,897
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	-	-	-	-	-	-	-	-	-
Total	14,247,291	-	1,721,805	1,087,825	104,615	72,517	35,065	-	17,269,118

Prior Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and over	Accumulating Deposit Accounts	Total
Saving Deposits	30,769	-	7,937	2,393	6,009	3,003	1,401	-	51,512
Foreign Currency Deposits	8,725,294	-	197,226	232,458	96,631	496,433	34,645	-	9,782,687
Residents in Türkiye	2,861,113	-	187,641	68,580	27,989	464,661	6,770	-	3,616,754
Residents Abroad	5,864,181	-	9,585	163,878	68,642	31,772	27,875	-	6,165,933
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	133,732	-	202,958	-	-	-	-	-	336,690
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	-	-	-	-	-	-	-	-	-
Total	12,082,907	-	1,050,164	989,393	102,648	499,436	36,046	-	14,760,594

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	-	-	-	-
Total	1,493,924	1,350,170	2,192,593	2,333,454

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

1. Information on maturity profile of deposits (Continued)

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 September 2004	-	-
Deposits at Depository Banks established for Off-Shore Banking Activities in Türkiye	-	-
Total	23,978	17,206

2. Information on derivative financial liabilities

None

Negative differences on derivative financial liabilities

None.

3. Information on Funds Borrowed

Information on banks and other financial institutions

	Current Period		Prior Period	
	TL	FC	TL	FC
From CBRT	-	-	-	-
From Domestic Banks and Institutions	-	286,219	3,212	337,979
From Foreign Banks, Institutions and Funds	-	8,033,300	-	8,364,627
Total	-	8,319,519	3,212	8,702,606

Presentation of funds borrowed based on maturity profile

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	-	1,400,563	3,212	2,096,634
Long-Term	-	6,918,956	-	6,605,972
Total	-	8,319,519	3,212	8,702,606

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

Group's liabilities come from 53% of deposits. (31 December 2025: 50%)

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

4. Information on other liabilities

Other liabilities in the balance sheet amounts to TL 741,238 and does not exceed 10% of the total balance sheet (31 December 2025: TL 701,576).

5. Information on debts from lease transactions

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	638	4,068	638	1,463
Between 1 – 4 years	-	-	-	-
More than four years	-	-	-	-
Total	638	4,068	638	1,463

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

The Group does not have financial derivative instruments for hedging purposes.

7. Information on provisions

Reserve for employee termination benefits

The Group 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 102,541 (31 December 2025: TL 110,583) and a provision for severance pay amounting to TL 48,469 (31 December 2025: TL 44,169) have been recorded under the “Provision for Employee Benefits” account in the financial statements.

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

	Current Period	Prior Period
Expected credit losses for non-cash loans	136,820	131,888
Provisions for lawsuits	7	7
Total	136,827	131,895

8. Information on tax payables

Information on current tax liability

As of 31 March 2026 the Bank’s corporate tax payable is TL 165,006 (31 December 2025: TL 140,093) after offsetting prepaid corporate tax.

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

8. Information on tax payables (Continued)

Information on deferred tax liability

The group has a deferred tax asset of TL 260,077 and a deferred tax liability of TL 446,611, calculated based on the difference between the book value of assets or liabilities on the balance sheet (calculated using tax deductions and exemptions) and the tax base value determined in accordance with tax legislation, which will be taken into account in the calculation of financial profit/loss in subsequent periods. After offsetting the deferred tax asset and liability, a net deferred tax liability of TL 186,534 has been reflected in the balance sheet.

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	151,010	45,308	125,752	37,730
Unearned income	26,588	7,977	20,908	6,272
Interest discounts	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	57,423	17,223	53,442	16,031
Deferred tax asset	866,917	260,077	812,462	243,740
Tangible Assets Revaluation Increase	(1,805,000)	(408,132)	(1,826,035)	(408,132)
Interest discounts	109,954	(32,986)	93,381	(28,014)
Other	(18,306)	(5,493)	(19,936)	(5,895)
Deferred tax liability	(1,713,352)	(446,611)	(1,752,590)	(442,041)
Deferred tax asset/(liability) net		(186,534)		(198,301)

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

	Current Period	Prior Period
Net Book Value at the Beginning of the Period	(198,301)	(88,419)
Deferred Tax Income/(Expense) (Net)	8,927	(18,625)
Deferred Tax Accounted Under Equity	2,840	(91,257)
Net Deferred Tax Asset/(Liability)	(186,534)	(198,301)

Information on taxes payable

	Current Period	Prior Period
Corporate Taxes Payable	93,699	88,756
Banking Insurance Transaction tax (BITT)	19,331	10,650
Taxation on Securities Income	2,396	494
Value Added Tax Payable	1,580	3,388
Value Added Tax Payable (Limited taxpayer)	524	184
Foreign Exchange Transaction Tax	-	-
Taxation on real estate income	79	59
Other	23,766	22,879
Total	141,375	126,410

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

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

8. Information on tax payables (Continued)

Information on premium payables

	Current Period	Prior Period
Social Security Premiums-Employee	7,803	4,589
Social Security Premiums-Employer	14,444	8,293
Bank Pension Fund Premium-Employee	-	-
Bank Pension Fund Premium-Employer	-	-
Pension Fund Membership Fee and Provisions-Employee	-	-
Pension Fund Membership Fee and Provisions-Employer	-	-
Unemployment Insurance-Employee	462	267
Unemployment Insurance-Employer	922	534
Others	-	-
Total	23,631	13,683

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

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

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

The Parent Bank 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 No. 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 Parent Bank.

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

9. Information on Shareholders’ Equity (Continued)

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 Group’s prior periods income, profitability, and liquidity indicators and uncertainty, to shareholders’ equity

None.

Explanations on dividend distribution

None.

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 Parent 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 shareholders are benefited and protected by law No.6224, Foreign Capital Incentive Law.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES (Continued)

9. Information on Shareholders’ Equity (Continued)

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	-	-	-	-
Total	(113,471)	977	(107,640)	1,144

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.

Information on Minority Shares

None.

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

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

Type and amount of irrevocable commitments

The Group has TL 1,570 as irrevocable commitments (31 December 2025: TL 172,777).

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

As of the balance sheet date, the Group has allocated the provision amounting TL 31,267 over total non-cash loans of on the 3rd stage(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 Group’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.

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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
Total	28,789,337	28,591,271

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	-	-	-	-
Balances at End of Period	101,159	4,393	31,267	136,819
Prior Period	Stage 1	Stage 2	Stage 3	Total
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	-	-	-	-
Balances at End of Period	95,499	6,127	30,262	131,888

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

1. Information on interest income

Information on interest income received from loans

	Current Period		Prior Period	
	TL	FC	TL	FC
Interest Received from Loans ⁽¹⁾				
Short- Term Loans	423,636	104,727	111,358	65,797
Medium and Long-Term Loans	2,862	52,119	42,663	23,285
Interest Received From Non-Performing Loans	-	-	-	-
Premiums Received From Resource Utilization Support Fund	-	-	-	-
Total	426,498	156,846	154,021	89,082

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

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

1. Information on interest income (Continued)

Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From Central Bank	-	-	-	-
From Domestic Banks	8,845	31,092	10,763	16,601
From Foreign Banks	-	1,658	-	570
From Foreign Headquarter and Branches	-	-	-	-
Total	8,845	32,750	10,763	17,171

Information on interest income on marketable securities

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets Measured at Fair Value Through Profit or Loss	-	-	-	-
Financial Assets Measured 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
Total	29,702	20,676	26,610	49,885

Information on interest income received from associates and subsidiaries

None.

2. Interest Expense

Information on interest paid for funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	38	94,271	3,297	77,579
Central Bank	-	-	-	-
Domestic Banks	38	5,120	3,297	1,689
Foreign Banks	-	89,151	-	75,890
Other Institutions	-	-	-	-
Total	38	94,271	3,297	77,579

Information on interest expense paid to subsidiaries and associates

None.

Information on interest expense given on securities issued

None.

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

2. Interest Expense (Continued)

Maturity structure of the interest expense on deposits

Current Period

Account Name	Demand Deposit	Up to 1 Month	Time Deposit			More than 1 Year	Cumulative Deposit	Total
			Up to 3 Months	Up to 6 Months	Up to 1 Year			
Turkish Lira	-	82,793	-	-	-	-	-	82,793
Interbank deposits	-	621	281	466	234	90	-	1,692
Saving deposits	-	-	-	-	-	-	-	-
Public sector deposits	-	13,455	6,768	-	-	-	-	20,223
Commercial deposits	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Total	-	96,869	7,049	466	234	90	-	104,708
Foreign Currency	-	491	497	255	391	171	-	1,805
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	-	-	-	-	-	-	-	-
Total	3	6,954	497	255	2,605	171	-	10,485
Grand Total	3	103,823	7,546	721	2,839	261	-	115,193

Prior Period

Account Name	Demand Deposit	Up to 1 Month	Time Deposit			More than 1 Year	Cumulative Deposit	Total
			Up to 3 Months	Up to 6 Months	Up to 1 Year			
Turkish Lira	-	388	-	-	-	-	-	388
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	-	-	-	-	-	-	-	-
Total	-	1,226	1,053	350	679	418	-	3,726
Foreign Currency	-	36	383	1,323	137	258	-	2,137
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	-	-	-	-	-	-	-	-
Total	11	9,338	383	1,323	3,324	258	-	14,637
Grand Total	11	10,564	1,436	1,673	4,003	676	-	18,363

3. Information on trading gain/loss

	Current Period	Prior Period
Gain	21,943,457	26,187,782
Gain from financial derivative transactions	-	-
Gain from money market transactions	-	-
Gain from exchange transactions	21,943,457	26,187,782
Loss (-)	(21,930,184)	(26,162,707)
Loss from money market transactions	-	-
Loss from financial derivative transactions	-	(105)
Loss from exchange transactions	(21,930,184)	(26,162,602)
Net Trading Gain/Loss	13,273	25,075

4. Information on income from other operations

	Current Period	Prior Period
Reversal of prior years' provisions	3,777	2,820
Communication income	6,516	4,001
Gain on sales of assets	23,217	2,905
Other income	5,627	844
Total	39,137	10,570

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

5. Information on impairment in loans

	Current Period	Prior Period
Expected Credit Loss Provisions	26,157	48,680
12 month expected credit loss (stage 1)	24,285	15,050
Significant increase in credit risk (stage 2)	1,138	19,618
Non-performing loans (stage 3)	734	14,012
Marketable Securities Impairment Expense	-	-
Financial Assets at Fair Value through Profit or Loss	-	-
Financial Assets at Fair Value Through Other	-	-
Comprehensive Income	-	-
Subsidiaries, Associates and Entities under Common Control	-	-
Provision Expenses for Impairment	-	-
Associates	-	-
Subsidiaries	-	-
Joint Ventures	-	-
Other	-	-
Total	26,157	48,680

6. Information on Other Provision Expenses

	Current Period	Prior Period
Securities Depreciation Expenses	8,908	11,187
Total	8,908	11,187

7. Information on other operating expense

	Current Period	Prior Period
Employee Termination Benefits Expense	4,965	4,169
Short-Term Employee Benefits Expense	24,138	29,776
Tangible Fixed Asset Impairment Expense	-	-
Amortization Expenses of Tangible Assets	8,972	4,467
Intangible Fixed Asset Impairment Expense	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	3,448	2,091
Shareholders Equity Procedure Applied Equity Interest Impairment Expense	-	-
Disposable Fixed Asset Impairment Expense	-	-
Amortization Expense of Assets Held for Resale	-	-
Impairment Expense related to Fixed Assets held for sale and discontinued operations	-	-
Other Operating Expenses	53,518	51,527
<i>Operating Lease Expenses out of the scope of TFRS 16</i>	720	332
<i>Maintenance Expenses</i>	18,340	15,502
<i>Advertisement Expenses</i>	292	787
<i>Other Expenses⁽²⁾</i>	34,166	34,906
Losses from sales of Assets	82	-
Other ⁽¹⁾	31,215	21,853
Total	126,338	113,883

(1) The “Other” line item within other operating expenses comprises TL 10,139 of taxes, duties, charges and funds, TL 9,348 of audit and consultancy fees, TL 5,058 of SDIF expense, and TL 6,670 of other operating expenses not classified elsewhere. (As of 31 March 2025: The “Other” line item within other operating expenses comprises TL 6,767 of taxes, duties, charges and funds, TL 5,341 of audit and consultancy fees, TL 3,900 of SDIF expense, and TL 5,845 of other operating expenses not classified elsewhere.)

(2) This includes TL 8,539 for communication expenses and TL 5,369 for other operating expenses of the leasing (31 March 2025: TL 8,428 including communication expenses and other operating expenses).

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

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

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

The pretax income amount from continued operations is TL 285,970 (31 March 2025: TL 86,951).

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

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

In the current period, current tax expense amounts to TL 95,487 (31 March 2025: current tax expense of TL 44,262), deferred tax expense amounts to TL 74,767 (31 March 2025: TL 31,328), and deferred tax income amounts to TL 83,695 (31 March 2025: TL 53,796).

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

As of 31 March 2026, the deferred tax expense reflected in the income statement computed over temporary difference and tax deductions and exemptions is TL 8,928 (31 March 2025: TL 31,294 deferred tax income).

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 199,411 (31 March 2025: TL 65,157).

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.

Profit/loss regarding minority rights

There is no profit/loss regarding minority rights in the accompanying consolidated financial statements since the Parent Bank owns 99.98% of the consolidated subsidiary.

12. Information on 20% of other accounts in income statement, if other accounts exceed 10% of total income statement.

Other accounts which exceed the 10% of the income statement, other than other operating income and other operating expense, amounting to TL 121,985 consist of transfer commissions, letter of credit commissions and other. (31 March 2025: TL 70,860).

	Current Period	Prior Period
Letter of Credit Commissions	86,949	47,794
Transfer Commissions	23,449	16,800
Other	11,587	6,266
Total	121,985	70,860

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

V. INFORMATION ON THE GROUP’S RISK GROUP

1. Information on the volume of transactions with the Parent 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 Group’s risk group

Current Period

Bank’s Risk Group ⁽¹⁾	Associates, Subsidiaries and Joint Ventures		Bank’s Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-cash	Cash	Non-cash
Loans and Other Receivables						
Balance at the beginning of the period	-	-	-	1,544,641	179,791	2,150,213
Balance at the end of the period	-	-	-	1,005,008	46,723	2,035,184
Interest and Commission Income received ⁽²⁾	-	-	-	-	456	-

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

⁽²⁾ Loans given to the Parent 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.

Prior Period

Group’s Risk Group ⁽¹⁾	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
Loans and Other Receivables						
Balance at the beginning of the period	-	-	-	66,066	249	772,553
Balance at the end of the period	-	-	-	1,544,641	179,791	2,150,213
Interest and Commission Income received ⁽²⁾	-	-	-	-	-	-

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

⁽²⁾ Loans given to the Parent 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 Group 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 Group’s risk group

Bank’s Risk Group ⁽¹⁾	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
Deposits						
Balance at the beginning of the period	-	-	1,059,636	1,242,977	661,985	185,496
Balance at the end of the period	-	-	953,381	1,059,636	445,329	661,985
Interest expense on deposits	-	-	708,563	10,060	-	65

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

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NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF CONSOLIDATED FINANCIAL STATEMENTS (Continued)

INFORMATION ON THE GROUP’S RISK GROUP

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

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

None.

Information on benefits provided for top level management:

For the accounting period ending on 31 March 2026, TL 26,285 has been paid to the top level management of the Group as salaries and fringe benefit (31 March 2025: TL 24,780).

VI. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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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, consolidated financial statements and explanatory notes of the Group disclosed herein were reviewed by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik Anonim Şirketi 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 consolidated financial statements.

II. INFORMATION AND FOOTNOTES PREPARED BY THE INDEPENDENT AUDITOR

None.

SECTION SEVEN

EXPLANATIONS ON INTERIM ACTIVITY REPORT

I. Evaluation of the Parent Bank’s Chairman and 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.

As of the end of the first quarter of 2026, our Group's total assets reached TL 32.5 billion, while total shareholders' equity amounted to TL 5.5 billion. Our consolidated capital adequacy standard ratio remained strong at 14.00%.

Our Group, 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.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

EXPLANATIONS ON INTERIM ACTIVITY REPORT (Continued)

I. Evaluation of the Parent Bank’s Chairman and General Manager for the Period (Continued)

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 ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

EXPLANATIONS ON INTERIM ACTIVITY REPORT (Continued)

II. Financial Highlights of the Group

Assets (Thousand TL) ⁽¹⁾	31.03.2026	31.12.2025
Financial Assets (Net) ⁽²⁾	12.525.278	11.562.018
Financial Assets Measured at Amortised Cost (Net) ⁽³⁾	17.308.127	16.163.026
Property and Equipment (Net)	1.938.516	1.950.311
Intangible Assets (Net)	22.554	25.435
Other Assets (Net)	725.108	446.552
Total Assets	32.519.583	30.147.342

Liabilities (Thousand TL) ⁽¹⁾	31.03.2026	31.12.2025
Deposits	17.269.118	14.760.594
Funds Borrowed	8.319.519	8.705.818
Lease Liabilities (Net)	4.068	1.463
Provisions	287.837	286.647
Current Tax Liability	165.006	140.093
Deferred Tax Liability	186.534	198.301
Shareholders' Equity	5.546.263	5.352.850
Other Liabilities	741.238	701.576
Total Liabilities	32.519.583	30.147.342

Off Balance Sheet Commitments (Thousand TL)	31.03.2026	31.12.2025
Guarantees and Warranties	28.789.337	28.591.271
Commitments	346.588	708.470
Total Off Balance Sheet Commitments	29.135.925	29.299.741

Statement of Profit / Loss (Thousand TL)	31.03.2026	31.03.2025
Interest Income	741.423	461.010
Interest Expense (-)	209.502	99.239
Net Interest Income	531.921	361.771
Net Fees & Commission Income	145.902	78.754
Dividend Income	31	0
Trading Income / Loss (Net) (+/-)	13.273	25.075
Other Operating Income	39.137	10.570
Gross Operating Income	730.264	476.170
Expected Credit Loss (-)	26.157	48.680
Other Provisions Expenses (-)	8.908	11.187
Personnel Expense (-)	282.891	215.469
Other Operating Expenses (-)	126.338	113.883
Net Operating Income / Loss	285.970	86.951
Tax Provision (-)	86.559	21.794
Net Term Profit	199.411	65.157

(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.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS AS OF 31 MARCH 2026

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

EXPLANATIONS ON INTERIM ACTIVITY REPORT (Continued)

III. Evaluation of the Group's Financial Position and Performance

- At the end of March 2026, the Group’s asset size was realized as TL 32.5 billion. In the period examined, the major items of the Bank’s placements consist of net financial assets amounting to TL 12,525 million with 38.5% share and net financial assets as measured by the amortized cost of TL 17,308 million with 53.2% share.
- 82.9% of the consolidated liabilities are comprise of foreign sources. The most important part of external resources is deposits at the level of 17.269 million TL and loans received at the level of 8.320 million TL. The shareholders' equity, which constitutes 17.1% of the total liabilities, was realized as TL 5,546 million at the end of March 2026.
- Guarantees and warrantees, which include letters of guarantee, letters of credit and other guarantees, increased 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 2026, the Group's net term profit realized as TL 199.4 million.
- In the analyzed period, net interest income and net fee & commission income of the Group's increased by 47.0% and 85.3%, respectively.

IV. Information on Subsidiary Subject to Consolidation

- The Parent Bank has a subsidiary that operates in the field of financial leasing.
- A&T Finansal Kiralama A.Ş. was established to conduct domestic and foreign financial leasing operations regarding to the permission of Under-secretariat of Treasury and Foreign Trade pursuant to Law No. 3226 with the publication of the Articles of Association in the Turkish Trade Registry Gazette on 4 July 1997.
- Arap Türk Bankası A.Ş. is the only shareholder of the company by 100% share. Operations of the company includes leasing transactions of construction equipment, machinery and real estate.
- The company carries out its leasing activities mainly in Turkey.

V. 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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