



**To the Future with Shared Values**

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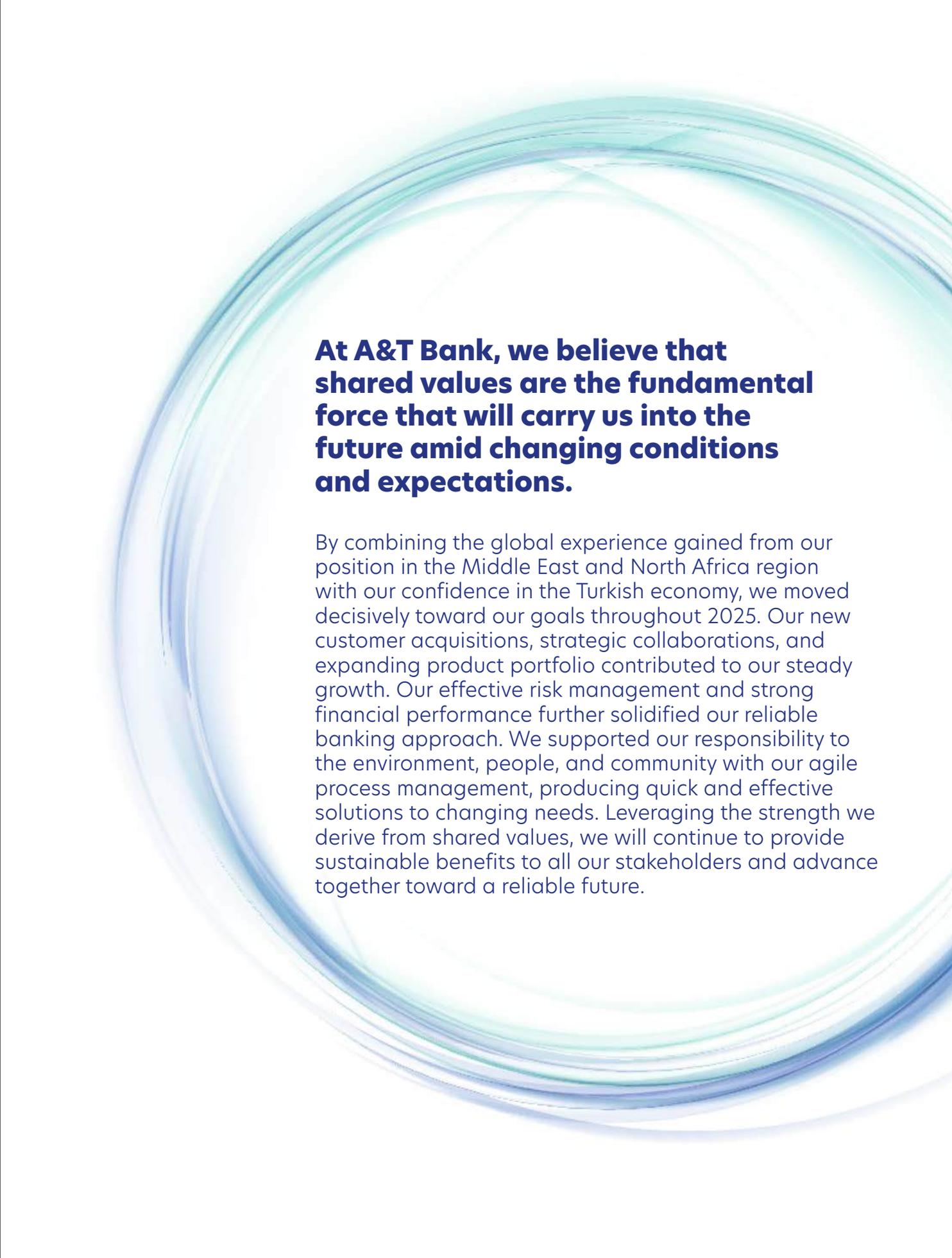
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**At A&T Bank, we believe that shared values are the fundamental force that will carry us into the future amid changing conditions and expectations.**

By combining the global experience gained from our position in the Middle East and North Africa region with our confidence in the Turkish economy, we moved decisively toward our goals throughout 2025. Our new customer acquisitions, strategic collaborations, and expanding product portfolio contributed to our steady growth. Our effective risk management and strong financial performance further solidified our reliable banking approach. We supported our responsibility to the environment, people, and community with our agile process management, producing quick and effective solutions to changing needs. Leveraging the strength we derive from shared values, we will continue to provide sustainable benefits to all our stakeholders and advance together toward a reliable future.

# The value of win-win

*Despite changing market conditions, we delivered a solid financial performance with a win-win approach.*

We achieved a 51% increase in our total assets owing to steps that strengthened our capital structure and our increased resources. In parallel, we recorded 42% growth in deposits and diversified our funding sources, bringing our balance sheet to a more balanced composition. We increased our total loans to TL 12.9 billion and managed to keep our non-performing loan ratio at 0.01%. We strengthened our operational activities with our expanding customer portfolio and achieved our financial targets.









# The value of moving forward with confidence

*We steadily continued our growth journey thanks to our trust-based collaborations even under changing market dynamics.*

With our strong performance in foreign trade, we successfully reached our foreign trade target of USD 1.7 billion. We steadily continued our export transactions across different geographical regions owing to our extensive correspondent banking network. With the responsibility of being the first Turkish bank specializing in trade between Türkiye and the MENA Region, we nearly doubled our export volume year-over-year.



# The value of a sustainable future

*While the resources used and preserved vary, the value of a sustainable future guides us in all our decisions.*

We place financial responsibility for a sustainable future at the core of our business and conduct all our operations with a long-term value creation approach. By integrating environmental, social, and governance (ESG) criteria into our lending processes, we aim to ensure that investments which we finance create sustainable value.





# The value of keeping up with the times

*While methods of the digital transformation journey vary, the principle of adapting to the pace of the era holds the same universal value.*

We updated our information technology infrastructure and upgraded our main banking system to the most recent version. We modernized our data centers and enhanced them with AI-supported applications. Through Open Banking integration, we enabled our customers to access and transact on their A&T Bank accounts from different banking platforms. We accelerated our processes with automation applications that increase operational efficiency, further advancing our agile and innovative banking approach.



# The value of equal opportunities

*While our employees' career journeys vary, the value we place on equal opportunities forms the foundation of our sustainable success.*

Aware that our talented human resources are the source of our success, we develop our corporate competencies with a people-centric approach. We are strengthening employee experience and operational efficiency with the digital transformation we launched in human resources management. We aim to launch the Human Resources Management System, covering payroll, performance, recruitment, as well as training and development processes, in 2026. With this system, we are transforming our human resources processes into an integrated, user-friendly, and efficient structure.







# The value of sharing hope

*As the needs of society and individuals change, we remain committed to supporting social responsibility projects that keep our shared hope alive.*

Throughout the year, we contributed to social progress through our social responsibility activities that prioritize benefiting people. We carried out projects in the fields of education, environment, and social solidarity with the active participation of our employees. In collaboration with the TEMA Foundation, we supported forestation efforts by donating saplings. At the Istanbul Marathon, we ran for the benefit of the Spinal Cord Paralytics Association of Türkiye and contributed to battery-powered wheelchair donations. To strengthen equal opportunity in education, we provided library support to a school and contributed to meeting its needs for educational materials and basic supplies.



# Strong performance and expertise in foreign trade

Operating with a focus on a strong equity structure and sustainable profitability, A&T Bank continued to support its customers in 2025.

TL **28.1** billion

**Total Assets**

599% increase in total assets in the last 10 years

**20.0%**

**Capital Adequacy**

Capital adequacy on par with the banking industry average

TL **28.6** billion

**Non-Cash Loans**

A bank specializing in non-cash lending with solutions designed for its customers' financing needs

USD **1.1** billion

**Türkiye-Libya Total Trade Volume**

The first choice for Turkish entrepreneurs in target markets with strong potential, particularly North Africa

TL **565.0** million

**Net Profit**

Growth centered on profitability

TL **5.2** billion

**Equity Size**

A business model focused on a strong equity structure and sustainable profitability

USD **1.7** billion

**Foreign Trade Volume**

Continuing to increase its support for customers in foreign trade transactions

## 2025 Highlights

# Restructured digital infrastructure

A&T Bank completed its Open Banking integration and transaction security projects during the operating period.



### **Our financial resilience increased in 2025**

A&T Bank strengthened its equity structure and boosted its financial resilience with a capital increase in 2025. During the same period, the Bank increased its resource diversity and balanced its funding structure, creating a stable financial framework that supports its effective risk management and sustainable growth targets.

### **We aimed to simplify banking experience by modernizing our digital channels**

Accelerating its efforts to restructure its digital infrastructure, A&T Bank completed its Open Banking integration and transaction security projects during the operating period. These innovations resulted in a more seamless user experience, facilitated easier access on mobile and internet channels, simplified transaction flows, and updated security standards.

### **We launched our new financing product for exporters**

In 2025, A&T Bank successfully completed the integration of the Central Bank of the Republic of Türkiye (CBRT) rediscount credits infrastructure and operational processes. With this product offered to customers, access to financing was accelerated while achieving an increase in accuracy and efficiency in transaction flows.

### **We established a new organization in sustainability governance**

Having strengthened its sustainability vision at the corporate level with the Sustainability Committee established at the end of 2024, A&T Bank created its reporting infrastructure in 2025. Publishing its first sustainability report, the Bank complied with environmental, social, and governance principles and took a significant step toward transitioning to the new reporting framework based on the Turkish Sustainability Reporting Standards (TSRS).

### **We expanded our international network through regional collaborations**

A&T Bank participated in the Turkish-Arab Economic Forum as a Platinum Sponsor and strengthened its relationships with Turkish and Middle Eastern financial circles. This initiative increased the Bank's international recognition while also paving the way for new partnerships in financing regional trade.

### **We launched digital transformation in human resources management**

Launching its project for the digital transformation of the Human Resources Management System, A&T Bank completed its preparations for the new system to be launched in 2026. This system, which includes payroll, leave, performance, recruitment, and training and development modules, targets an integrated, efficient, and user-friendly structure in human resources processes. Additionally, efforts to simplify processes and align the organizational structure with the Bank's strategies gained momentum.

## About A&T Bank

# An expert bank in trade intermediation

A&T Bank enjoys a special position in the Turkish banking sector thanks to its robust financial structure and the Bank's expertise in intermediating the trade between Türkiye and North African countries.

A&T Bank was founded in 1977 in accordance with the agreement between Libya and Türkiye regarding the establishment of a joint bank, which was signed in Tripoli, Libya on August 11, 1975, to foster trade between the two countries.

The Bank is 63.23% Libyan-owned, 36.01% Turkish-owned, and 0.76% Kuwaiti-owned. Libyan Foreign Bank, a wholly owned subsidiary of the Central Bank of Libya, represents the entirety of Libyan capital in A&T Bank. Türkiye İş Bankası A.Ş. and T.C. Ziraat Bankası A.Ş. hold 20.58% and 15.43% of the Bank's paid-in capital, respectively. Kuwait Investment Company holds a share of 0.76%.

A&T Bank, which is headquartered in Istanbul, operates with a total of four branches in Istanbul (Main and Kozyatağı), Ankara, and Gaziantep. As of the end-2025, A&T Bank has 251 employees.

A&T Bank enjoys a special position in the Turkish banking sector thanks to its robust financial structure and the Bank's expertise in intermediating the

trade between Türkiye and North African countries. The Bank plays an important role in helping boost Türkiye's banking sector and trade. A&T Bank makes significant contributions to the country's industrial sector and commerce, by financing trade to the target regions, securing funds from overseas, performing treasury transactions, and extending corporate loans. In addition, the Bank's subsidiary A&T Finansal Kiralama A.Ş. supports Türkiye's real economy.

As a result of the steady growth built thanks to the banking relations, experience, and knowledge of its founders and personnel with the region for 48 years, A&T Bank has become an important player in this special region with unique characteristics. With its mission of becoming a bridge of value between Türkiye and the region, the Bank will continue to create value for our country by supporting the real economy with know-how, expertise and effective financing, as it was in the past.





# Annual Report Compliance Opinion



## CONVENIENCE TRANSLATION INTO ENGLISH OF INDEPENDENT AUDITOR'S REPORT ON THE BOARD OF DIRECTORS' ANNUAL REPORT ORIGINALLY ISSUED IN TURKISH

To the General Assembly of Arap Türk Bankası A.Ş.

### 1. Opinion

We have audited the annual report of Arap Türk Bankası A.Ş. (the "Bank") and its subsidiary (the "Group") subject to consolidation for the period 1 January 2025 - 31 December 2025.

In our opinion, the consolidated and unconsolidated financial information and the analysis made by the Board of Directors by using the information included in the audited consolidated and unconsolidated financial statements regarding the Group's and Bank's position in the Board of Directors' Annual Report are consistent and presented fairly, in all material respects, with the audited full set consolidated and unconsolidated financial statements and with the information obtained in the course of independent audit.

### 2. Basis for Opinion

Our independent audit was conducted in accordance with the Standards on Independent Auditing (the "SIA") that are part of the Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the "POA") and the "Regulation on Independent Audit of Banks" published on the Official Gazette No.29314 dated 2 April 2015. Our responsibilities under these standards are further described in the "Independent Auditor's Responsibility in the Audit of the Annual Report" section of our report. We hereby declare that we are independent of the Group in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the "Ethical Rules") issued by the POA, the ethical requirements regarding independent audit in regulations issued by the POA that are relevant to our audit of financial statements. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

### 3. Our Audit Opinion on the Full Set Consolidated and Unconsolidated Financial Statements

We expressed an unqualified opinion in the auditor's reports dated 19 February 2026 on the Group's and Bank's full set consolidated and unconsolidated financial statements for the period 1 January 2025 - 31 December 2025.

### 4. Board of Director's Responsibility for the Annual Report

The Group management's responsibilities related to the annual report according to Articles 514 and 516 of Turkish Commercial Code ("TCC") No. 6102, Capital Markets Board's ("CMB") Communiqué Serial II, No:14.1, "Principles of Financial Reporting in Capital Markets" (the "Communiqué") and "Regulation on Principles and Procedures Regarding Preparation and Promulgation of Annual Reports by Banks" published in Official Gazette No.26333 dated 1 November 2006 are as follows:

- to prepare the annual report within the first three months following the balance sheet date and present it to the General Assembly;
- to prepare the annual report to reflect the Group operations in that year and the financial position in a true, complete, straightforward, fair and proper manner in all respects. In this report financial position is assessed in accordance with the financial statements. Also in the report, developments and possible risks which the Group may encounter are clearly indicated. The assessments of the Board of Directors in regards to these matters are also included in the report.
- to include the matters below in the annual report:
  - events of particular importance that occurred in the Group after the operating year,
  - the Group's research and development activities,
  - financial benefits such as salaries, bonuses, premiums and allowances, travel, accommodation and representation expenses, benefits in cash and in kind, insurance and similar guarantees paid to members of the Board of Directors and senior management.

When preparing the annual report, the Board of Directors considers secondary legislation arrangements enacted by the Banking Regulation and Supervision Agency, Ministry of Trade and other relevant institutions.

### 5. Independent Auditor's Responsibility in the Audit of the Annual Report

Our aim is to express an opinion and issue a report comprising our opinion within the framework of TCC, Communiqué and "Regulation on Independent Audit of Banks" published on the Official Gazette No.29314 dated 2 April 2015 provisions regarding whether or not the consolidated and unconsolidated financial information and the analysis made by the Board of Directors by using the information included in the audited consolidated and unconsolidated financial statements in the annual report are consistent and presented fairly with the audited financial statements of the Group and the Bank and with the information we obtained in the course of independent audit.

Our audit was conducted in accordance with the TSAs. These standards require that ethical requirements are complied with and that the independent audit is planned and performed in a way to obtain reasonable assurance of whether or not the financial information and the analysis made by the Board of Directors by using the information included in the audited financial statements in the annual report are consistent and presented fairly with the audited consolidated and unconsolidated financial statements and with the information obtained in the course of audit.

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

Özge Arslan Yılmaz, SMMM  
Independent Auditor

Istanbul, 27 February 2026

## Shareholding Structure and Paid-In Capital

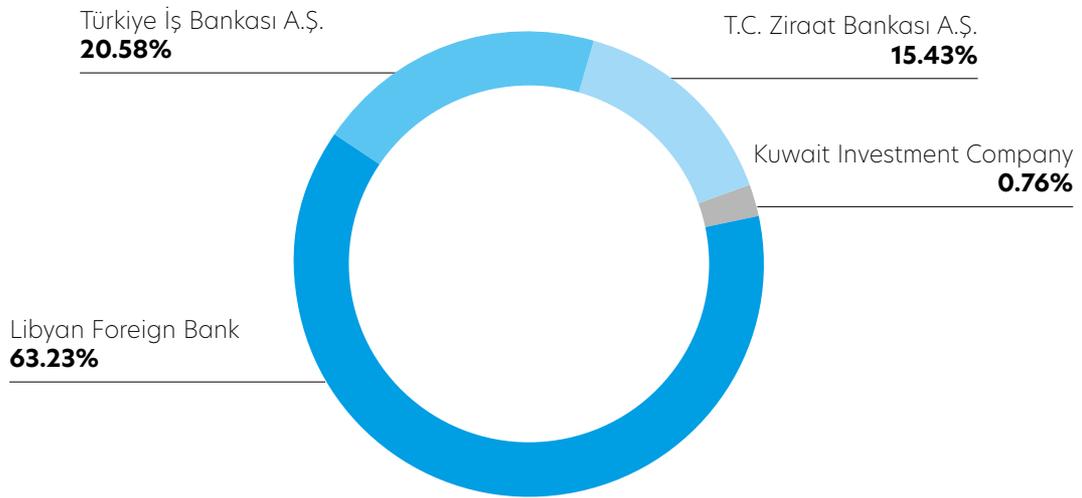
In 2025, the Bank's shareholding structure and paid-in capital were as follows.

Shareholders*	Paid-in Capital (TL)
Libyan Foreign Bank	2,036,680,727.52
Türkiye İş Bankası A.Ş.	662,748,519.40
T.C. Ziraat Bankası A.Ş.	497,061,423.59
Kuwait Investment Company	24,509,284.11
<b>Total</b>	<b>3,221,000,000.00</b>

\*Emek İnşaat ve İşletme A.Ş. has a 0.0000014% share of the paid-in capital with a value of TL 45.38.

### Insider Holdings

Neither the Chairman nor Members of the Board of Directors, the General Manager, or Assistant General Managers hold any shares in A&T Bank.



# Amendments to the Articles of Association

Two amendments were made to the Bank's Articles of Association during 2025. The previous and current versions of these amended articles are presented in the table below.

## Amendment Dated February 18, 2025

PREVIOUS VERSION	NEW VERSION
<b>ARTICLE 6 - CAPITAL</b>	<b>ARTICLE 6 - CAPITAL</b>
The amount of share capital of the Bank is TL 440,000,000. This capital is divided into 44,000,000,000 shares, each with a nominal value of TL 0.01.	The amount of share capital of the Bank is TL 2,580,000,000. This capital is divided into 258,000,000,000 shares, each with a nominal value of TL 0.01.
The previous capital of TL 240,000,000 has been fully paid in.	The previous capital of TL 440,000,000 has been fully paid in.
Of the increased amount of TL 200,000,000, TL 9,096,167.37 will be covered from the Capital Inflation Adjustment Difference, TL 2,816,370.79 from the 2007 Prior Year's Profit, TL 26,125,069.85 from the 2009 Prior Year's Profit, TL 22,524,235.35 from the 2010 Prior Year's Profit, TL 45,234,113.15 from the 2011 Prior Year's Profit, TL 56,336,902.92 from the 2012 Prior Year's Profit, and TL 37,867,140.57 from the 2013 Current Period Profit.	Of the increased amount of TL 2,140,000,000 TL, 1,070,294,561.10 will be covered from internal resources, and the entire amount of TL 1,069,705,438.90 has been subscribed to with a pledge for cash payment by the shareholders, free of collusion, and the full amount will be paid in cash by the shareholders before the registration date.
For the amount added to the capital, shareholders will be given bonus shares in proportion to their shares.	For the internal resources added to the capital, shareholders will be given bonus shares in proportion to their shares, and for the cash amount, shareholders will be given rights issue shares in proportion to their shares.
Share certificates are registered, and shareholders are recorded in the Bank's Share Ledger. Each share certificate grants its holder equal rights to vote, receive dividends, and participate in the assets to be distributed in case of liquidation, according to its class.	Share certificates are registered, and shareholders are recorded in the Bank's Share Ledger. Each share certificate grants its holder equal rights to vote, receive dividends, and participate in the assets to be distributed in case of liquidation, according to its class.
Share certificates must contain the following information: 1. The name of the Bank, and that the Bank was established on April 1, 1977, pursuant to the Agreement dated August 11, 1975, mentioned above, 2. The amount of share capital, 3. The amount of capital on the date of issuance of the share certificate, 4. The nominal value, class, series, and number of the share certificate, how many shares it contains, and the date of registration, 5. The name and surname, or trade name, and address of the shareholder, 6. The amount paid or a statement that the amount has been fully paid, 7. The date of the Bank's registration with the Trade Registry, 8. The signatures of two authorized persons to be appointed by the Board of Directors. These signatures may be printed in accordance with the law.	Share certificates must contain the following information: 1. The name of the Bank, and that the Bank was established on April 1, 1977, pursuant to the Agreement dated August 11, 1975, mentioned above, 2. The amount of share capital, 3. The amount of capital on the date of issuance of the share certificate, 4. The nominal value, class, series, and number of the share certificate, how many shares it contains, and the date of registration, 5. The name and surname, or trade name, and address of the shareholder, 6. The amount paid or a statement that the amount has been fully paid, 7. The date of the Bank's registration with the Trade Registry, 8. The signatures of two authorized persons to be appointed by the Board of Directors. These signatures may be printed in accordance with the law.
In a capital increase, share certificates are to be delivered to shareholders within three months after the capital increase.	In a capital increase, share certificates are to be delivered to shareholders within three months after the capital increase.
If temporary certificates are issued before the issuance of share certificates, these certificates shall also contain the above information.	If temporary certificates are issued before the issuance of share certificates, these certificates shall also contain the above information.
The Bank may also issue share certificates in denominations representing more than one share.	The Bank may also issue share certificates in denominations representing more than one share.
No shareholder may transfer or assign their share certificates to others without the unanimous consent of the other shareholders. Such transfer shall be deemed valid upon its acceptance and registration in the Bank's Share Ledger.	No shareholder may transfer or assign their share certificates to others without the unanimous consent of the other shareholders. Such transfer shall be deemed valid upon its acceptance and registration in the Bank's Share Ledger.

## Amendment Dated May 13, 2025

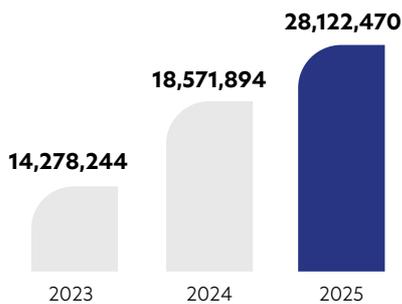
PREVIOUS TEXT	NEW TEXT
<b>ARTICLE 6 - CAPITAL</b>	<b>ARTICLE 6 - CAPITAL</b>
The amount of share capital of the Bank is TL 2,580,000,000. This capital is divided into 258,000,000,000 shares, each with a nominal value of TL 0.01.	The amount of share capital of the Bank is TL 3,221,000,000. This capital is divided into 322,100,000,000 shares, each with a nominal value of TL 0.01.
The previous capital of TL 440,000,000 has been fully paid in.	The previous share capital of TL 2,580,000,000 has been fully paid in.
Of the increased amount of TL 2,140,000,000 TL, 1,070,294,561.10 will be covered from internal resources, and the entire amount of TL 1,069,705,438.90 has been subscribed to with a pledge for cash payment by the shareholders, free of collusion, and the full amount will be paid in cash by the shareholders before the registration date.	The entire amount of the TL 641,000,000 increased at this time has been subscribed to with a pledge for cash payment by the shareholders, free of collusion, and the full amount will be paid in cash by the shareholders before the registration date.
For the internal resources added to the capital, shareholders will be given bonus shares in proportion to their shares, and for the cash amount, shareholders will be given rights issue shares in proportion to their shares.	For the cash amount added to the capital, paid-in shares will be issued to shareholders in proportion to their shares.
Share certificates are registered, and shareholders are recorded in the Bank's Share Ledger. Each share certificate grants its holder equal rights to vote, receive dividends, and participate in the assets to be distributed in case of liquidation, according to its class.	Share certificates are registered, and shareholders are recorded in the Bank's Share Ledger. Each share certificate grants its holder equal rights to vote, receive dividends, and participate in the assets to be distributed in case of liquidation, according to its class.
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## Financial Indicators

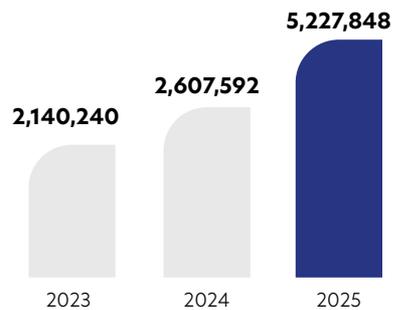
# Steady growth in financial indicators

A&T Bank achieved steady growth in its financial indicators in 2025.

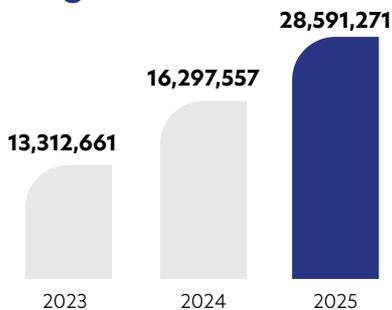
### Total Assets (TL Thousand) 51.4% growth



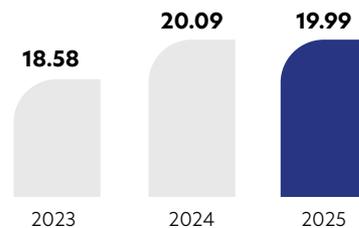
### Shareholders' Equity (TL Thousand) 100.5% growth



### Total Guarantees and Suretyships (TL Thousand) 75.4% growth



### Capital Adequacy (%)





## Assessments of Financial Strength, Profitability, and Debt Repayment Capacity

### Assets

At the end of 2025, the Bank's total assets increased by 51.4% on to the previous year and amounted to TL 28.122 million. In the period examined, the major items of the Bank's placements consist of net financial assets amounting to TL 11.161 million with 39.7% share, and net financial assets as measured by the amortized cost of TL 14,486 million with 51.5% share. In 2025, net financial assets increased by TL 3.279 million, while net financial assets measured at amortized cost increased by TL 5.485 million.

Assets (TL Thousand)	2024	Share (%)	2025	Share (%)	Change	
					Amount	%
Financial Assets (Net)	7,882,708	42.4	11,161,409	39.7	3,278,701	41.6
Financial Assets Measured at Amortized Cost (Net)	9,001,785	48.5	14,486,335	51.5	5,484,550	60.9
Equity Investments	161,695	0.9	190,227	0.7	28,532	17.6
Tangible Assets (Net)	1,372,893	7.4	1,861,621	6.6	488,728	35.6
Intangible Assets (Net)	11,312	0.1	21,821	0.1	10,509	92.9
Other Assets (Net)	141,501	0.8	401,057	1.4	259,556	183.4
<b>Total Assets</b>	<b>18,571,894</b>	<b>100.0</b>	<b>28,122,470</b>	<b>100.0</b>	<b>9,550,576</b>	<b>51.4</b>

### Liabilities

At the end of 2025, 18.6% and 81.4% of the Bank's total liabilities comprise from shareholders' equity and external resources, respectively. Deposits (TL 14,948 million) and funds borrowed (TL 6,691 million) comprise the majority of external resources. As of year-end 2025, deposits and funds borrowed increased by TL 4,442 million and TL 1,908 million respectively, while shareholders' equity increased by TL 2,620 million and reached TL 5,228 million.

Liabilities (TL Thousand)	2024	Share (%)	2025	Share (%)	Change	
					Amount	%
Deposits	10,505,568	56.6	14,947,603	53.2	4,442,035	42.3
Funds Borrowed	4,782,940	25.8	6,690,656	23.8	1,907,716	39.9
Lease Liabilities (Net)	4,949	0.0	1,463	0.0	-3,486	-70.4
Provisions	195,773	1.1	283,265	1.0	87,492	44.7
Current Tax Liability	63,568	0.3	131,672	0.5	68,104	107.1
Deferred Tax Liability	90,715	0.5	192,961	0.7	102,246	112.7
Shareholders' Equity	2,607,592	14.0	5,227,848	18.6	2,620,256	100.5
Other Liabilities	320,789	1.7	647,002	2.3	326,213	101.7
<b>Total Liabilities</b>	<b>18,571,894</b>	<b>100.0</b>	<b>28,122,470</b>	<b>100.0</b>	<b>9,550,576</b>	<b>51.4</b>

### Off-Balance Sheet Items

As of year-end 2025, the Bank's total off-balance sheet liabilities increased by 75.4% compared to the end of the previous year and reached TL 28,592 million. Off-balance sheet liabilities consist almost entirely of guarantees and warranties. The balance of letters of guarantee, which is the largest off-balance sheet item, increased by 66.5% to TL 19,027 million in the period examined.

Off-Balance Sheet Liabilities (TL Thousand)	2024		2025		Change	
	Share (%)	Share (%)	Amount	%	Amount	%
Guarantees and Warranties	16,297,557	100.0	28,591,271	100.0	12,293,714	75.4
Commitments	908	0.0	1,176	0.0	268	29.5
<b>Total Off-Balance Sheet Liabilities</b>	<b>16,298,465</b>	<b>100.0</b>	<b>28,592,447</b>	<b>100.0</b>	<b>12,293,982</b>	<b>75.4</b>

### Profitability

In 2025 the Bank's net interest income increased by 108.6% to TL 1,698 million, and net fees and commissions income went up by 62.3% to TL 386.6 million. Net operating profit increased by 254.6% to TL 814.7 million while the Bank reported a net term profit of TL 565.0 million in the 2025 operating year. At end-2025, the Bank reported return on assets of 2.41% and return on equity of 13.89%. A&T Bank's capital adequacy standard ratio of 20.0% is above the minimum rate set out in the relevant legislation by virtue of the Bank's strong capital structure, ability to tap external sources of funding, and effective risk management implementation. The Bank has the capacity to repay its debts with its liquidity.

Income Statement (TL Thousand)	2024		2025		Change	
	Amount	%	Amount	%	Amount	%
Interest Income	1,172,334		2,098,599		926,265	79.0
Interest Expense (-)	358,401		400,616		42,215	11.8
Net Interest Income	813,933		1,697,983		884,050	108.6
Net Fees and Commissions Income	238,226		386,636		148,410	62.3
Dividend Income	8,204		28,914		20,710	252.4
Net Trading Gain/Loss (+/-)	48,798		54,771		5,973	12.2
Other Operating Income	32,316		25,971		-6,345	-19.6
Gross Operating Income	1,141,477		2,194,275		1,052,798	92.2
Expected Credit Loss (-)	17,548		99,106		81,558	464.8
Other Provision Expenses (-)	22,493		25,700		3,207	14.3
Personnel Expenses (-)	595,014		849,194		254,180	42.7
Other Operating Expenses (-)	276,652		405,549		128,897	46.6
Net Operating Income/Loss	229,770		814,726		584,956	254.6
Tax Provision (-)	47,582		249,698		202,116	424.8
<b>Net Profit for the Period</b>	<b>182,188</b>		<b>565,028</b>		<b>382,840</b>	<b>210.1</b>

## Summary Financial Highlights for the Past Five Years

<b>TL Thousand</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>
Total Assets	9,706,492	11,442,014	14,278,244	18,571,894	28,122,470
Cash & Cash Equivalents	3,213,473	2,725,911	4,273,078	6,959,651	10,713,943
Marketable Securities Portfolio	3,465,268	4,565,176	5,494,275	4,095,619	2,124,714
Loans	2,661,837	3,404,852	3,290,502	5,865,632	12,900,162
Deposits	3,944,658	5,519,004	6,914,946	10,505,568	14,947,603
Funds Borrowed and Interbank Money Market	4,254,364	3,798,200	4,808,759	4,782,940	6,690,656
Shareholders' Equity	1,334,796	1,832,553	2,140,240	2,607,592	5,227,848
Net Term Profit	160,336	213,492	156,657	182,188	565,028

## Ratings of the Bank

The international credit rating agency Fitch Ratings upgraded the Bank's credit ratings as of November 17, 2025, as follows:

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

## Research and Development Implementations for New Services and Activities

In 2025, A&T Bank continued to leverage the opportunities offered by digital transformation to provide financial solutions best suited to its customers' banking needs and to ensure the best customer experience while delivering these solutions. During the period, the password envelopes provided to our customers for the initial use of digital channels were replaced with an SMS OTP system, thus offering our users a faster, more secure, and technologically advanced experience. In addition, integration with KKB IBAN verification services was established for EFT transactions carried out through digital channels. The first characters of the name/surname or title of the person or institution to whom the money is sent are displayed on the screen, strengthening transaction verification processes. Furthermore, to improve user experience, the Bank enabled customers to perform transactions with a Turkish Identification Number (TCKN) in the "I want to remove my block" and "I want to get a new password" steps.

In 2025, A&T Bank accelerated its digital transformation efforts; completed its integration into the Open Banking Account Information Service Provider (AISP) systems; and enabled customers to view their accounts, monitor their transactions, and initiate payment orders easily through various banking applications. By strengthening the multi-channel architecture, the Bank facilitated access, supported web logins with an SMS OTP system, and redesigned confirmation screens in accordance with the transaction security circular, thereby ensuring that transaction details are presented more transparently and traceably. As a result of these efforts, the balance between accessibility, speed, and security in the Bank's digital channels has been elevated to a stronger level.

In the area of product development, software development, integration, and testing processes, which are prerequisites for the Central Bank of the Republic of Türkiye rediscount credit, were completed, and the product was launched. Screen and flow designs were optimized to simplify the process end-to-end, and the credit facility was rolled out with the goal of accelerating exporter and manufacturing firms' access to financing. The digital roadmap was prioritized to cover the login, approval, transfer, and notification steps; it was integrated into the digitalization plan for 2026 and included in the sustainable growth strategy.

Technology and information security investments made throughout the year ensured a comprehensive strengthening of the digital experience. The internet banking transaction security project was integrated into the operational system, and a transition was made to AI-based protection systems at the endpoints and network layers. Continuity was enhanced through disaster recovery tests and capacity improvement efforts; speed and accuracy rates in letters of guarantee and credit flows were improved with Metastorm-T24 integration and automation projects. All these developments have not only transformed A&T Bank's digital infrastructure into a more resilient, secure, and user-centric structure but have also created a robust technological foundation for new product developments.

## Vision, Mission and Values

### **Our Vision**

To be the bank that is preferred most and does provide the best service in banking transactions between Türkiye and Africa & Middle East countries by ensuring sustainable and profitable growth in the domestic market.

### **Our Mission**

To be a bank that

- always keeps internal and external customer satisfaction at the highest level thanks to the reliable and high-quality service,
- close to customers and easy to work with,
- operates by taking ethical values and social responsibility awareness into consideration,
- open to innovation and improvements,
- takes sustainable growth into basis without compromising effective risk management and,
- distinctly and continuously increase the value it adds to its customers, employees, shareholders and the economy.

# Our Values

## **Customer Oriented**

Our priority in all of our operations and efforts is the satisfaction of our customers. For this purpose, we always offer honest, respectful, solution-oriented and cheerful service.

## **Satisfaction of Employees**

We value our employees and support their personal and professional development. We place emphasis on delegation and encourage our staff to take initiative. We believe that a fair performance management system is essential to increase efficiency.

## **Openness to Change**

We always question the way we do business with our customers and business partners and carry on efforts to make our business more efficient and more dynamic. Considering our clients' expectations and necessities, we invest in technology and strive for increasing our service quality.

## **Reliability**

We establish confidence and loyalty among our customers, colleagues and business partners thanks to our experience, expertise and knowledge in banking services as well as our commitment to corporate values; whereas we keep our promises timely and completely without compromising prudence.

## **Transparency**

As being A&T-Bank employees, we clearly and in a timely manner share the required information with the related third parties on the basis of transparency principles and we ensure the availability of information. Meanwhile, we encourage all of our staff to share their thoughts in a constructive and open manner in accordance with accepted banking practices.

## **Team Spirit**

We place emphasis on team spirit and believe that success can be achieved through cooperation, mutual trust and respect.

## Milestones

# Extensive global network in foreign trade transactions

In 2025, A&T Bank's foreign trade transactions with 35 different countries reached USD 1.7 billion.

### 1975

The agreement to establish a joint bank between Libya and Türkiye was signed in Tripoli, Libya.

### 1977

Arab-Turkish Bank was founded within the framework of the 1975 agreement.

### 1980s

A&T Bank became one of the first banks in Türkiye to perform international money-market transactions and foreign-exchange operations. It was also one of the few banks in the country to finance export transactions to North Africa and Middle East countries.

### 1997

The Bank's subsidiary A&T Finansal Kiralama A.Ş. was established to carry out leasing operations.

### 2000-2005

The Turkish economy faced the most destructive twin financial crises of its history at the beginning of the 2000s. The number of banks in Türkiye decreased from 79 to 48 in this period. Thanks to its strong capital structure, effective management and the full support of its main shareholder, A&T Bank was not affected by this severe financial turmoil. In addition, by using its ability to access external sources and injecting them into the financial system, the Bank continued to fulfill its duty of supporting the economy, thereby successfully emerging from this very difficult period, while extending its sustainable growth trajectory.

### 2008

The Bank unveiled a new strategic plan to reposition itself in the Turkish banking sector. The Bank's paid-in capital increased 485.4%, from TL 41 million to TL 240 million.

### 2009

The Bank was restructured and reinvigorated, with new branches opening in Kayseri, Konya and Gaziantep in accordance with its strategy of leveraging and promoting closer ties between Turkish companies and their counterparts in the MENA Region. The new corporate name and rebranded identity were communicated to the public via a nationwide launch campaign.

### 2012

The Bank opened its seventh branch in Güneşli, Istanbul. Substantial progress was achieved in line with the target of sustainable and healthy growth. The Bank capped the year with a return on equity ratio of 16.58%, exceeding the sector average rate of 15.64%.

### 2014

A&T Bank's Internet Branch became operational. At a time when the sector's return on equity dropped to 12.23%, A&T Bank's return on equity stood at 15.28%.

### 2019

A&T Bank maintained asset quality while implementing effective liquidity management in 2019. A&T Bank's shareholders' equity topped TL 1 billion while net profit reached a record TL 166.4 million during the year. The Bank also achieved a historic success story with a 19.16% return on equity, which is significantly higher than the sector average of 11.65%.

## 2020

In 2020, the fight against the Covid-19 pandemic was the top agenda item globally. A&T Bank took immediate measures to ensure the health and well-being of its customers and personnel as well as the continuity of its business processes and services. Thanks to its quick action, A&T Bank maintained all its operations without any interruption. Work on the Mobile Banking application was completed during the year. Despite the unprecedented market conditions and increased risks, A&T Bank closed the fiscal year 2020 with total assets of TL 5.6 billion and a net profit of TL 96.6 million.

## 2021

The global economy in 2021 was dominated by pandemic-driven economic conditions globally, while fluctuations in financial markets were in the headlines in Türkiye. In this environment, A&T Bank continued to use the opportunities brought about by digitalization in enhancing operational efficiency and service efficacy. Launching the Mobile Banking app in early 2021, the Bank rolled out the Electronic Letter of Guarantee project in the second quarter of the year. In addition, the Banking Regulation and Supervision Agency expanded the Bank's operating license to allow the provision of "debit card" services in the last quarter of the year. From a financial performance perspective, maintaining its asset quality and successfully continuing its effective risk and liquidity management in 2021, the Bank finished the year with TL 160.3 million in net term profit and 13.94% return on equity.

## 2022

One of the most important agenda items of A&T Bank's 2022 business plan was the debit card project, which will enable our retail customers to perform their financial transactions from every corner of the world, and is planned to go live in early 2023. Despite all challenging conditions and increasing risks, the Bank maintained asset quality while implementing effective risk and liquidity management in 2022, and finished the year with an asset size of TL 11.4 billion and a net term profit of TL 213.5 million.

## 2023

While maintaining the focus of its banking operations in the North Africa market, A&T Bank continued to use its resources efficiently and improve its operational efficiency. The Bank completed the debit card initiative, one of its technology-oriented transformation projects, and entered the world of card payment systems. A&T Bank closed out 2023 with TL 14.3 billion assets and TL 156.7 million net profit for the period in a year where, from a financial performance perspective, asset quality was maintained, and effective risk and liquidity management was executed successfully.

## 2024

A&T Bank's effectively conducted initiatives in the foreign trade segment in its target markets in 2024 resulted in important gains in line with its strategy. Continuing to integrate the advantages offered by digitalization into its operations, the Bank developed innovative and sustainable solutions in foreign trade as well as in all of its business lines and increased the value added it creates for its customers. Carrying out effective risk and liquidity management in 2024, A&T Bank ended the year with TL 18.6 billion in assets and TL 182.2 million net profit.

## 2025

In 2025, A&T Bank reinforced its financial strength with a paid-in capital increase carried out with the participation of all shareholders and rose to 18<sup>th</sup> place among Banks Association of Türkiye (TBB) member banks by paid-in capital. Maintaining its presence in foreign trade, the Bank increased its share of cash loans to 45.9% and its share of the real sector to 77% in line with its balance sheet composition that prioritizes lending; and increased its non-cash risk balance to TL 28.6 billion driven by the increase in export letters of credit. As foreign trade volume with 35 different countries reached USD 1.7 billion, digitalization and operational development steps gained momentum throughout the year. As a result of its effective risk management and balanced growth strategy, the Bank increased its total assets to TL 28.1 billion and its net profit for the period to TL 565 million.

# A steady economic growth performance

With a growth rate of 3.7% in the first three quarters of 2025, Türkiye's economy maintained its strong position among G20 countries.

TL **46,947** billion

The total asset size of Türkiye's banking industry increased by 43.7% to TL 46,947 billion in 2025.



**Yasin ÖZTÜRK**  
*Chairman of the Board of Directors*

## Message from the Chairman

# An accelerating improvement in macroeconomic conditions

In 2025, Türkiye's banking industry delivered a performance which was supportive of the accelerating improvement in macroeconomic conditions.

Esteemed Stakeholders,

### **The global economy continues to seek balance**

Global economic activity exhibited a moderate growth trajectory while vulnerabilities persisted in 2025. The global growth forecasts of approximately 3% from the International Monetary Fund (IMF) and other multinational institutions point to an ongoing recovery in the face of lingering major risks rather than a full normalization of the global economy.

Geopolitical developments, and rising tensions in the Middle East, Asia, and Eastern Europe in particular, continued to influence the direction of trade and investment flows. Protectionist trends, the restructuring of supply chains, and competition in the technology sector were among the main factors limiting the growth potential of international trade. On the other hand, the relative stability in energy and commodity markets helped to ease global inflationary pressures.

On the monetary policy front, the long-standing monetary tightening policy by central banks of developed countries, particularly the U.S. Federal Reserve (Fed) and the European Central Bank (ECB), gradually transitioned to a more neutral policy stance in 2025. This process provided limited support to financial conditions while also paving the way for a cautious recovery in capital flows to emerging markets. Nevertheless, global liquidity conditions remain generally selective and cautious.

### **Türkiye's economy made steady progress against inflation**

Türkiye's economy exhibited increased macroeconomic stability driven by monetary and fiscal tightening policies in 2025. The progress made against inflation contributed to a downward trend in inflation expectations and a further strengthening of foreign investor confidence. The decisive policy stance of the Central Bank of the Republic of Türkiye (CBRT), supported by rising foreign exchange reserves and a decline in the risk premium, also had a positive effect on our country's access to external financing.

With a growth rate of 3.7% in the first three quarters of 2025, Türkiye's economy maintained its strong position among G20 countries. While domestic demand began to level off, the robust performance in exports and tourism revenues continued to support growth. The improvement in current account balance and commitment to fiscal discipline confirmed that the economy is progressing on sound foundations.

In 2025, Türkiye's banking industry delivered a performance which was supportive of the accelerating improvement in macroeconomic conditions. The significant improvement in the composition of funding sources and longer deposit maturities strengthened the sector's funding base. The sector's resilience was demonstrated yet again by effective risk management, robust asset quality, and high capital adequacy ratios. The sector's total loans increased by 44.1% year-over-year to TL 23,128 billion while deposit volume grew by 44.0% to TL 27,226 billion. The sector's total assets increased by 43.7% to TL 46,947 billion in 2025. These results demonstrate the banking industry's financially sound and steady position as of year-end 2025.

TL **565.0** million

Our net profit for the period increased by 210.1% year-over-year to TL 565.0 million.



### **A&T Bank solidified its position in the industry with its strong capital structure and financial performance**

The year 2025 marked a significant transformation for A&T Bank as a year in which we strengthened our strategic capacity and corporate organization. The most important development for our Bank during the year was the capital increase which was carried out with the strong support of all shareholders. The strength provided by our new capital structure has enabled us to transform our balance sheet composition into a more robust and lending-oriented framework that supports the real economy.

Our lending approach, which facilitates access to financing in production- and export-oriented sectors, has delivered a balanced growth in cash and non-cash loans while also continuing to be supported by our prudent risk management approach geared to preserving our asset quality.

The positive effects of the capital increase were reflected strongly in our financial results. Our net profit for the period increased by 210.1% year-over-year to TL 565.0 million while our shareholders' equity grew by over 100% to more than TL 5.2 billion.

In an effort to enhance customer experience, we restructured our digital banking infrastructure and took our open banking integration and transaction security to a higher level in 2025. At the same time, we fully integrated CBRT rediscount credits into our systems, making access to financing more efficient for export-oriented companies.

We continue to position sustainability as an integral part of our corporate strategy. To this end, we strengthened our sustainability governance, integrated climate risks into our strategic decision-making processes, and took concrete steps to reduce the environmental footprint of our operations.

We believe that our talented and motivated employees are the foundation of our success. We continued to increase our employee engagement rates and concluded 2025 with one of the lowest employee turnover rates in the industry once again. We aim to further enhance the employee experience in 2026 with the help of our project aimed at the digital transformation of our Human Resources Management System.

In recognition of our responsibility to the community, we continued to support non-governmental organizations such as the TEMA Foundation, the Spinal Cord Paralysis Association of Türkiye, and the Koruncuk Foundation, and to raise social awareness by participating in events like the Istanbul Marathon.

In the period ahead, we will continue to create sustainable value for our stakeholders with our strong capital structure, skilled human resources, and responsible banking approach. We will resolutely continue to support social good and long-term financial stability while contributing to economic growth.

On behalf of our Board of Directors, I would like to take this opportunity to extend my sincere thanks to all our stakeholders for their support, trust, and cooperation in contributing to the success of our Bank.

Respectfully,

**Yasin ÖZTÜRK**  
**Chairman of the Board of Directors**

# Strong credit support for the real sector

The share of the real sector within our loan portfolio composition rose to 77%, further reinforcing our Bank's position as a supporter of production and exports.

Over USD **1.7** billion

A&T Bank continued its long-standing expertise in financing foreign trade this year, processing transactions from 35 different countries and achieving a foreign trade volume of over USD 1.7 billion.



**Faesal Kh Ali Khalil OTHMAN**  
*Deputy General Manager*

## Message from the General Manager

# Reinforcement of capital and business model

At A&T Bank, we undertook measures in 2025 which both reinforced our capital structure and moved our business model to a more robust framework.

Esteemed Stakeholders,

### **Global uncertainties have not yet dissipated**

In 2025, the world economy, while far from expectations for a strong recovery, exhibited a generally steady performance. While geopolitical risks and uncertainties in trade relations persisted throughout the year, global growth followed a relatively steady course, without excessive fluctuations. With the easing of global inflationary pressures, the measured normalization steps taken by central banks after their prolonged tight stances brought financial conditions to a relatively predictable footing.

### **The fight against inflation remains the top agenda item for Türkiye's economy**

Türkiye's economy is currently reaping the benefits of the comprehensive policies implemented. The steady stance in monetary policy and fiscal discipline supported efforts toward price stability; the limited interest rate cuts in the second half of the year did not change expectations about the continuation of this framework. Despite the leveling off in domestic demand, the robust performance of exports and tourism revenues supported the continuation of growth on a sustainable path. The acceleration in foreign exchange reserve accumulation, the improvement in external balances, and the positive trend in risk perception show that Türkiye's economy is progressing on a sound foundation. Türkiye's banking industry continued to maintain its strong balance-sheet structure and operational resilience throughout 2025. While liquidity management, asset quality, and capital adequacy remained steady throughout the year, the increased market interest in Turkish lira deposits helped banks' funding structures achieve a more balanced composition. On the credit side, a selective approach that supports the real economy came to the fore, in line with the tight monetary policies in effect. Steps taken in digitalization and sustainable finance continue to be key elements that enhance the industry's long-term competitiveness.

### **A&T Bank enhanced its strategic position in 2025**

At A&T Bank, we undertook measures in 2025 which both reinforced our capital structure and moved our business model to a more robust framework. The capital increase, completed with the participation of all our shareholders, raised our Bank's paid-in capital from TL 440 million to TL 3,221 million and ranked A&T Bank 18<sup>th</sup> by paid-in capital among the 59 member banks of the Banks Association of Türkiye. This development also enabled us to further support Türkiye's production- and export-oriented economic structure with a more expansive financing capacity. During the past reporting period, we also shifted our balance sheet toward a more lending-focused composition. The share of our cash loan portfolio in total assets increased from around 31.6% to 45.9%. Similarly, the share of the real sector within our loan portfolio composition rose to 77%, further reinforcing our Bank's position as a supporter of production and exports. On the non-cash loans side, our Bank's total non-cash loan receivables grew by 75.4% to reach TL 28.6 billion, driven primarily by an increase in export letters of credit and Takasbank transactions. A&T Bank continued its long-standing expertise in financing foreign trade this year, processing transactions from 35 different countries and achieving a foreign trade volume of over USD 1.7 billion. Our disciplined balance sheet management and focus on sustainable growth were reflected concretely in our year-end financial results. As of the 2025 reporting period, our Bank's total assets reached TL 28.1 billion with a 51.4% increase on the previous year. Our capital adequacy ratio remained at 20.0%, sustaining its position above the industry average. During this year, our net profit for the period increased by 210.1% to TL 565.0 million while our shareholders' equity grew by 100.5% to more than TL 5.2 billion.

### **We expanded our international network and deepened our regional relationships**

We continued to leverage our long-standing expertise in financing foreign trade between Türkiye and African countries in 2025. While increasing our transaction volume in the North African and Sub-Saharan markets where

Critical elements of our digital transformation strategy were implemented as our roadmap gained momentum in 2025.



we serve as a reliable financial partner, we expanded our international reach by adding 22 new banks from 20 countries to our correspondent banking network during the year. Our participation as a Platinum Sponsor in the Turkish-Arab Economic Forum was a strategic initiative that strengthened A&T Bank's mission to be an active bridge in financing regional trade.

**We continue to increase our digital investments with a focus on improving customer experience**

Critical elements of our digital transformation strategy were implemented as our roadmap gained momentum in 2025. By completing the Open Banking Account Service Provider (ASP) integration, we enabled our customers to access their bank accounts securely and seamlessly through different applications. We completely re-evaluated our transaction security processes, transforming the approval mechanisms on our digital channels into a more transparent, faster, and traceable structure. With the implementation of the SMS OTP infrastructure, our access steps were simplified, and user experience of our digital channels improved significantly. On the product development side, we completed all required development work for the rediscount facility of the Central Bank of the Republic of Türkiye and successfully launched the product. This shortened the time for export- and manufacturing-oriented companies to access financing, and process accuracy and transaction flows reached a more efficient level. These efforts to enhance our digital capabilities have also created a solid foundation for advanced analytics, open banking v2.0 integrations, and automation projects that we will implement in the period ahead.

**We have made sustainability an integral part of our business model**

At A&T Bank, in this era where environmental and social impacts have become instrumental in financial decision-making processes, we have placed a governance approach based on responsible development at the core of our corporate organization. Accordingly, we established a more solid framework for our sustainability governance in 2025. The Sustainability Committee, established at the end of 2024, completed the necessary infrastructure for data management, reporting standardization, and the TSRS

compliance process throughout the year. In 2025, we published our first sustainability report and made notable progress in integrating environmental and social impacts into our financial decision-making processes. The analysis of climate risks, reduction of our environmental footprint, implementation of energy efficiency practices, and preparations for sustainable financing instruments are the priority work areas of our roadmap.

**We are enhancing our corporate capabilities with a people-centric approach**

We are aware that the primary factor enabling A&T Bank's success is our talented employees. In 2025, we made considerable progress in employee engagement and talent management, and we maintained one of the lowest employee turnover rates in the industry. We initiated the development process for the digital transformation of our Human Resources Management System, laying the foundations for an integrated structure that includes payroll, leave, performance, recruitment, and training modules. By launching this new system in 2026, we aim to perfect employee experience and transform our human resources processes into a more agile, accessible, and high-performing structure.

**Looking ahead...**

As we move into 2026, we will resolutely pursue our sustainable growth strategy with our solid capital structure, digital capacity, and financing approach focused on the real sector. Our priorities will include further strengthening our banking model that contributes to Türkiye's foreign trade ecosystem, enriching our digital channels with innovative solutions, and more effectively integrating sustainable financing instruments into our business model. I extend my gratitude to all our customers, employees, and business partners who have accompanied us on this journey. A&T Bank will continue to create value for the national economy in the coming period by combining its 48 years of deep-rooted banking experience with the expectations of the future.

Respectfully,

**Faesal Kh Ali Khalil OTHMAN**  
**Deputy General Manager**

## 2025 Performance of the Global Economy and Türkiye's Economy

# Major improvement in Türkiye's risk perception

Türkiye's five-year CDS (credit default swap) premium declined from 380 basis points to around 210 basis points during the year, confirming the improvement in the country's risk perception.

2025 was a year in which interest rate differentials found a new equilibrium on a global scale, trade tensions became more pronounced, and growth followed a moderate yet fragile course. According to the most recent World Economic Outlook Report published by the International Monetary Fund (IMF), the global economy grew 3.2% for the year. Growth in developed economies was approximately 1.5%, while in developing countries it was around 4%. This picture indicates that global economic activity has partially stabilized following the slowdown in 2024, but geopolitical risks still play a decisive role.

The World Trade Organization (WTO) announced that the global goods trade grew only 2.4%. In particular, technology and tariff-based trade tensions between the US and China, along with regional protectionist policies, continued to weigh on international trade volume.

On the monetary policy front, central banks maintained their tight stances while beginning to signal a cautious easing period ahead. The US Federal Reserve (Fed) ended its tightening policy of recent years with interest rate cuts in the last three meetings of the year. To this end, the federal funds rate declined from the 4.25%-4.50% range at the end of 2024 to the 3.50%-3.75% range at the end of 2025. Similarly, the European Central Bank (ECB) lowered interest rates gradually in the first half of the year. The deposit facility, main refinancing operations, and marginal lending facility rates decreased from 3.00%, 3.15%, and 3.40%, respectively, at the end of 2024 to 2.00%, 2.15%, and 2.40% at the end of 2025.

In energy markets, the price of Brent crude oil averaged USD 65, and the price of natural gas averaged USD 3/MMBtu. This relative stability in energy prices was effective in bringing global inflation down to around 4%. Risk appetite in financial markets remained subdued, with the VIX index fluctuating in the 17-19 range throughout the year.

### Türkiye's Economy

2025 was a year of pronounced disinflation, improving external financing conditions, and a stronger foreign exchange reserves position. According to data from the Turkish Statistical Institute (TURKSTAT), annual consumer inflation was 30.89%. The decline in core inflation readings and the improving expectations indicated that price stability was being re-established.

The Central Bank of the Republic of Türkiye (CBRT) gradually lowered its policy interest rate in parallel with the disinflation process. To this end, the policy rate declined from 47.50% at the end of 2024 to 38% at the end of 2025. Additionally, the Authority continues to underline the message that a tight stance consistent with the disinflation process will be maintained.

The foreign exchange market had a steady performance in the second half of the year. The TL/USD exchange rate averaged 39 for the year and ended 2025 at 43. Exchange rate stability was supported by accelerating foreign exchange reserves accumulation and capital inflows. CBRT's gross foreign exchange and gold reserves reached approximately USD 185 billion, the highest level in recent years. Türkiye's five-year CDS (credit default swap) premium declined from 380 basis points to around 210 basis points during the year, confirming the improvement in the country's risk perception.



The yield curve in the bond market showed a flattening trend. Long-term bond yields declined while short-term interest rates remained high. The benchmark two-year bond yield was approximately 33%, the five-year bond yield was 30%, and the 10-year bond yield was around 27%. This structure revealed that funding costs remained high despite the decline in inflation expectations.

In terms of macroeconomic indicators, the Turkish economy grew 3.7% as of 3<sup>rd</sup> quarter of the year. While domestic demand flatlined, export and tourism revenues contributed to growth. The current account deficit was around USD 18 billion, with the decrease in energy imports supporting this improvement. Fiscal discipline was maintained, with the budget deficit-to-GDP ratio coming in below 4% and the primary balance showing a slight surplus.

Foreign portfolio inflows accelerated in the second half of the year. Demand for Turkish lira-denominated assets increased, and the deposit dollarization rate fell below 40%. Banks' Turkish lira funding base expanded, and the share of long-term borrowing increased. As a result, 2025 stood out for Türkiye as a year of strengthening price stability and re-establishment of financial stability.



Turkish Banking Sector in 2025

# A period of strong growth in the Turkish banking sector

Funding maturities got longer, balance sheets became stronger, and profitability continued in the Turkish banking sector in 2025.



The Turkish banking sector maintained its sound capital structure while demonstrating discipline in risk management, and flexibility in balance sheet management during 2025. According to data from the Banking Regulation and Supervision Agency (BRSA), as of the end of 2025 the sector's total assets reached approximately TL 47 trillion, loan volume reached TL 23.1 trillion, and deposits reached TL 27.2 trillion. The capital adequacy ratio was at 19.69%, indicating that the strong capital structure was maintained.

Profitability indicators were positive, driven by an increase in securities income and interest margins. The sector's net profit for the period grew by 42% year-over-year. The non-performing loans ratio remained at 2.47% as asset quality remained strong.

A significant improvement was recorded in the composition of funding:

- According to data from the Banking Regulation and Supervision Agency (BRSA) (as of the end of 2025), the share of Turkish lira deposits in total deposits topped 60%.
- Lengthening in deposit maturities was recorded, as the share of deposits with maturities up to one month decreased while the share of maturities between 3-12 months increased.
- The syndicated loan renewal rate for banks was 105%.

These trends demonstrate that the maturity structure of both domestic and international funding sources has lengthened while resource diversity has increased.

The flattening of bond yields brought about a rebalancing process in asset-liability management. Banks focused on maturity matching, yield optimization, and effective interest rate risk management in their portfolio management.

Progress was also made in the area of sustainable finance. Banks increased their green bond and sustainable loan transactions throughout the year. This development shows that the industry has deepened in environmental and social-focused financing structure.

Overall, the Turkish banking sector maintained its sound capital structure while demonstrating discipline in risk management, and flexibility in balance sheet management during 2025. Banks maintained balanced credit growth in line with the tight stance in monetary policy and contributed to the Turkish economy's disinflation process with their strong capital positions.



# Competitive and innovative solutions in foreign trade

A&T Bank meets the financial resource needs of its customers in the most efficient way with its customer-focused approach and expert staff by offering competitive and innovative solutions in foreign trade financing.

2025	Sector	A&T Bank	Bank's Share (%)
Total Assets*	46,946,798	28,122	0.06
Paid-in Capital*	515,680	3,221	0.62
Net Term Profit*	940,183	565	0.06
Number of Branches	10,650	4	0.04
Number of Employees	211,795	251	0.12

\* Total assets, paid-in capital, and net term profit are expressed in TL million.

### Our goal is to be among the sector's top service providers in foreign trade financing

Boasting a respected standing in the Turkish banking sector with its 48-year deep-rooted history, A&T Bank aims to provide quick and effective solutions to evolving and changing market needs and maintain its leadership in the sector.

### Financing and Lending Activities

A&T Bank stands out for extending cash and non-cash loans to construction companies with projects on the African continent, notably North Africa, as well as to corporate banking clients exporting to this region. The Bank effectively provides globally available finance facilities to its customers thanks to its deep-rooted relations with international banks and financial institutions. The Bank meets the financial resource needs of its customers in the most efficient way with its customer-focused approach and expert staff by offering competitive and innovative solutions in foreign trade financing.

### International Partnerships and Export Growth Strategy

Thanks to its vast correspondent network and strong partnerships, A&T Bank offers a deep expertise in foreign trade financing and letter of guarantee services. The Bank shapes its vision to contribute to growing exports to priority countries in accordance with Türkiye's macroeconomic goals. To this end, the diversification of international relationships and financial products stands out as an important strategy to increase the Bank's presence in foreign trade transactions.

### Corporate Banking and the Expansion of the Product Portfolio

Aiming to become a more active player in the domestic markets in recent years, the Bank has been taking strategic steps to strengthen its corporate banking functions and diversify its product portfolio. A&T Bank provides customized service and effective relationship management to customers th-



rough four branches in three provinces and renders value-added products and services to its solution partners in the districts in which its branches are located. In addition, the Bank adds firms in surrounding provinces that fit its policies to its portfolio, thereby expanding its sphere of influence and attaining its sustainable, steady financial growth goals. The Bank reaches new companies as well as its existing customers through its financial product offerings and expands its potential customer pool.

#### **Africa Market and Quest for New Markets**

Aiming to increase its presence in its traditional market of Africa, notably North Africa, A&T Bank provides quality financial products and advisory services to the companies conducting business in that region while also helping them find new markets. This strategy constitutes an important step for growing the Bank's share in foreign trade transactions while further bolstering its business volume and influential role in Africa.

#### **Rising Share of Exports and Growth in Business Volume**

The increase in the number of countries to which the Bank intermediates export transactions enables it to increase its business volume and reach more customers. The number of countries served by A&T Bank rose to 35 in 2025. Thirteen of those countries are Sub Saharan Africa countries, which solidifies the Bank's presence and contributions in the region. Moving forward with the vision of being the most preferred bank that provides the highest quality service in banking transactions between Türkiye and African countries, A&T Bank sees its investments in the Africa market as an important opportunity and aims to leverage these investments to reach a broader geography with its banking services.

According to 2025 year-end data, A&T Bank's assets reached TL 28.1 billion. The Bank completed the previous operating period with a net profit of TL 565.0 million and a return on equity of 13.9%. The Bank's capital adequacy standard ratio stands at 20.0%. The indicators of the Bank's position in the Turkish banking sector are summarized in the adjacent table.

Operations in 2025

# Expanding correspondent network

A&T Bank expanded its correspondent network with 22 new banks from 20 countries and broadened the scope of its foreign trade transactions.

In 2025, A&T Bank resolutely continued its prudent growth strategy built on solid foundations while adapting to changing circumstances in the finance industry. Supporting its sustainable growth with a strong capital structure, balanced funding policies, and effective risk management, the Bank simplified customer experience and increased efficiency through digital transformation and technology investments in 2025.



## Treasury

Liquidity levels were maintained through capital increase and resource diversification while market risks were managed actively.



## Financial Institutions

A&T Bank expanded its correspondent network with 22 new banks from 20 countries and broadened the scope of its foreign trade transactions.



## Sales and Marketing

Cash loans, non-cash loans, and customer deposits grew by 120%, 75%, and 42%, respectively.



## Product and Digital Banking

Open Banking integration and transaction security improvements were rolled out, which enhanced access to and security of digital channels. The number of bank cards reached 3,576 as of December 2025. A contract was signed for the hiring of outsourced sales personnel within the scope of the support services regulation to increase card utilization.



## Credits

Despite significant growth in cash and non-cash loan portfolios, asset quality was maintained and the 0.01% non-performing loans ratio continued its usual trend below the industry average.



## Information Technologies

Infrastructure and security systems were updated, and the Rediscount Credits Management System (RCMS) and internet banking transaction security projects were completed.



## Operations

Foreign trade and payment transactions were carried out in a timely and complete manner in compliance with laws and regulations through centralized processes and branch coordination.



## Human Resources Management and Organization

Preparations for the launch of the HR Management System in 2026 have been completed.



## Support Departments and Units

Social responsibility projects and internal communication events were carried out; facilities and security activities were managed in a planned manner.



# Stronger equity structure after the capital increase

The capital increase carried out during the year further strengthened A&T Bank's equity structure and enabled it to position itself more strongly for securing foreign funding.

### **Improved financial performance through strong capital structure, balanced resource management, and active market monitoring**

Throughout 2025, the A&T Bank Treasury Department monitored market developments closely, managed risks effectively, and continued its efforts to strengthen the Bank's financial position. Despite volatile market conditions, the Department carried out liquidity management meticulously; maintained balance between risk and return; and supported profitability and financial stability.

The capital increase carried out during the year further strengthened A&T Bank's equity structure and enabled it to position itself more strongly for securing foreign funding. Diversification efforts in treasury products and borrowing sources contributed to lowering funding costs and increasing resource profitability. In this context, significant progress was made in both the number of counterparties from which funds were sourced and average borrowing maturities.

Foreign exchange, bond, and money market transactions were conducted with a balanced approach that is responsive to market fluctuations. The Treasury Department has fully complied with the principles and regulations set by regulatory authorities in all its activities.

Overall, in 2025, the A&T Bank Treasury Department contributed to the Bank's growth targets through its strong capital position, resource diversity, and active market monitoring while steadily increasing its financial performance.



# Libya Desk Unit commenced operation

The Libya Desk Unit was established within the A&T Bank Financial Institutions Department in 2025.

### **Sustainable growth in foreign trade**

In 2025, A&T Bank continued to support foreign trade transactions, as it has since its inception, by facilitating export transactions to more than 30 countries during the operating period. The concept of “continuity” was emphasized in relations with correspondent banks, and activities were carried out with a strategic perspective of expanding the correspondent network and strengthening relationships with correspondent banks. To this end, 22 banks from 20 different countries were added to the correspondent banking network during the 2025 operating year.

To manage transactions and relationships related to Libya, traditionally the Bank’s main market, more effectively, the Libya Desk Unit was established within the Financial Institutions Department. This strategic organization began to yield positive promptly, as the Bank’s transaction volumes in Libya increased significantly despite increased competition.

A&T Bank continues to support its customers in their international trade activities in key global trade centers, particularly on the African continent. Meetings with domestic and overseas financial institutions contribute to promoting A&T Bank in national and international markets, communicating developments, and strengthening relationships.

The Financial Institutions Department’s goal for 2026 is to increase its market share in the Sub-Saharan and Southern Africa regions in line with the Bank’s strategy. In addition, it plans to take a more active role in trade with Far East regions. It will continue to provide the best service to its customers by strengthening existing relationships with domestic and overseas financial institutions and forging new bilateral collaborations.



# Expanding banking operations with a regional focus

A&T Bank has increased its presence across a broad economic region, primarily in the three provinces where its four physical branches are located and in neighboring areas.

### Sales and Marketing

#### **Steady growth and sustainable customer relations through competitive financial solutions**

A&T Bank resolutely continued to execute its strategy focused on profitable growth and prioritized customer satisfaction and sustainable income growth while adapting to changing economic conditions in 2025. During this period of continued volatility in global markets, the Bank provided high-quality, competitive, and reliable solutions for the financial needs of all its stakeholders, particularly in cash and non-cash loans and foreign trade transactions. As part of the Bank's approach focused on manufacturing and exporter companies, these firms were positioned as strategic customers in the Bank's portfolio while they were also offered effective access to the Bank's resources, along with foreign trade transactions.

Operating in line with responsible banking principles, A&T Bank bases its sales and marketing processes on transparency, trust, and long-term relationship management. Customers are provided with complete information about the advantages and potential risks of products and services, thereby forging sustainable, trust-based business relationships. This approach has enabled the establishment of lasting relationships of trust, particularly in the North African market where the Bank holds a strong position, positioning A&T Bank as a preferred business partner for companies with commercial ties to the region. Additionally, marketing activities conducted through branches contribute to increasing country diversification in foreign trade with Sub-Saharan countries as well as with North Africa.

Continuing its operations in line with a regional banking approach, A&T Bank has increased its presence across a broad economic region, primarily in the three provinces where its four physical branches are located and in neighboring areas. Companies in these regions, where industry and exports are concentrated, have been a priority area of support for the Bank. Consequently, A&T Bank has expanded its customer base nationwide while maintaining its regional depth.

The entire proceeds from the capital increase in 2025 were directed towards the financing needs of manufacturing and exporter customers, in line with the strategic plan. Within this scope, product development efforts exclusively for this customer segment continued and the software infrastructure and operational processes for the Central Bank of the Republic of Türkiye (CBRT) rediscount credit product were completed and made available to customers.

As a result of efforts to expand the customer base, the share of lending on the Bank's balance sheet increased compared to previous years. A significant increase was also recorded in off-balance sheet liabilities, as the total non-cash loan volume increased by 75.4% to reach 28.6, driven in great part by the volume growth in domestic letters of guarantee.

As of year-end, the credit support provided by the Bank to its customers totaled TL 41.5 billion, comprising TL 12.9 billion in cash and TL 28.6 billion in non-cash loans. With the contribution of the branches, funding diversity increased as the share of demand deposits grew and the total customer deposit volume reached TL 10.4 billion.

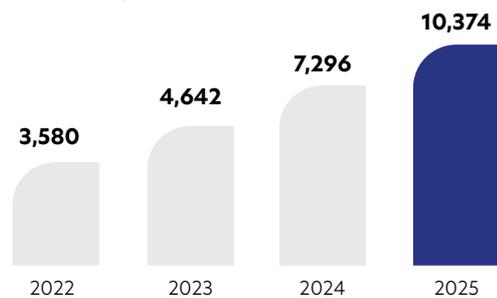


The customer portfolio strategy implemented in September 2023 was successfully continued during the 2025 operating period. Customers supported via foreign trade transactions and utilizing credit products were positioned as “Strategic Customers,” and this group was offered preferential banking services. In 2026, the focus on the strategic customer portfolio will be increased, with the goal of deepening relationships with firms that have high business volumes with North Africa.

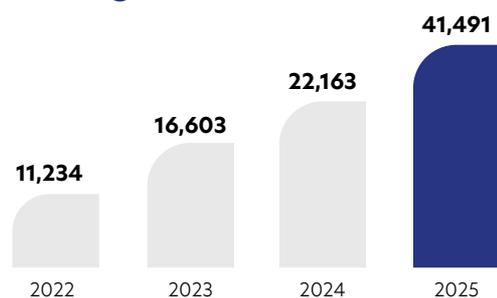
The Sales and Marketing Department plans to increase the number of active customers in the coming period by adding new and distinguished firms to its portfolio, and in parallel, to grow transaction counts and volumes. The Bank’s primary objectives include increasing customer satisfaction through collaborations to be developed with both domestic and international institutions, strengthening the foreign trade network, effective customer relationship management, and a competitive pricing policy.

A&T Bank is also intensifying its efforts to improve digital banking channels, enhance user experience, and provide seamless, integrated services across all channels.

**Customer Deposits (TL Million)**  
**42.2% growth**



**Total Loans (Cash + Non-cash) (TL Million)**  
**87.2% growth**



# Comprehensive enhancements in the main banking system

Comprehensive enhancements were completed in the main banking system to enable the disbursement of CBRT rediscount credits through A&T Bank.

## Product and Digital Banking

### **A secure and integrated banking experience with innovative digital solutions**

A&T Bank is enhancing its operational processes with innovative, agile, and sustainable solutions in line with its digital transformation strategy. Improving customer experience at every point of interaction and making banking services faster, more accessible, and user-friendly are among its strategic priorities.

The Bank implemented two major projects that strengthened the infrastructure of its digital channels in 2025. As the first step, the Open Banking ASP (Account Service Provider) integration was completed, enabling A&T Bank accounts to be viewed, account activities to be monitored, and money transfer transactions to be initiated through various banking applications. This development made a significant contribution to establishing a multi-channel structure for banking services.

As part of the second project, approval processes on digital channels were restructured in accordance with the transaction security circular. Customers can now access more detailed information on the confirmation screens for their transactions and can track transaction details transparently. For users without a smartphone or internet access, an SMS

OTP option was rolled out, facilitating access to digital channels. Additionally, the application's backend architecture was updated according to the latest technological developments, enhancing its performance and security level.

In the area of product development, comprehensive enhancements were completed in the main banking system to enable the disbursement of CBRT rediscount credits through A&T Bank. Following the successful completion of testing processes with the CBRT, the product was made available to customers.

Comprehensive campaigns and advertising activities were conducted to increase the utilization of A&T Bank's debit card during 2025. As of December 2025, the Bank has 3,576 debit cards in circulation. A contract was signed for the employment of outsourced sales personnel within the scope of the support services regulation to increase the number of cards in circulation. This initiative is important for increasing card penetration and enhancing digital customer experience.

The Bank aims to expand the scope of digital channels, increase service quality, and further improve user experience in the period ahead. A&T Bank continues to support its sustainable growth and contribute to the national economy by enhancing its digital competencies within the framework of effective risk management and strong liquidity policies.



## Credits

# Strong growth in loan volume

A&T Bank's cash loan volume reached TL 12.9 billion while its non-cash loan volume reached TL 28.6 billion as of year-end 2025.

### **Balanced growth with a risk-focused approach and high portfolio quality**

In line with its goal of contributing to the sustainable growth of its customers by enhancing their competitiveness, A&T Bank continues to offer credit solutions tailored to their financial needs. It addresses the funding demands of entrepreneurs with its structured products, effective product management, service quality, and operational agility, while enhancing customer satisfaction and experience through its staff of specialists and niche banking approach.

Moving forward in line with the targets set at the beginning of the year, A&T Bank maintained the quality of its loan portfolio and successfully implemented its selective growth strategy in 2025. Solutions created with know-how and analytical power in specialized markets have further consolidated the Bank's position in the financial services sector.

The Bank's credit products are offered in two main groups: cash and non-cash loans. Cash loans are structured according to companies' operational needs and cash flows, while non-cash loans are structured based on their projects and commercial relationships.

The Bank's cash loan products (TL & FC) include:

- Spot Credit,
- Revolving Credit,
- Export Financing,
- Installment Commercial Credit,
- Intraday Credit,
- Cash Management Credit.

Non-cash loan products (TL & FC) include:

- Bid Bond,
- Performance Bond,
- Advance Payment Bond,
- Acceptance Credit,
- Import Letter of Credit,
- Checkbook,
- CBRT Rediscount Credit.

In addition, Eximbank credits are also among the product offerings.

A&T Bank continued to meet the financing needs of its customers in 2025 despite the global uncertainties created by the ongoing Russia-Ukraine and Israel-Palestine wars, rising risks in the Middle East, high inflation, and fluctuations in commodity prices. Lending processes were managed in line with the Bank's scale; cash loans grew by 120% despite challenging market conditions. As of the end of the year, cash loan volume reached TL 12.9 billion and non-cash loan volume reached TL 28.6 billion, and the share of cash loans in total assets stands at 45.9%.

The activities of the Credits Group are carried out by experienced teams from the application and allocation phase of the credits to the collection, close monitoring and legal follow-up phase, and this structure is supported by a strong portfolio management organization. Credit allocation and monitoring processes are conducted by Head Office teams in close cooperation with the field, ensuring speed and accuracy in decision mechanisms.

Credit policies, practices, and rule sets ensure effective risk management while entrenching lending practices in the Bank's institutional memory. The Bank prioritizes ethics, market intelligence, financial data, the past and expected future performance and market



position of firms, as well as developments in their respective industries, in its lending process. Requests are evaluated separately for each customer and unique credit solutions are developed to meet their needs.

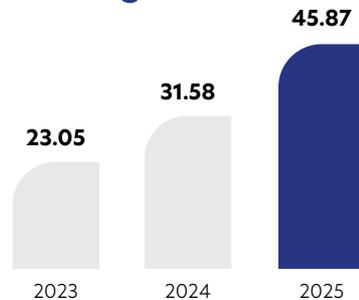
All loan customers are closely monitored through central data sources such as the Risk Center (RC) and the Credit Bureau of Türkiye, as well as the Bank's in-house early warning systems. Preventive actions are taken as necessary. The Bank executes a provisioning policy for non-performing loans within the framework of Banking Regulation and Supervision Agency (BRSA) regulations and International Financial Reporting Standards (IFRS).

The importance of credit allocation and monitoring policies by which the Bank has long been abiding resolutely became evident once again in 2025, a year that was characterized by fluctuations in macroeconomic indicators and rising risks. The fact that none of the existing loans were transferred to non-performing status during the operating year was the most concrete indicator of the Bank's cautious approach and high-quality customer portfolio. The non-performing loan ratio of 0.01% remained well below the industry average, confirming the Bank's strong risk management.

A&T Bank will continue to evaluate funding requests according to objective criteria and develop competitive and innovative credit solutions in 2026. The Credits Group will continue to closely monitor global market conditions and potential risks to grow its portfolio in a cautious, healthy, and sustainable manner and to contribute to the Bank's profitability.

**Cash Loans/Total Assets (%)**

**45.9% growth**



# State-of-the-art infrastructure support for business applications

The virtualization platform software hosting the servers for all business applications at A&T Bank was updated to the latest version in 2025.

### **We are modernizing our technological infrastructure and advancing our digital processes**

A&T Bank considers information technologies management a strategic area that supports efficiency, profitability, and sustainability, in line with customer expectations. In 2025, many projects were carried out focusing on critical issues such as increasing digital channel diversity, digitizing banking transactions and processes, and adapting to rapidly changing business and service flows in line with the requirements of the new era.

To this end, numerous initiatives were undertaken to modernize infrastructure, strengthen security systems, and update digital applications:

#### **Key Initiatives in 2025**

- Efforts to update the “Main Banking System Software” to the latest version are ongoing.
- Work on the “Main Banking System, Business Intelligence Project” is in progress.
- Efforts to update the “Main Banking System” servers to the latest version are ongoing.
- The software for the “Attack Prevention System” devices and the “Firewall” devices were upgraded to the most recent version.
- The virtualization platform software hosting the servers for all business applications at A&T Bank was updated to the latest version.
- “IT Disaster Recovery Plan” tests were conducted.
- Business applications were upgraded to new versions, which enhanced compatibility and increased functionality.
- The virtual servers running business applications were upgraded to the most recent version.
- New business applications from completed projects such as “Open Banking,” “Internet Banking Transaction Security,” and the “Rediscount Credits Management System (RCMS)” were integrated into the Bank’s daily operations.
- Corporate messaging, email, and email archiving applications were upgraded to the most recent version.
- Corporate “Database Systems” and servers were upgraded to the most recent version.
- The electrical and cable infrastructure improvement project at the Primary Data Center and the Head Office building was completed.
- The project to upgrade the “Data Storage System” devices at the Primary Data Center was completed.
- Efforts to upgrade the “Network and Data Access” devices, the “Virtualization System” servers, and the “Data Storage System” devices at the Disaster Recovery Center are ongoing.
- The work to upgrade the “Log Management System” server infrastructure at the Primary Data Center is in progress.
- The initiative to switch to the state-of-the-art artificial intelligence-based applications for “End Node and Network Security” systems is ongoing.
- BRSA, SWIFT Audit, and Penetration Testing initiatives are ongoing.
- End-user equipment was replaced, enabling users to work with more comfortable and state-of-the-art technologies.



## Information Security

The Information Security Department is responsible for the Information Security Management, Information Technology Security Management, Personal Data Protection Law Technical Operations and Coordination Management, and IT Compliance & Fraud Management functions. The Information Security Officer serves as a member or the secretary of the Information Security Committee, the Personal Data Protection Law Committee, the IT Steering Committee, and the IT Security Steering Committee, as well as the chair of the Information Sharing Committee. Additionally, the officer participates in the meetings of the IT Risk Committee and the IT Strategy Committee as an observer.

The Information Security Department conducted the following activities during the 2025 operating year:

- The “2025 SWIFT Financial Systems Audit” was conducted.
- “Cybersecurity Drill and Penetration Tests” were conducted as required by BRSA regulations.
- Pursuant to the “Communiqué on Principles” that was published by the BRSA and that took effect in full on January 1, 2021, the Bank conducted initiatives related to Banking Processes and Information Systems Audits.
- Fraud rules were updated in consideration of contemporary threats.
- The initiative to switch to the state-of-the-art artificial intelligence-based applications for “End Node and Network Security” systems was completed.

# A solution partner in intercontinental trade

A&T Bank's extensive international correspondent banking network was leveraged during 2025 to meet the commercial transaction needs of correspondent banks and customers, particularly in Africa, the Middle East, Asia, the Far East, and Europe.

The Operations Group, which manages all of A&T Bank's operational processes, consists of two main business lines: the Foreign Trade Operations Department, and the Branch Support, Credit, and Payment Operations Department.

The Group fully complies with all applicable laws and regulations in order to execute and complete domestic and international banking transactions in a prompt, problem-free, and error-free manner. Prioritizing customer satisfaction by maintaining the highest level of quality of service, the Operations Group works in coordination and synergy with branches in accordance with centrally planned processes and finalizes all operational tasks effectively.

Acting in full coordination with internal business units on all matters within its area of responsibility and implementing necessary automations, the Operations Group closely follows banking applications and technological advances to increase efficiency. As a result, it continuously updates and improves its processes.

The transactions listed below are carried out by a staff of specialists according to established principles and processes:

- Export and Import Letters of Credit Operations,
- International Letter of Guarantee Operations,
- Credit Origination Operations,
- Domestic Letter of Guarantee (Paper and Electronic) Operations,
- Check & Clearing Operations,

- EFT Operations,
- SWIFT Operations,
- Branch Current Account Support Operations,
- Operations for Responding to Official Inquiries and Related Transactions,
- Operational Transactions Related to CBRT Applications.

### **Foreign Trade Operations Department**

The Foreign Trade Operations Department continued to provide quality service and advisory in imports and exports, particularly in letters of credit and letters of guarantee. The Department minimized potential risks within the framework of international banking rules and managed all transactions efficiently while continuing to reinvent and improve itself in the area of foreign trade.

Closely following international and local legislation and rapidly adapting its processes to the changes, the Department has continued to support the Bank's customers in fulfilling their responsibilities in this area. Managing the letter of credit and letter of guarantee processes effectively through its specialized staff, the Department has prioritized the needs of customers and branches while producing quick and effective solutions.

A&T Bank's extensive international correspondent banking network was leveraged during 2025 to meet the commercial transaction needs of correspondent banks and customers, particularly in Africa, the Middle East, Asia, the Far East, and Europe. In this context, the Department has focused on developing robust business collaborations and solidifying the Bank's position as a reliable solution partner in international trade.



The Foreign Trade Operations Department continued to undertake efforts to increase efficiency and effectiveness while prioritizing automation integration initiatives. Planning to continue carrying out developments in the same direction, the Department aims to establish operational excellence with its staff of foreign trade specialists and contribute to enhancing both the Bank's performance and stakeholder satisfaction in the period ahead.

### **Branch Support, Credit, and Payment Operations Department**

The Branch Support, Credit and Payment Operations Department was engaged in the Bank's domestic credit, check & clearing, and letter of credit operations as well as in the administration of EFT and SWIFT transactions within the framework of laws, regulations and the Bank's internal practices. In addition, the Department coordinated the current account transaction units of branches as an access point and ensured the timely and accurate execution of current account transactions that are carried out at branch locations.

Local regulations are monitored continuously in an effort to prevent execution errors in the functioning of central operations as well as in the administration of branch transactions. Within this scope, the Department maintained constant communication with the Head Office departments and branches on matters within its area of responsibility; worked in coordination with the Information Technologies unit to ensure compliance of the banking system with changes in laws and regulations; and steered the system development initiatives.

The Department prioritizes core principles such as continuity, sustainability, efficiency, and efficacy in an attempt to foresee all potential operational risks and to minimize all potential negative elements that it may encounter. It resolutely continues to undertake initiatives in the expansion of technology utilization, enhancement of process management, and maximization of data quality in the main banking system.

The Department will continue to provide uninterrupted support to its branches and customers on all matters within its area of responsibility, while also continuing to take an active role in projects carried out across the Bank.

# Specialized banking solutions with a strong team

A&T Bank operates with a dynamic, experienced, and highly educated staff of professionals who embrace strong teamwork.

### Employee-Focused Approach

A&T Bank prioritizes creating a work environment where its employees feel valued and there is a strong sense of trust and loyalty.

The primary responsibility of Human Resources Management is to build human capital with qualifications and diversity to embrace the Bank's vision and mission and represent its corporate values, and to develop policies and procedures that support this process. To this end, the Human Resources Management and Organization Department has supported the employees, A&T Bank's most valuable asset, and carried out its activities in full alignment with all business units in line with the Bank's strategic objectives in 2025.

As part of a project initiated in 2025, a new Human Resources Management System is planned to be launched in 2026 to support the digital transformation of human resources processes. The new system is designed to include modules for payroll, leave, personnel affairs, performance, recruitment, training, and development. This project aims to create an integrated, efficient, and user-friendly structure for human resources processes, enhance employee experience, and increase operational efficiency.

A&T Bank operates with a dynamic, experienced, and highly educated staff of professionals who embrace strong teamwork. Striving to attract, develop and retain talented employees, the Bank serves its customers through four branches and 251 employees, 80% of whom are university graduates, with an average age of 41 and average banking sector experience of 16 years as of end-2025.

### KEY EMPLOYEE DATA AS OF YEAR-END 2025

Total Number of Employees	251
Average Age	40
Average Banking Experience	16 years
Percentage of University Graduates	81%
Training Hours Provided	5,559 hours
Number of Employees Trained	193
Number of Interns	12 students
Total Internship Days (Last 5 Years)	1,930 days

### Our Compensation Policy

A&T Bank exercises the utmost care in complying with corporate governance principles when determining the salaries and benefits of its employees and managers. Accordingly, the Compensation Policy which was approved by the Board of Directors is based on the principles of "equal pay for equal work" and "performance-based pay."

The policy is built on fair, transparent, measurable, and balanced performance targets, regardless of religion, language, race, age, or gender. This system, designed in line with the Bank's Risk Management principles, supports sustainable success while also considering the diverse needs of employees.

The competitiveness of salary levels is regularly monitored through industry-wide compensation surveys, and job descriptions and performance criteria for all positions are shared transparently with employees on the intranet.



Transparency in the creation and implementation of the compensation policy remains a key priority for A&T Bank.

### **Performance Management**

A&T Bank continuously improves its performance management system, which aligns individual goals with the Bank's strategic objectives to enhance its corporate performance. The system is based on the principles of transparency, measurability, objective evaluation, and continuous improvement.

Accordingly, the Human Resources Management and Organization Department effectively manages performance management processes in close collaboration with other units. These processes support employee development, contributing to a sustainable increase in productivity and corporate performance across the Bank. Once a year, a performance bonus is deposited in cash into employees' accounts within the budget determined by the Board of Directors, based on evaluations conducted as part of the Performance Management System and the resulting individual performance scores.

### **Training and Development**

Efforts to support the professional and personal development of employees continued without interruption in 2025. To this end, a total of 5,559 hours of training were provided to 193 employees, with the aim of enhancing their knowledge, skills, and competencies.

Training programs covering practical and theoretical content will continue in line with learning plans aligned with the Bank's objectives in 2026. Additionally, there are plans to increase on-site classroom training offerings to meet the development needs of employees.

### **Internship**

A&T Bank continues to administer internship programs to support students in our country in gaining industry experience. Twelve students completed internships totaling 314 days in various departments of the Bank in 2025. Over the last five years, internship opportunities totaling approximately 1,930 days have been provided to 79 students.

### **Employee Satisfaction Survey**

The Employee Satisfaction Survey which was conducted at the end of 2024 to understand employees' experiences and opinions was carefully evaluated by senior management, and various improvement measures were implemented during 2025 based on the results.

The Bank plans to conduct the survey again in 2026 to monitor progress in employee satisfaction and evaluate the impact of the actions taken. In light of the results, efforts will continue to enhance employee experience and increase their engagement with the company.

# Effective corporate development through strategic steps

Adopting a clear, effective, and well-designed structural approach to achieving its strategic goals, A&T Bank has continued to take steps toward its organizational development.

### **Occupational Health and Safety (OHS) Activities**

A&T Bank places the utmost importance on the health and safety of its employees. Within this scope, during 2025:

- Three OHS Committee Meetings were held,
- An evacuation drill was conducted in November,
- In-person and online OHS training was administered to employees,
- Hygiene training was administered to service and catering staff,
- The Emergency Action Plan and emergency teams were updated,
- Distribution of mouse pads with wrist rest to employees, which was initiated in 2022, continued,
- Work hygiene measurements were conducted at the Bank in December.

The Bank plans to continue with OHS training and field applications regularly in the period ahead.

### **Organization**

Adopting a clear, effective, and well-designed structural approach to achieving its strategic goals, A&T Bank has continued to take steps toward its organizational development.

In line with the analytical studies conducted to define the Bank's processes more efficiently, effectively, and clearly, efforts have continued to make the processes simple, understandable, and aligned with the Bank's strategies.

To this end, A&T Bank carried out the following process-related activities during the year:

### **Company Risk and External Letters of Guarantee**

Through this work:

- Manually drafted forms were eliminated,
- Electronic forms were designed using Metastorm (BPM),
- Automation was achieved by completing system integrations.

Process optimization efforts will continue to be a priority area in 2026. Accordingly, the Bank plans to optimize the budget preparation and budget tracking processes in a lean, understandable, trackable, and reportable manner in 2026.

### **Policies and Procedures**

#### **Update/Review of Policies, Procedures, and Regulations**

In line with the 'Procedure for Preparing and Updating Procedures, Policies, and Regulations,' the annual review of all published procedures and policies was conducted, and necessary reviews and updates were completed by the respective business units that own the related documents.

#### **Update of Job Descriptions**

All department- and position-based job descriptions were reviewed. Internal regulations on business process modifications, business conduct procedures, and function changes were updated in accordance with applicable legal and regulatory requirements. The process was completed with the final approval.

#### **Review of Business Flows**

In an effort to update the flows that were recently added, improved, or revised due to regulatory requirements and other reasons, the Bank's business flows were reviewed in conjunction with all business units, and all necessary updates were performed and published.



## Support Departments and Units

# A secure service organization compliant with regulations

In line with the Bank's goals and strategies, relevant regulations and procedures were executed in full compliance in the area of support services and security management.

### Support Services and Communication

#### Communication

A&T Bank continued to contribute to social progress through its social responsibility projects during 2025. In this regard, the following activities were carried out:

- As part of the collaboration with the TEMA Foundation, saplings were donated to the 'Memorial Forest' to support reforestation efforts in various regions of Türkiye.
- Electric wheelchair support was provided for the benefit of The Spinal Cord Paralytics Association of Türkiye with donations collected at the Istanbul Marathon held on November 2, 2025.
- Donations were made to the Green Crescent Society of Türkiye, the Tohum Autism Foundation, and the Turkish Foundation for Children in Need of Protection (Koruncuk Foundation).
- Within the scope of the 'Opening Big Pages for Little Hearts' project, the library shelves of a designated elementary school are being stocked with collected books. Additionally, computer equipment that has been decommissioned within the Bank but is still in working condition is being donated to meet the needs of the related school.

A&T Bank also participated as a Platinum Sponsor in the 16<sup>th</sup> Turkish-Arab Economic Forum (TAF) on October 2, 2025, which has become one of the leading economic platforms in our country and in the region. The Bank met with members of the government, representatives of the Turkish and Arab business communities, and distinguished leaders of the finance industry.

At the Tenure Award Ceremony, organized to strengthen the Bank's corporate culture and employee loyalty, plaques were presented to employees who have been serving A&T Bank for 15 years or longer.

Work was carried out in full coordination with other departments throughout the year, and various events, ceremonies, and dinner organizations were organized as part of internal communications. To boost employee motivation, events such as 'Chia Bowl', 'Coffee Day', and 'Hello Summer' were held. Additionally, athletic activities in which employees actively participated were also supported in 2025.

#### Support Services

In line with the Bank's goals and strategies, relevant regulations and procedures were executed in full compliance in the area of support services and security management.

Comprehensive training programs on potential emergency situations for security personnel were completed during 2025. The training covered topics such as terrorism, sabotage, robbery, natural disasters/emergencies, firearms safety, and cybersecurity awareness.

Emphasis was placed on improvements to the personnel placement layout in the Head Office building, and a more comfortable working environment was provided for employees through new seating arrangements. Maintenance and repair work at branch and Head Office buildings was also completed as planned.

#### Procurement and Contract Management

All procurement activities required by the Bank were carried out within the framework of efficient resource utilization and cost optimization principles in 2025. Contracts with service providers were managed under a centralized organization, and procurement and contracting processes were completed in full compliance with the Bank's regulations, procedures, and approval limits.

#### Legal Affairs

The Legal Department, whose primary responsibility is to actively carry out the necessary work at every stage to ensure that the Bank operates in compliance with the law, statutes, and regulations, continues to contribute to the management of operational risks through the legal opinions it provides to branch and Head Office units.

#### Legislation

The Legislation and Board Secretariat Department monitors all legal regulations related to banking and foreign exchange legislation, issues regulatory announcements, and provides advisory services to branches and Head Office units regarding the implementation and interpretation of these announcements. It relays communications received from regulatory and supervisory authorities to the entire bank and/or specific units and coordinates the responses. Additionally, it provides training and regulatory advisory services on foreign trade transactions within the Bank. The Department also fulfills the function of the board secretariat.



ARAP TÜRK BANKASI A.Ş.  
ÜLKEMİZİN ÇÖLLEŞMESİNE KARŞI  
YÜRÜTÜLEN MÜCADELEDE,  
GAZİANTEP YENİCELİ  
HATIRA ORMANI'NA

3.000

ADET FİDAN BAĞIŞLAYARAK  
ÜLKEMİZİN YEŞİL DOKUSUNUN  
GENİŞLETİLMESİNE ANLAMLİ BİR  
KATKIDA BULUNDUNUZ.

ÇEVRECİ YAKLAŞIMINIZI  
KUTLAR, DESTEKLERİNİZİN  
DEVAMINI DİLERİZ.

DENİZ ATAÇ  
YÖNETİM KURULU BAŞKANI



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# Robust infrastructure for a sustainable future

Under the coordination of the Sustainability Committee, A&T Bank completed the necessary system and process developments to prepare its first sustainability report for publication in 2025.

### **Prioritizing Our Financial Responsibility for a Sustainable Future**

The ongoing environmental, economic, and social transformations on the global scale are redefining the role of the finance industry. A&T Bank centers all its activities on the goal of long-term value creation, taking into account the requirements of this transformation. The Bank, which places the principles of trust and stability at the core of its business model, positions a holistic approach to sustainability as an integral part of its corporate responsibility.

A&T Bank adopts a perspective based on environmental, social, and governance (ESG) criteria in its commercial lending and corporate and commercial banking activities. With the growing importance of climate risks and social impacts, these criteria have become not just a compliance standard for the Bank but also core components of its strategic decision-making processes.

The Bank leverages its experience from regional expertise to offer financial solutions that respond to the evolving needs of its customers, and prioritizes the financing of environmentally friendly investments, energy efficiency-focused projects, and sustainable supply chains. In line with the principles of digitalization and efficiency, operational processes are being improved, and concrete steps are being taken to reduce the environmental footprint. A&T Bank's goal is to go beyond contributing to economic growth and create a responsible and accountable financial structure that generates environmental and social value.

### **Sustainability Governance**

A&T Bank builds its sustainability management approach on the principles of transparency, accountability, fairness, and responsibility. The Board of Directors, the Bank's highest governing body, is responsible for sustainability, the management of climate-related risks and opportunities, and the oversight of the Sustainability Committee.

Within this framework, the Bank has established the Sustainability Committee as an executive committee reporting to the General Manager to ensure the determination, implementation, and monitoring of the sustainability strategy. The Committee steers the decisions and practices that will enable A&T Bank to achieve its sustainability goals.

As an extension of this governance framework, A&T Bank established the Sustainability Committee at the end of 2024 to strengthen the reporting dimension of its sustainability efforts. The Committee standardizes the data flow for environmental, social, and governance indicators, and oversees the creation of a reporting infrastructure compliant with TSRS (Turkish Sustainability Reporting Standards). Under the coordination of the Sustainability Committee, the Bank completed the necessary system and process developments to prepare its first sustainability report for publication in 2025. These efforts have been a significant step in strengthening A&T Bank's sustainability vision at the corporate level and enabling the transition to the new reporting period.

### **Our Strategy and Priority Activities**

A&T Bank positions corporate sustainability as a strategic priority in long-term value creation. The Bank has initiated efforts to develop its sustainability strategy, in parallel with the new governance structure established in the 2024 reporting year. In this initial phase, the strategic priorities are increasing corporate capacity, enhancing sustainability awareness, and furnishing the necessary infrastructure for identifying climate-related risks.

### **Climate-Focused Risk Management**

A&T Bank is undertaking efforts to integrate the physical risks caused by climate change and the opportunities arising from the transition to a low-carbon economy into its corporate risk management framework. The Bank recognizes that climate change not only af-



fects its existing loan portfolio through financial risks but that its loan portfolio can also have an impact on the climate. Within this scope, emission intensities and environmental risks, particularly within the framework of the European Union's Carbon Border Adjustment Mechanism (CBAM), are closely monitored. A&T Bank aims to complete its climate risk modeling infrastructure by the end of 2026.

### Our Operational Impact: Carbon Footprint

In addition to reducing its operational impacts, A&T Bank assumes the responsibility to support environmental and social transformation in the areas it finances. To this end, the Bank calculated its greenhouse gas emissions for the first time in accordance with the Greenhouse Gas Protocol Corporate Standard (2004) and ISO 14064-1:2018 in 2024. The calculations cover the Head Office, four active branches, three branches that closed in 2024, and A&T Finansal Kiralama A.Ş.

2024 Greenhouse Gas Emissions	(tCO <sub>2</sub> e)
Scope 1 (Direct emissions)	377.17
Scope 2 (Indirect emissions - electricity)	482.10
<b>Total (Scope 1 + Scope 2)</b>	<b>859.27</b>

As part of its sustainability strategy, the Bank converted its vehicle fleet to electric vehicles and transitioned to a 'Green Fleet' structure in 2025. An important milestone in the sustainability roadmap is being completed in line with energy efficiency and carbon footprint reduction targets.

### Our Energy Consumption

A&T Bank monitors the energy consumption resulting from its operational activities and aims to optimize energy use through efficiency-focused practices.

The 2024 data cover all locations and the subsidiary:

#### 2024 Energy Consumption Data

Electricity Consumption (kWh)	1,008,579.9
Natural Gas Consumption (m <sup>3</sup> )	14,782.0
<b>Total Energy Consumption (GJ)</b>	<b>5,636.8</b>

### Our Next Steps and Strategic Roadmap

2025 was a foundational year in A&T Bank's sustainability journey, during which it established its governance infrastructure and conducted a detailed assessment of its current situation. As this was the first time emissions were calculated, there is not yet a corporate-level emission reduction target; however, the Bank plans to develop emission reduction strategies and set concrete targets by 2026 based on the results of these calculations.

The sustainability strategy development process, conducted with external consulting support, was completed in 2025. In parallel with the gap analysis completed during the year, the Bank will take concrete steps regarding its climate strategy, policies, and targets. It plans to create a medium- and long-term sustainability strategy as well as an environmental and climate change policy.

### Strategic Focus Area: Sustainable Finance

A&T Bank is placing sustainable finance at the center of its future strategy. The focus will be on supporting climate-sensitive investments and increasing the share of sustainable financing within the Bank's loan portfolio. This approach will contribute to both supporting climate-sensitive investments and increasing the share of sustainable financing within the Bank's loan portfolio.

Subsidiary: A&T Finansal Kiralama A.Ş.

# Diversified operations in the leasing sector

A&T Finansal Kiralama's financial leasing operations include construction equipment, machinery and transport vehicles, as well as real estate.

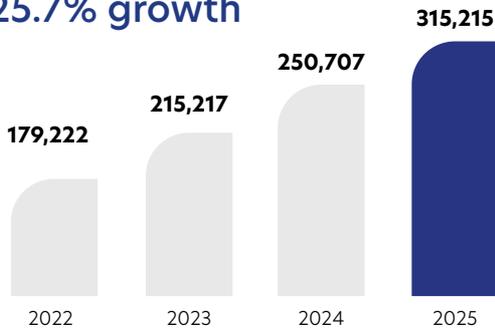
## 28 years of experience in financial leasing sector

A&T Bank has a subsidiary operating in financial leasing: A&T Finansal Kiralama A.Ş. The Company was established following the license obtained from the Undersecretariat of Treasury and Foreign Trade pursuant to Law No. 3226 to conduct domestic and overseas leasing operations. A&T Finansal Kiralama became operational after its Articles of Association were published on the Turkish Trade Registry gazette dated July 4, 1997. Arap Türk Bankası A.Ş. is the Company's main shareholder with a share of 99.98%.

A&T Finansal Kiralama's financial leasing operations include construction equipment, machinery and transport vehicles, as well as real estate. The Company executes the majority of its financial leasing business in Türkiye.

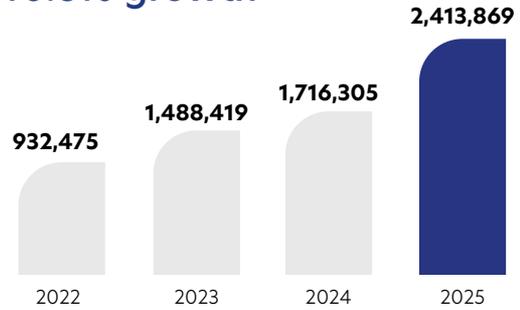
## Shareholders' Equity (TL Thousand)

25.7% growth



## Total Assets (TL Thousand)

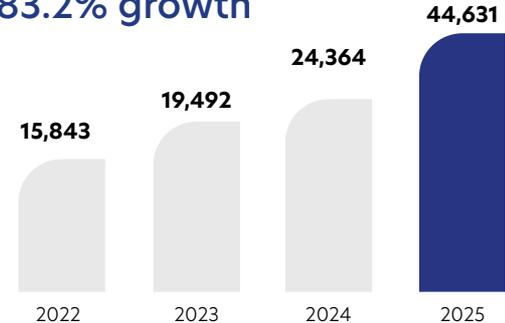
40.6% growth



Total assets increased by 40.6% to TL 2.4 billion.

## Net Profit (TL Thousand)

83.2% growth



Net profit reached TL 44.6 million with a growth of 83.2%.



# Board of Directors Report Submitted to the General Assembly

Dear Shareholders,

Even though global economic uncertainties lingered in 2025, the trend toward stabilization gained momentum during the year. While vulnerabilities in geopolitical developments and trade relations continued, the relative easing of inflationary pressures and the gradual normalization steps taken by central banks in developed countries moved financial conditions onto a more predictable footing.

The Turkish economy, for its part, made decisive progress in the disinflation process in 2025, driven by the tight monetary and fiscal policies implemented, as macroeconomic stability strengthened noticeably. The increase in foreign exchange reserves, the decline in the risk premium, and the improvement in external balances confirmed that the economy is progressing on a robust foundation. While export and tourism revenues continued to contribute to growth, a more balanced outlook emerged in domestic demand during this period.

Against this macroeconomic backdrop, the Turkish banking industry maintained its stability with its strong balance sheet composition, effective risk management, and high capital adequacy. The improvement in the composition of funding and selective credit policies were the main factors supporting the industry's healthy growth.

For A&T Bank, 2025 was a significant turning point where the capital structure was strengthened and the business model was strategically repositioned. The capital increase, completed with the contribution of all our shareholders, enhanced our Bank's financial resilience and enabled our balance sheet composition to evolve in a direction that prioritizes lending and that is more supportive of the real sector. By providing financing for production- and export-oriented industries, we further increased our contribution to our country's foreign trade ecosystem.

Our disciplined balance sheet management and sustainable growth approach throughout the year were positively reflected in our financial performance. At the same time, the expansion of our international correspondent banking network increased our regional and global reach and solidified our influential role in financing foreign trade.

The steps we have taken in digitalization and our open banking integrations have elevated customer experience, while sustainability has continued to be embraced as an integral part of our corporate strategy. The integration of climate risks into decision-making processes and investments in our human capital have formed the core elements of our long-term value creation approach.

Esteemed Shareholders,

At A&T Bank, we will resolutely pursue our sustainable growth strategy with our strong capital structure, digital capabilities, and a banking model focused on the real sector. Furthermore, we will continue to create lasting value for our stakeholders while also contributing to the national economy.

As we present our Annual Report, Balance Sheet, and Income Statement detailing our operations in 2025 for your review and approval, we extend our sincere gratitude to you, our valued shareholders, for your unwavering support and trust; to our customers for their continued confidence in our Bank; to all our employees, whose significant contributions enabled us to close the year with successful financial results; and to you, our esteemed partners, for dignifying our General Assembly with your presence.

On behalf of the Board of Directors,

**Yasin ÖZTÜRK**  
*Chairman of the Board of Directors*

## Board of Directors



### **YASIN ÖZTÜRK**

#### ***Chairman of the Board of Directors***

He graduated from Gazi University, Faculty of Economics and Administrative Sciences, Department of Public Finance in 2003. Starting his career in 2005 at T.C. Ziraat Bankası A.Ş. as an Assistant Inspector, Mr. Öztürk served at T.C. Ziraat Bankası A.Ş. as Inspector, Manager, Branch Manager, Head of Department, and Group President. Serving as Treasury Management and International Banking Group President at T.C. Ziraat Bankası A.Ş. from July 2022 to September 2023, he was promoted to Vice President of Treasury Management in September 2023. Appointed Member and Chairman of the Board of Directors of A&T Bank as of October 26, 2022, Mr. Öztürk has 20 years of professional experience.



### **FAKHRE MUFTAH OMAR BUFERNA**

#### ***Deputy Chairman of the Board of Directors***

With over 28 years of distinguished experience in economics, finance, and public policy, Fakhre Muftah Omar Buferna holds a bachelor's degree in accounting (1992) and a master's degree in accounting (1997) from the University of Benghazi, and a PhD in finance (2005) from the University of Liverpool in the UK. He began his career in 1997 as a university lecturer in accounting and later held leadership roles, including Vice Chairman of the Board of Directors and Deputy Manager of the Libyan Stock Market (2006) and Dean of the Faculty of Economics at the University of Benghazi, Libya (2009-2010). His expertise in finance and public policy led to appointments on the boards of major institutions, including the Savings and Real Estate Investment Bank (2012-2015), Daman Islamic Bank, Wahda Bank, and the Central Bank of Libya. In the public sector, he was appointed as Planning Minister (2021), shaping national economic policies. He also guided strategic investment management in his roles on the boards of the Libyan Investment Authority (LIA) and the Libya Africa Investment Portfolio (LAIP). As a proven leader in academia, banking, and the public sector, his career reflects a deep commitment to economic development, financial regulation, and corporate growth.

The Board of Directors convenes pursuant to the provisions of the Bank's Articles of Association, whenever Bank's business requires upon the invitation of the Chairman. The Board reviews matters related to the Bank and makes decisions according to the authority granted by the Bank's Articles of Association, relevant laws, and regulations.

Throughout 2025, members of the Board of Directors regularly attended meetings and fulfilled the quorum requirement.



**FAESAL KH ALI KHALIL OTHMAN**  
*Member of the Board of Directors  
and Deputy General Manager*

Faesal Kh Ali Khalil Othman graduated from the Accounting Department of the Faculty of Economics and Political Sciences at the University of Tripoli and completed his master's degree in Management and Investment Strategies at Nottingham Trent University in the United Kingdom. He began his professional career in 1997 in the Accounting Department at Libyan Foreign Bank and subsequently served as Acting Department Manager in the Portfolio Department during various periods between 2006 and 2009. From 2010 to 2016, he held various positions at Aresbank, including Dealer and Department Manager in the Treasury and Capital Markets Department. Between 2016 and 2022, he held various senior managerial responsibilities at Libyan Foreign Bank across treasury, capital markets, international finance, investment, and portfolio management functions. From 2022 until December 2025, he served as Assistant General Manager of Investment at Libyan Foreign Bank. He also provides strategic contributions through his board and committee memberships at international financial institutions. In December 2025, he joined A&T Bank as Assistant General Manager responsible for the Credits and Operations Division and has been serving as Deputy General Manager since that date.



**HÜSEYİN SERDAR YÜCEL**  
*Member of the Board of Directors  
and the Audit Committee*

Hüseyin Serdar Yücel graduated from Marmara University, Faculty of Economics and Administrative Sciences, Department of Economics in 1996. He started his career at Türkiye İş Bankası in the Correspondent Banking Department in 1996. He worked as Specialist and Assistant Manager at the Türkiye İş Bankası A.Ş. Head Office between 1999 and 2016. Mr. Yücel has been serving as Unit Manager in the Subsidiaries Division since August 2016. Appointed as Member of the Board of Directors at A&T Bank on June 16, 2021, Mr. Yücel also serves on the Boards of Directors of JSC İşbank, JSC İşbank Georgia, İş Finansal Kiralama A.Ş., and İş Faktoring A.Ş. Hüseyin Serdar Yücel has 27 years of professional experience.



**NOURI ALI MOHAMED ABOFLEGA**  
*Member of the Board of Directors*

A graduate of the Academy of Graduate Studies, Department of Accounting, Nouri Ali Mohamed Aboflega began his career at Umma Bank. He served as the heads of the Accounting Department, the Current Accounts Department, the Credit Department, and the Foreign Exchange Department, respectively, at the Al Zahra Branch. He worked as Assistant Director of Al Zahra Branch for Accounting and Treasury Affairs and Acting Al Zahra Branch Manager. After Al Zahra Branch, Mr. Aboflega served as Janzour Branch Assistant Manager, Janzour Branch Manager, Tuesday Market Branch Manager, and Director of the Local Operations Department. Nouri Ali Mohamed Aboflega transferred from Umma Bank to Jumhouria Bank. He served as Almaydan Branch Manager, Director of Marketing and Product Development Department, Marketing Sector Manager, Member of the Higher Committee (Transformation Project), Director of the Finance Department, Member of the Libyan Accountants Association and Syndicate, and Acting General Manager of Jumhouria Bank, respectively. Mr. Aboflega served as Member of the Board of Directors at Libyan Islamic Bank and resigned his position in December 2018. He served as Member, Deputy Chairman, and Chairman of the Board of Directors at Muamalat Financial Services Company. He is currently serving as Deputy General Director of Jumhouria Bank. Nouri Ali Mohamed Aboflega was appointed as Member of the Board of Directors at A&T Bank on December 16, 2021. He has 34 years of professional experience.

## Board of Directors



**İMGE HİLAL SOYLUOĞLU CANLI**  
**Member of the Board of Directors**  
She graduated from Gazi University, Faculty of Economics and Administrative Sciences, Department of Public Finance in 1997. Ms. Soyluoğlu Canlı began her career at Türkiye İş Bankası as Assistant Specialist Intern at the Foreign Affairs Department in 1997. She received her MBA in International Banking and Finance from the University of Birmingham. She served in Specialist and Manager roles in various units at the Financial Institutions Department of Türkiye İş Bankası A.Ş. After serving as the Correspondent Relations Unit Manager in the same department, Ms. Soyluoğlu Canlı was appointed as Financial Institutions Department Manager on August 26, 2021. After serving as a Member on A&T Bank's Board of Directors from June 16, 2021, to March 24, 2022, she served as a Member of the Board of Directors of JSC İşbank between June 24, 2022, and May 30, 2023. Ms. Soyluoğlu Canlı was appointed to the Board of Directors for the second time on March 21, 2023, and has 28 years of professional experience.



**SELEN GİYİM**  
**Member of the Board of Directors and the Audit Committee**  
After graduating from Bilkent University, Department of Economics, as a high honors student in 2003, Ms. Giyim started her career as a Management Trainee at Finansbank's Ankara Meşrutiyet Branch. She held the positions of Premier Customer Relationship Manager at HSBC Bank's Ankara Bahçelievler Branch as of May 2005; Kiev Saksaganskogo Branch Manager at Credit Europe Bank (Ukraine) as of May 2028; Private Banking Manager at Finansbank's Ankara Meşrutiyet Branch as of January 2010; and Commercial Marketing Unit Manager Responsible for Turkish and Foreign Firms at Credit West Bank (Ukraine) as of May 2012, respectively. Selen Giyim joined T.C. Ziraat Bankası A.Ş. in November 2014 as Manager at the Overseas Branch Banking Department. Subsequently, she served as Career Advisory Unit Manager Responsible for Subsidiaries and Overseas Branches at the Career Management Department. Ms. Giyim has been serving as Subsidiaries and Overseas Branches Group President since April 2023. She is highly fluent in English and Russian. Selen Giyim has been appointed as a Member of A&T Bank's Board of Directors as of December 20, 2023, and she has 22 years of professional experience.



**ABDALKHALIG MOHAMED M İBRAHİM**  
**Member of the Board of Directors and Chairman of the Audit Committee**  
Abdalkhalig Mohamed M Ibrahim holds a master's degree in Business Administration from the University of Gloucestershire in the UK (2012). Prior to entering the banking sector, he gained valuable experience in both the telecommunications and education industries. He began his banking career in 2013 in the Foreign Relations Department of Libyan Foreign Bank (LFB) and joined the Investment Portfolio Department in 2014. Since 2022, he has been serving as Manager of the Investment Portfolio Department at LFB. With over 14 years of diversified professional experience, Abdalkhalig Mohamed M Ibrahim has held board positions at Leptis Limited Co. (Dublin, 2019), Afpero Mining Inc. (Ottawa, 2020), and Banca UBAE (Rome, 2021-2024). He also holds several certifications in financial markets and has participated in numerous workshops focusing on derivatives, financial markets, and data analysis. He was appointed as a Member of the Board of Directors at A&T Bank in January 2025.



### **SALEH AH H KESHLAF**

#### ***Member of the Board of Directors***

Saleh Ah H Keshlaf graduated from the University of Tripoli, Faculty of Science, Department of Statistics. He began his banking career in 1985 in the Research Department at the Central Bank of Libya. From 1993 to 1999, he served as the Head of the Balance of Payments Unit and later as the Head of the Statistics Department. In 1999, he was appointed Director of the Governor's Office at the Central Bank of Libya and held this position until 2012. From 2012 to 2024, he worked as Advisor in the Research and Statistics Department and was reappointed as Director of the Governor's Office in 2024. Over his 40-year career, Mr. Keshlaf has held several key board memberships. From 2005 to 2012, he was a Member of the Board of Directors at Arab Italian Bank (UBAE), and from 2007 to 2012, he served as a Member of the Supervisory Committee at Libyan Foreign Bank. Additionally, he served as Deputy Chairman of the Board of Directors of the Libyan Financial Services Company from 2009 to 2024, and as a Member of the Supervisory Committee at Joumhourria Bank in Libya from 2012 to 2022. With his extensive experience, Mr. Keshlaf possesses broad expertise in monetary policy, financial analysis, and international banking supervision.



### **SEÇKİN ÜNLÜ**

#### ***Secretary of the Board of Directors***

Seçkin Ünlü graduated from Middle East Technical University, Department of Political Science and Public Administration, in 2000. He began his banking career in 2003 at Yapı Kredi Bankası as an assistant specialist of foreign trade operations. From 2007 to 2012, he worked as director of legislation at QNB Finansbank. Between February 2012 and May 2024, he served as A&T Bank's Legislation Unit Manager. From June 2024 to September 2025, he served as Manager of the Compliance and Legislation Department and as the A&T Bank Financial Group Compliance Officer. Since September 2025, he has been serving as the Head of the Legislation and Board Secretariat Department. He has also held the position of Secretary of the Board of Directors since May 2024. He has 23 years of professional experience.

### **Changes During the Period**

Mr. Abdalkhalig Mohamed M IBRAHIM, who was appointed as a Member of the Board of Directors on October 31, 2024, began his term on January 16, 2025. Additionally, on August 6, 2025, Mr. Abdalkhalig Mohamed M IBRAHIM was appointed as a Member of the Audit Committee and elected as its Chair.

At the Ordinary General Assembly held on March 25, 2025, Mr. Fakher Muftah Omar BUFERNA was appointed as a Member of the Board of Directors, replacing Mr. Abdulkhalek Hussein M ERGEL, whose term had expired. Mr. Fakher Muftah Omar BUFERNA began his term on April 10, 2025, and was also elected Deputy Chairman of the Board of Directors as of August 6, 2025.

On May 21, 2025, Mr. Mohamed Milad EB-RAYIK HASSADI resigned from his position as a Member of the Board of Directors and, consequently, from his roles as Deputy Chairman of the Board of Directors and Chairman of the Audit Committee. He was replaced by Mr. Saleh Ah H KESHLAF, who was appointed as a Member of the Board of Directors on August 6, 2025, and began his term on September 18, 2025.

On August 6, 2025, Mr. Wail J. A. BELGASEM's tenure as General Manager and, consequently, his position on the Board of Directors, came to an end.

From August 6, 2025, to December 15, 2025, Mr. Zafer Basri YÜKSEL served as a Member of the Board of Directors and Deputy General Manager.

Since December 16, 2025, Mr. Faesal Kh. Ali Khalil OTHMAN has been serving as a Member of the Board of Directors and Deputy General Manager.

## Senior Management



**FAESAL KH ALI KHALIL OTHMAN**  
*Member of the Board of Directors  
and Deputy General Manager*  
His biography is on page 75.



**ZAFER BASRI YÜKSEL**  
*Assistant General Manager / Treas-  
ury, Financial Institutions, Sales &  
Marketing Division*

Zafer Basri Yüksel graduated from Er- ciyes University, Department of Eco- nomics (in English) and completed his master's degree in International Ban- king and Finance at the Institute of Finance, Istanbul Commerce Univer- sity. He began his professional career in 1998 as an Export Specialist at a private company. He then worked as a Financial Analyst at Faisal Finans Kurumu from 1999 to 2000, Credit Allocation Manager at Yapı Kredi Finansal Kiralama A.O. from 2000 to 2008, Assistant General Man- ager of Sales and Marketing at Ziraat Bank's Moscow Branch from 2008 to 2009, and General Manager of Ziraat Bank's Moscow Branch from 2009 to 2013. From 2013 to 2014, he contin- ued his career at Ziraat Bankası as a Branch Manager. Beginning in No- vember 2014, he served as Assistant General Manager of Marketing and Sales Management at Halk Finansal Kiralama A.Ş. and also served as Ac- ting General Manager from July 2016 to October 2017. From 2018 to 2025, he served as Assistant General Man- ager responsible for the Sales Oper- ations and Support Services Group at Bileşim A.Ş. Zafer Basri Yüksel joined A&T Bank as Assistant General Manager responsible for Treasury, Financial Institutions, Sales & Mar- keting Division as of March 2025.

## Group Managers



**ELMA GALIJATOVIÇ PULULAR**  
*Group Manager / Credits Group*

Elma Galijatoviç Pulular graduated from Middle East Technical University, Faculty of Economics and Administrative Sciences, Department of Economics in 1999. In the same year, she began her career as a Credit Analyst/Specialist in the Credit Marketing Department at the Ankara Branch of Arap Türk Bankası A.Ş. She was appointed as Credit Allocation Manager at Head Office in 2002. In addition to her role as Credits Manager, she has concurrently served as secretary to the Banking Group Risk Management and the Senior Management Committees since 2012. She currently serves as the Credit Committee Secretary. She completed "Credit Analysis Techniques" training at the Kellogg School of Management in the United States and in "Early Warning Signs, Restructuring" and "Financial Modeling" in London. With 26 years of experience in the banking industry, Ms. Pulular has been serving as the Credits Group Manager responsible for Corporate and Commercial Credits Allocation, Intelligence and Financial Analysis, Corporate and Commercial Credits Monitoring, Structuring, Liquidation, and Coordination under the Credits Group since September 2022.



**ERDEM ÖZENCI**  
*Group Manager / Treasury and Financial Institutions Group*

Erdem Özenci graduated from Istanbul University, Faculty of Business Administration, in 1998. He then attended the Business English Program under the Business Economics Institute within the same Faculty as a scholar. He began his professional career in 2000 as an Assistant Inspector at A&T Bank's Inspection Council. Subsequently, he served as Deputy Manager in the Risk Management Department and as Manager in the Planning and Corporate Performance Department. A Certified Internal Auditor, Erdem Özenci has 25.5 years of professional experience. Appointed as Group Manager of the Sales, Marketing, and Financial Institutions Group in August 2023, Mr. Özenci has been serving as Treasury and Financial Institutions Group Manager since March 2025.



**FEYZULLAH KÜPELİ**  
*Group Manager / Financial Management and Information Technologies Group*

Feyzullah Küpeli graduated from Anadolu University, Faculty of Economics and Administrative Sciences, Department of Business Administration, in 1987. He began his career in financial control and budget at Egebank in 1989 and subsequently joined A&T Bank in 1995 as a Specialist in the Accounting Department. Mr. Küpeli was appointed as the Manager of the Budget, Reporting and Accounting Department in 2002. He has 36 years of professional experience. As of January 2024, he serves as the Financial Management and Information Technologies Group Manager responsible for Financial Accounting, Expense Management, Treasury Back Office, Treasury Middle Office, IT System Analysis Development and IT Projects, IT System and Network Management.

## Group Managers



**CEM BERK BAYER**  
**Group Manager / Planning, Human Resources, Organization and Support Services Group**

Cem Berk Bayer began his banking career in 1999 at the Pamukbank Inspection Council. He held inspector and managerial positions in commercial and corporate marketing at public and private banks including Halkbank, HSBC, and TEB. Working at A&T Bank since 2009, Mr. Bayer has taken on leadership roles across Sales and Marketing, Digital Banking, Card Payment Systems, Human Resources, Procurement, and Support Services functions. A graduate of Istanbul University with a degree in Economics (in English), Mr. Bayer received his Master of Business Administration (MBA) degree from Kadir Has University. With 26 years of experience in the banking industry, Mr. Bayer has been serving as Group Manager responsible for Planning, Human Resources, Organization and Support Services since January 2025.



**AHMET BURAK ERKOL**  
**Group Manager / Internal Systems Group**

Ahmet Burak Erkol graduated from Gazi University, Faculty of Economics and Administrative Sciences, Department of Business Administration. He began his professional career in 2006 as an Internal Controller at Ziraat Bankası A.Ş. After serving in various roles within the bank, he most recently held the position of Head of the Compliance Department. During this period, he also served as a Member of the Audit Committee at Ziraat Bankası BH d.d. in Bosnia and Herzegovina, gaining extensive experience in international banking practices and audit processes. At the end of 2023, Mr. Erkol joined Nurol Yatırım Bankası A.Ş. as Group Manager of Audit and regulatory Compliance. As of February 2025, he was appointed as Assistant General Manager responsible for Compliance and Internal Control at the same bank. Mr. Erkol joined A&T Bank as Group Manager responsible for the Internal Systems Group in October 2025.

## Managers in Charge of Internal Systems Departments



### **HAKAN UĞURCAN**

#### ***Head of the Inspection Council***

Hakan Uğurcan graduated from Istanbul University, Department of Industrial Engineering, and from Anadolu University, Department of Business Administration. He then completed his Master of Business Administration (MBA) at Istanbul Bilgi University. He began his professional career in 2007 as an Assistant Inspector at A&T Bank's Inspection Council. Promoted to Inspector in 2010 and Senior Inspector in 2015, Mr. Uğurcan has 18 years of banking industry experience. Working in audit and inspection processes within the Internal Systems Group, Mr. Uğurcan holds Level 3 and Derivative Instruments Licenses from the Capital Markets Board of Türkiye (CMB). He has been serving as Head of the Inspection Council since November 2025.



### **SİMAY ÜNAL**

#### ***Department Manager / Risk Management Department***

Simay Ünal graduated from Istanbul University, Faculty of Economics, Department of Economics. She began her banking career in 2007 at A&T Bank's Risk Management Department. With 18 years of professional experience in the Risk Management Department, Simay Ünal was appointed as Acting Manager of the Department in July 2024. Ms. Ünal holds Capital Market Activities Level 3 and Derivative Instruments licenses. She has been serving as Manager of the Risk Management Department since January 2025.

Ms. Ünal's principal responsibility is to manage and fulfill the requirements of the risk management function pursuant to Article 31 of the Banking Law and the provisions of the "Regulation on Internal Systems and the Internal Capital Adequacy Assessment Process of Banks."

# Audit Committee's Assessments of the Functioning of the Internal Audit, Internal Control, Compliance, and Risk Management Systems and Information on Activities During the Reporting Year

The Audit Committee, on behalf of the Board of Directors, oversees the effectiveness, adequacy, and regulatory compliance of the Bank's internal systems, and regularly reports its assessments of activities within the scope of internal systems to the Board of Directors. The Bank's internal systems activities are carried out within an organizational structure established in line with the Bank's scope of activities and risk profile, under the coordination of the internal systems officer, with separate duties and responsibilities. In this context, the internal system functions of Internal Audit, Internal Control, and Risk Management, established in accordance with the Banking Law and related secondary legislation, as well as the Compliance Management activities conducted under Law No. 5549 and related MASAK regulations, are assessed with a holistic approach under the supervision of the Audit Committee.

The primary objective of the internal systems organization is to ensure the complete and secure continuation of banking activities, the effective management of risks in line with the principle of prudence, the provision of reliable financial and administrative reporting, the minimization of risks that could adversely affect the Bank's reputation and financial stability, and the maintenance of a corporate governance structure consistent with the Bank's long-term objectives. To this end, the Audit Committee ensures that the internal systems operate within the principles of independence, impartiality, accountability, traceability, and continuous improvement; that the outputs of internal systems are integrated into decision-making processes; and that the actions taken are effectively monitored. In Committee meetings, reports on internal audit, internal control, compliance with anti-financial crime measures, and risk management are discussed, along with the closure status of findings, updates to internal regulations, assessments of business continuity and information systems audits and controls, and areas identified for improvement.

## **INTERNAL AUDIT ACTIVITIES**

The Internal Audit Unit operates independently of executive functions, reporting to the Board of Directors, within the framework of Banking Law No. 5411 and the Regulation on Internal Systems and

the Internal Capital Adequacy Assessment Process of Banks. The planning and execution of internal audit activities are based on a risk-oriented audit approach, assessing whether all of the Bank's activities and processes are conducted in line with the law, other relevant legislation, and the Bank's internal strategies, policies, principles, and objectives. In this context, the Inspection Council fulfills an assurance and advisory function that contributes to senior management's decision-making processes by generating findings and recommendations in accordance with international internal audit standards.

Internal audit activities are conducted in a way that covers the Bank's business processes as well as its branches, head office units, and subsidiaries subject to audit. In addition to the compliance of banking activities, the effectiveness and efficiency of processes and the adequacy of control points are also evaluated. When determining the scope of the audit, in addition to legal and regulatory requirements, the Bank's risk appetite, risk indicators, realized loss events, external audit and regulatory authority findings, and past audit results are taken into consideration. The objective is to identify risks before they escalate and to detect widespread deficiencies at an early stage. Areas covered by regulations on information systems and banking processes at the Bank are also considered, and the relevant processes are audited in terms of control design and implementation effectiveness.

Reports issued as a result of audit activities are submitted to the Audit Committee, senior management, and related units. The planning, timely implementation, and closure verification of corrective and preventive actions related to identified findings are monitored by the Internal Audit Unit. The Audit Committee oversees the implementation of the audit plan, the focus on high-risk areas, the discipline of action based on the severity of findings, and the impact of improvements through the periodic activity reports of the Internal Audit Unit. This ensures that the internal audit function continuously fulfills its independent assurance role by evaluating the effectiveness and adequacy of the internal control and risk management systems.

## INTERNAL CONTROL AND COMPLIANCE ACTIVITIES

The Internal Control Unit is responsible for the operation of the internal control system, which is structured to cover the Bank's domestic and international organizational units and activities, within the framework of Banking Law No. 5411 and the Regulation on Internal Systems and the Internal Capital Adequacy Assessment Process of Banks. The internal control system, in line with the Bank's main objectives and strategies, aims to ensure that activities are conducted accurately, orderly, securely, and in compliance with regulations; transaction and approval mechanisms function properly; the principles of separation of duties are applied; the financial reporting and accounting record-keeping system is reliable; and operational risks are kept under control at a reasonable level. A proactive approach is adopted in internal control activities, aiming to identify widespread deficiencies through both on-site and centralized controls, to ensure permanent improvements through root cause analyses, and to prevent recurrence.

Control activities at the Bank are planned with a process- and risk-oriented approach. Control programs are dynamically updated, taking into account periodic profile of risk, developments specific to products and channels, and changes in internal and external legislation. The results of controls are shared with the related business units, and a proactive finding management discipline is maintained by identifying corrective/preventive actions, defining their timelines, assigning responsibilities, and monitoring their closure. Information systems controls are treated as an integral part of process controls. Systems controls and post-transaction controls are evaluated together to maintain the integrity of the control environment.

Compliance Management activities are carried out within the framework of Law No. 5549 on the Prevention of Laundering of Proceeds of Crime, related MASAK regulations, the Regulation on Measures Regarding Prevention of Laundering of Proceeds of Crime and Financing of Terrorism, and the Regulation on Compliance Programs. In this context, the Bank fulfills its obligations to prevent money laundering and the financing of terrorism and the proliferation of weapons of mass destruction in accordance with

a risk-based approach. It maintains a compliance program that includes customer acceptance and know-your-customer processes, transaction monitoring, suspicious transaction reporting processes, training activities, internal control and audit mechanisms, and written policies and procedures.

Training processes are designed to embed compliance policies into the corporate culture, ensuring that legally required training is up-to-date and aligned with the Bank's needs. Additionally, compliance policies and procedures are directly communicated to Bank personnel through periodically organized in-person training.

Within the scope of the financial group compliance program, information sharing processes are developed to ensure that monitoring and control activities also cover A&T Finansal Kiralama A.Ş. The aim is to strengthen collaboration and prevent risks through transaction-based information sharing in addition to periodic reports. Considering the increasing complexity of financial crime typologies with digitalization in banking, process improvements are ongoing at the Bank to strengthen preventive controls, enhance monitoring and detection capacity, and take proactive action. To ensure the timely detection, minimization, and prevention of compliance risks, risk assessments are conducted based on customer, product, service channel, and geographical risk factors. When necessary, the intensity of controls and resource allocation are updated proportionally according to the level of risk. Changes in legal control practices alongside technological developments are monitored, and care is taken to use products and processes that provide maximum benefit to minimize operational risk.

Monitoring activities and assessments of compliance program outputs conducted within the framework of compliance activities are periodically reported to senior management and the Audit Committee. Necessary process improvements and control enhancements are monitored. This aims to prevent process gaps that could increase the Bank's exposure to operational, reputational, and sanction risks, and to embed a culture of full regulatory compliance across the Bank.

# Audit Committee's Assessments of the Functioning of the Internal Audit, Internal Control, Compliance, and Risk Management Systems and Information on Activities During the Reporting Year

## RISK MANAGEMENT POLICIES

The Bank's risk strategy, policy, and procedures, which were approved by the Board of Directors, have been set out in detail based on the following principles:

- To be selective about risk intake,
- Effectively identifying, measuring, analyzing and managing risks,
- Securing risk-return balance,
- To have sufficient capital structure to meet existing and possible risks,
- To have sound collateral covering both existing and potential risks, closely monitor the sufficiency of this collateral,
- To ensure that the risks remain within the defined limits,
- To keep the appropriateness of all activities in accordance with the approved policies and procedures under control,
- To ensure that the activities are carried out in accordance with the laws and regulations,
- To establish a corporate risk culture within the bank,
- To establish effective reporting channels to ensure that all types of non-compliance can be addressed without delay and that the relevant management level is informed in a timely way.

A&T Bank focuses on the definition, measurement, analysis and management of the risks involved in its operations and determines its risk management policies and application procedures in a consolidated manner under the main risk categories as follows:

- Market Risk,
- Interest Rate Risk,
- Exchange Risk,
- Liquidity Risk,
- Model Risk,
- Interest Rate Risk From Banking Accounts,
- Credit Risk,
- Country Risk,
- Counterparty Credit Risk,
- Residual Risk Under Credit Risk,
- Operational Risk,
- Residual Risk Under Operational Risk,
- Information Technologies Risk,
- Reputation Risk and Strategic Risk,
- Climate Risk.

The Risk Management Department undertakes daily analysis of the various risks that the Bank may be exposed to and calculates the profitability and costs related to the management of these risks. The aim of risk analysis is to determine the characteristics of these risks and their possible effects on the Bank.

The following studies are performed to ensure effective risk management:

- Duration analyses,
- GAP analysis,
- Sensitivity analyses,
- Financial ratio analyses,
- Cost/return analyses,
- Asset/Liability structure analyses,
- Income statement analyses,
- Concentration analyses of various portfolios on the basis of risk group, exchange rate, maturity, sector, country, type, etc.,
- Analysis of the change in NPL and provision ratios.

In December 2017, the Basel Committee published the document "Basel III: Finalising Post-Crisis Reforms." The standards in this document are complementary to the Basel III accord and are referred to as the final Basel III accord, or Basel IV. Basel IV aims to bring the standards and internal methods used by banks closer together to measure the risks they are exposed to more accurately, thereby preventing different capital requirements for banks with similar risk structures that use advanced models. With the changes made to the standardized approaches within the scope of updates prepared by the BRSA and accepted by the Basel Committee, the objectives are to define the variables considered in calculations in greater detail, increase risk sensitivity, and reduce reliance on credit ratings.

### Market Risk

The Bank defines market risk as the possibility of loss that it might be exposed to due to general market risk, currency risk, specific risk, commodity risk, swap risk and stock position risk. The Bank's market risk management evaluates the risks such as interest rate risk, currency risk and liquidity risk and their relations and interactions with other potential risks. Due to the fact that the Bank does not have a portfolio of commodities and stocks, it is not subject to commodity risk and stock position risk.

The Bank aims to maximize its risk-related returns by effectively managing market risk by using parameters appropriate to its scale.

The value-at-risk (VAR) model is also used for daily internal measurements of market risk. Within the framework of the internal risk limits approved by the Board of Directors, the results of standard and VAR models are examined and evaluated periodically.

### **Credit Risk**

The Bank defines credit risk as to the possibility of damage that the bank may suffer due to the failure of the credit customer to partially or completely fulfill its obligation on time by not complying with the requirements of the contract.

In addition to the standard risk inherent in credit generating activities, risks relating to economic conditions are also considered.

As a key element of credit risk management, intra-Bank risk limits are established so as to monitor the credit portfolio more closely, and to determine the maximum cash and non-cash loan amounts to be extended to individual clients or risk groups. Accordingly, when the volume of certain loans exceeds a set level, Bank management is alerted and takes the necessary precautions to minimize risk.

### **Operational Risk**

Bank operational risk is the possibility of damage caused by inadequate and failed processes, people or systems, or external events, including legal risk.

The Board of Directors and Senior Management's oversight and clear strategies, a strong culture of operational risk and internal control (including clearly defined responsibilities and business division), effective internal reporting and emergency planning are the most important elements of operational risk management carried out by the Bank. Contingent processing capabilities are also used as a means of limiting the adverse effects of operational risk. In this context, a comprehensive Business Continuity Management Plan has been prepared.

## **Relations with the Bank's Risk Group**

All relevant transactions with entities in the Bank's risk group are conducted in accordance with the Banking Law and within the framework of market conditions. Detailed information on the said transactions is available in the section five, footnote VII of the Financial Statements, Explanations, Footnotes and Independent Audit Report drafted on December 31, 2025 set to be disclosed to the public.

# Committees

## AUDIT COMMITTEE

The Committee consists of three members of the Board of Directors with no executive duties.

The Committee audits the adequacy and efficiency of internal control, risk management and internal audit systems, as well as the operation of these systems and of accounting and reporting systems – pursuant to regulatory requirements- and ensures the integrity of generated data. The Committee is also responsible for performing preliminary preparations required for the election of independent audit companies and for regularly tracking the activities of these companies. Moreover, the Committee is responsible for ensuring that the internal auditing functions of institutions subject to consolidation are implemented in a secure and coordinated manner.

### Committee Members:

- Abdalkhalig Mohamed M IBRAHIM, Chairman, Member of the Board of Directors
- Hüseyin Serdar YÜCEL, Member, Member of the Board of Directors
- Selen GİYİM, Member, Member of the Board of Directors

## CREDIT COMMITTEE

The Credit Committee is a sub-committee that works under the Board of Directors. The Board of Directors has transferred its authority to the Credit Committee provided that the loans to be extended remain within the limits stated in the Regulation on Credit Operations of Banks, and Article 51 entitled “Extending Loans” of the Banking Law.

The Committee evaluates and resolves the proposals it receives from the General Management within the boundaries of the authority bestowed upon it by the Board of Directors.

### Committee Members:

- Yasin ÖZTÜRK, Chairman, Chairman of the Board of Directors
- İmge Hilal SOYLUOĞLU CANLI, Member, Member of the Board of Directors

## CORPORATE GOVERNANCE COMMITTEE

The Committee was established according to the provisions of the Regulation on the Banks’ Corporate Governance Principles, published in Official Gazette No. 26333, dated November 1, 2006.

The Committee submits proposals to the Board of Directors regarding improvement efforts by monitoring the Bank’s compliance with Corporate Governance Principles.

### Committee Members:

- Yasin ÖZTÜRK, Chairman, Chairman of the Board of Directors
- Nouri Ali Mohamed ABOFLEGA, Member, Member of the Board of Directors
- Hüseyin Serdar YÜCEL, Member, Member of the Board of Directors

## COMPENSATION COMMITTEE

The Committee was established in accordance with the provisions of the regulation amending the Regulation on the Banks’ Corporate Governance Principles, published in Official Gazette No. 27959, dated June 9, 2011.

The Committee is responsible for aligning compensation policies with the Bank’s ethical principles, strategic targets and internal balances, and for ensuring the effectiveness of established compensation policies.

### Committee Members:

- Hüseyin Serdar YÜCEL, Chairman, Member of the Board of Directors
- Selen GİYİM, Member, Member of the Board of Directors
- Fakher Muftah Omar BUFERNA, Member, Deputy Chairman of the Board of Director

## ASSETS AND LIABILITIES COMMITTEE

The Assets and Liabilities Committee is responsible for addressing the latest economic and market developments, managing the Bank's assets and liabilities and determining policies for fund movements in this context, making decisions to be executed by related units for managing the Bank's balance sheet, developing the most suitable investment, pricing, and funding strategies for the Bank, evaluating the Bank's financial data and the profitability of business units, and making decisions regarding the Bank's liquidity management accordingly.

### Committee Members:

- Faesal Kh Ali Khalil OTHMAN, Chairman, Member of the Board of Directors and Deputy General Manager
- Zafer Basri YÜKSEL, Member, Assistant General Manager of Treasury, Financial Institutions, Sales & Marketing Division,
- Elma G. PULULAR, Member, Group Manager of Credits Group
- Erdem ÖZENCİ, Member, Group Manager of Treasury and Financial Institutions Group
- Feyzullah KÜPELİ, Member, Group Manager of Financial Management and Information Technologies Group
- Cem Berk BAYER, Member, Group Manager of Planning, Human Resources, Organization and Support Services Group
- Ahmet Burak ERKOL, Member, Group Manager of Internal Systems Group

## SUPPORT SERVICES COMMITTEE

Within the scope of the "Regulation on the Procurement of Support Services for Banks" issued by the Banking Regulation and Supervision Agency (BRSA), the Committee is responsible for identifying the support services needed by the Bank based on its areas of activity, assessing whether new procurement requests within the Bank fall under the scope of support services and making decisions accordingly, monitoring relevant documents published by the BRSA and the Banks Association of Türkiye (TBB) regarding support services, and creating and updating the Bank's Support Services Risk Management Program.

### Committee Members:

- Cem Berk BAYER, Chairman, Group Manager of Planning, Human Resources, Organization and Support Services Group
- Nil UĞUR, Member, Manager of Support Services and Communication Department

- Seçkin ÜNLÜ, Member, Manager of Legislation and Board Secretariat Department
- Emrah GÖKDEMİR, Member, Manager of Branch Support, Credit, and Payment Operations Department
- Hakan UĞURCAN, Observer, Inspection Council, Head of the Inspection Council
- Murat BOZKURT, Observer, Inspection Council, Senior IT Auditor

## SUSTAINABILITY COMMITTEE

The Committee was established to determine the Bank's sustainability strategy in the environmental, social, and corporate governance areas and to carry out, monitor, audit, review, improve, and develop policies, targets, and practices within this scope, in accordance with the 'Sustainable Banking Strategic Plan' adopted by the Banking Regulation and Supervision Agency on December 24, 2021, and the "Turkish Sustainability Reporting Standards (TSRS)" implementation resolution of the Public Oversight, Accounting and Auditing Standards Authority dated December 27, 2023.

### Committee Members:

- Feyzullah KÜPELİ, Chairman, Group Manager of Financial Management and Information Technologies Group
- Elma G. PULULAR, Member, Group Manager of Credits Group
- Erdem ÖZENCİ, Member, Group Manager of Treasury and Financial Institutions Group
- Cem Berk BAYER, Member, Group Manager of Planning, Human Resources, Organization and Support Services Group
- Ahmet Burak ERKOL, Member, Group Manager of Internal Systems Group
- Seçkin ÜNLÜ, Member, Manager of Legislation and Board Secretariat Department
- Eray ÖLMEZ, Member, Manager of Planning and Reporting Department
- Simay ÜNAL, Member, Manager of Risk Management Department
- Nurettin TARI, Member, Manager of Sales & Marketing Department
- Emine Mine ERCAN, Member, Manager of Credits Monitoring & Follow-Up Department
- Nil UĞUR, Member, Manager of Support Services and Communication Department

The members of the Committees attended all meetings in 2025 except for excused absences.

## Individuals and Institutions Offering Support Services

Corporations that provided support services to A&T Bank in 2025:

### **GÜZEL SANATLAR ÇEK BASIM LTD. ŞTİ.**

Check printing

### **VERİPARK YAZILIM A.Ş.**

Information systems and infrastructure support

### **LOOMİS GÜVENLİK HİZMETLERİ A.Ş.**

Collecting, counting, distribution and delivery services of all types of cash, valuable papers, precious metals and similar valuable goods within the scope of Law No. 5188

### **COORBİZ DANIŞMANLIK A.Ş.**

Procurement of service related to the "marketing of the A&T Bank Debit Card product," including services in the form of customer visits

### **IRON MOUNTAIN ARŞİVLEME HİZMETLERİ A.Ş.**

Archive, preserving printed documents

### **FİNEKSUS BİLİŞİM ÇÖZÜMLERİ TİC. A.Ş.**

Information systems and infrastructure support

### **TEPE SAVUNMA VE GÜVENLİK SİSTEMLERİ SAN. A.Ş.**

Ensuring branch security within the scope of Law No 5188

### **PAYCORE ÖDEME HİZMETLERİ TAKAS VE MUTABAKAT SİSTEMLERİ A.Ş.**

Debit Card Operations Service

### **E-KART ELEKTRONİK KART SİSTEMLERİ SANAYİ VE TİC. A.Ş.**

Debit Card Printing Service

### **AGT HIZLI KURYE HİZMETLERİ A.Ş.**

Debit Card Distribution Service

### **DESMER GÜVENLİK HİZMETLERİ TİC. A.Ş.**

Collecting, counting, distribution and delivery services of all types of cash, valuable papers, precious metals and similar valuable goods within the scope of Law No. 5188

## Other Regulatory Explanations

In accordance with the provisions of the "Regulation on the Determination of the Minimum Content of a Company's Annual Report" issued by the Ministry of Customs and Trade and published in the Official Gazette No. 28395 on August 28, 2012, pursuant to Articles 516, 518, 565, and 610 of the Turkish Commercial Code No. 6102, other issues to be included in the annual report are:

### **The Company's Trade Name**

Arap Türk Bankası A.Ş.

### **Trade Register Number**

146103

### **Preferred Stocks**

There is no preferred stock.

### **Prohibition on Entering into Transactions and Competing with the Company**

At the Ordinary General Assembly meeting held on March 25, 2025, Board Members were given permission pursuant to Articles 395 and 396 of the Turkish Commercial Code, without prejudice to the provisions of the Banking Law.

### **Remuneration of the Members of the Governing Body and the Senior Management**

As of December 31, 2025, the total amount of salaries and other benefits provided to the Bank's Senior Management is TL 135,917 thousand (December 31, 2024: TL 75,170 thousand).

### **Investments Made in the Reporting Period**

Information on the investments made by the Bank in 2025 is available in the Unconsolidated Independent Audit Report, Section Five/I. Explanations on Asset Items and Endnotes, Articles 12 and 13 of this Annual Report.

### **Affiliates and Shareholding Percentages**

As of December 31, 2025, the Bank does not have any affiliates. The Bank's 99.98%-owned subsidiary A&T Finansal Kiralama, operates in the financial leasing sector.

### **Information on the Bank's Share Repurchases**

The Bank has not repurchased its own shares during the reporting period.

### **Information on Private and Public Audits during the Reporting Year**

The Bank is audited by an independent audit firm at the end of each quarter in a limited scope, and at the end of the year in full scope. Furthermore, it is subject to the continuous supervision and oversight of the Banking Regulation and Supervision Agency within the scope of banking regulations.

### **Information on Lawsuits Filed Against the Bank and Potential Outcomes**

During the reporting period, no lawsuits have been brought against the Bank that may affect its financial condition and operations.

### **Administrative and Judiciary Enforcements**

During the reporting period, the Bank paid TL 18,894 thousand in administrative fines for practices in breach of legal and regulatory provisions (2024: TL 5,466 thousand).

### **Goals Set in the Prior Period, Implementation of General Assembly Resolutions**

The Bank reached the financial goals that were set for 2025. Information on the financial performance of the Bank during the reporting period is available in Section 1/General Information/Financial Indicators of this Annual Report.

All General Assembly resolutions have been fulfilled in 2025.

### **Extraordinary General Assembly Meetings Conducted During the Reporting Year**

During the reporting year, an Extraordinary General Assembly Meeting was conducted on March 4, 2025.

### **Aid and Donations**

As of December 31, 2025, the total amount of aid and donations provided by the Bank is TL 860 thousand (December 31, 2024: TL 519 thousand).

## Other Regulatory Explanations

### **Relations with the Controlling Shareholder and Subsidiaries of the Controlling Shareholder**

Libyan Foreign Bank (LFB) is the largest partner with a 63.23% share in the Bank's paid-in capital. During the reporting period, the Bank carried out various banking transactions with LFB and other banks in the LFB Group in the form of borrowing and lending. Agreements in all legal proceedings were conducted based on similar principles, procedures, and conditions applicable to non-group persons. No measure was applied to the detriment of the Bank in accordance with the initiatives or interests of the Bank's main partner or its subsidiaries.

### **Dividend Policy**

The Board of Directors' profit distribution proposal was approved at the Bank's Ordinary General Assembly meeting regarding 2024 operations held on March 25, 2025. It was resolved that: TL 9,109,392.31 which corresponds to 5% of the net profit after tax amount of TL 182,187,846.23 be set aside as "Primary Legal Reserve" as per Article 519 of the Turkish Commercial Code; after setting aside Primary Legal Reserve, a first dividend of TL 22,000,000 be paid to shareholders on 25 April 2025; the remaining amount of TL 151,078,453.92 be transferred to the "Profit/Loss from Previous Years" account without distributing to shareholders; and any legal changes or correction amounts that may arise due to tax or other liabilities related to 2024 be met from the "Profit/Loss from Previous Years" account.

### **Group of Companies**

Libyan Foreign Bank (LFB) is the largest partner with a 63.23% share in the Bank's paid-in capital.

The direct or indirect participations of the LFB group do not hold any shares in the Bank.

An effective internal control and risk management system has been established within the Group, formed together with A&T Finansal Kiralama A.Ş. ("the Company"). The Company is subject to consolidation in the Bank's financial statements and is included in the annual audit program of the Bank's Inspection Council. In addition, market, credit and operational risks and the capital adequacy ratio are calculated and monitored on a consolidated basis at the end of each month by the Risk Management Department. Further, pursuant to the A&T Bank Board of Directors' resolution numbered 335/5/21 dated August 12, 2021, A&T Finansal Kiralama A.Ş.'s Compliance Unit began functionally reporting to A&T Bank's Compliance Department.

The Bank's Board of Directors declared the following statement in the Affiliated Company Report, prepared in accordance with Article 199 of the Turkish Commercial Code No. 6102, pertaining to the relations with the controlling partner and a subsidiary of the controlling partner:

"The legal transactions of the Bank with the main partner and its subsidiary companies conducted in the January 1-December 31, 2025 reporting year were evaluated. The commercial and legal transactions, which were carried out with our main partner and its subsidiary companies in 2025, were in line with the needs of our banking activities and conducted in accordance with prevailing market rates and conditions. Therefore, no decisions were made against our Bank's interests under the direction of our main partner or its subsidiary companies, nor any commercial transactions were undertaken that would result in a loss for our Bank."

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS  
AS OF AND FOR THE YEAR ENDED 31 DECEMBER 2025**

WITH AUDITOR'S REPORT

(Convenience translation of unconsolidated financial statements and related disclosures and footnotes originally issued in Turkish)



**CONVENIENCE TRANSLATION INTO ENGLISH OF  
INDEPENDENT AUDITOR’S REPORT ORIGINALLY ISSUED IN TURKISH  
(See Note I of Section Three)  
INDEPENDENT AUDITOR’S REPORT**

**To the General Assembly of Arap Türk Bankası A.Ş.**

**A. Audit of the Unconsolidated Financial Statements**

**1. Opinion**

We have audited the accompanying unconsolidated financial statements of Arap Türk Bankası A.Ş. (the “Bank”), which comprise the statement of unconsolidated balance sheet as at 31 December 2025, unconsolidated statements of profit and loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows for the year then ended and the notes to the unconsolidated financial statements comprising a summary of significant accounting policies.

In our opinion, the unconsolidated financial statements present fairly, in all material respects, the unconsolidated financial position of the Bank as at 31 December 2025, and its unconsolidated financial performance and its unconsolidated cash flows for the year then ended 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 Financial Reporting Standards (“TFRS”) for those matters not regulated by the aforementioned regulations.

**2. Basis for Opinion**

Our audit was conducted in accordance with the “Regulation on Independent Audit of Banks” published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the “SIA”) that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the “POA”). Our responsibilities under these standards are further described in the “Auditor’s Responsibilities for the Audit of the Unconsolidated Financial Statements” section of our report. We hereby declare that we are independent of the Bank in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the “Ethical Rules”) issued by the POA and applicable to audits of unconsolidated financial statements of public interest entities, the ethical requirements regarding independent audit in regulations issued by the POA as applicable to audits of financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.

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### 3. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the unconsolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the unconsolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

<b>Key Audit Matter</b>	<b>How the key audit matter was addressed in the audit</b>
<p><b>Expected credit losses for loans</b></p> <p>The Bank has total expected credit losses for loans amounting to TL 89,757 thousand in respect to total loans amounting to TL 12,900,162 thousand which represent a significant portion of the Bank’s total assets in its unconsolidated financial statements as at 31 December 2025.</p> <p>Explanations and notes related to expected credit losses for loans and receivables are presented in Section Three Part VII, Section Four Part II, Section Five Part I.6 in the accompanying unconsolidated financial statements as at 31 December 2025.</p> <p>The Bank recognizes provision for impairment in accordance with “TFRS 9 Financial Instruments” (“TFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Bank exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p> <p>By conducting quantitative and qualitative assessments in its unconsolidated financial statements, the Bank evaluates significant increases in credit risk and default events and determines the stage of loans in accordance with applicable regulations.</p>	<p>With respect to stage classification of loans and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Bank within the scope of our audit. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p>We checked appropriateness of matters considered in methodology applied by the Bank with TFRS 9 for calculation of the provision amount through stage classification of loans. For forward looking assumptions made by the Bank’s management in its expected credit losses calculations, we held discussions with management and evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and the approaches to reflecting reasonable and supportable forward looking expectations (including macroeconomic factors) with our financial risk experts.</p> <p>Our procedures also included the following:</p> <ul style="list-style-type: none"> <li>• Together with our financial risk experts, we evaluated and tested reasonableness of the expected credit loss allowance methodology</li> </ul>



<b>Key Audit Matter</b>	<b>How the key audit matter was addressed in the audit</b>
<p><b>Expected credit losses for loans (Continued)</b></p> <p>The Bank uses complex models that requires data to be derived from multiple systems, for determining significant increase in credit risk and calculation of TFRS 9 expected credit losses. These models contain judgement and estimations in regard to forward looking estimations, scenarios of macro-economic conditions and weighting of scenarios based on expert opinion. Information used in accounting of expected credit loss such as historical loss experiences, current conditions and macroeconomic expectations should be supportable and appropriate.</p> <p>Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as macro-economic expectations, current conditions, historical loss experiences, development and weighting of macro-economic scenarios; the significance of the loan balances; the classification of loans as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans. Therefore, this area is considered as key audit matter.</p>	<ul style="list-style-type: none"> <li>• We have checked Probability of Default (PD) models used in determination of provisions for credit portfolios with our financial risk experts by reperforming on a sample selection basis.</li> <li>• For a sample of exposures, we checked the accuracy of determining Exposure at Default.</li> <li>• We checked the calculation of the Loss Given Default (LGD) used by the Bank in the expected credit losses calculation methodology, and tested collaterals.</li> <li>• We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations.</li> <li>• We checked, on a sample basis, the accuracy of the calculations to derive the final values in expected credit losses allowances..</li> <li>• To assess appropriateness of the Bank's determination of staging for credit risk, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample.</li> <li>• We evaluated the adequacy of the disclosures made in the unconsolidated financial statements regarding the provision for impairment of loans.</li> </ul>



#### **4. Responsibilities of Management and Those Charged with Governance for the Unconsolidated Financial Statements**

The Bank management is responsible for the preparation and fair presentation of the unconsolidated financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, and for such internal control as management determines is necessary to enable the preparation of unconsolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the unconsolidated financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

#### **5. Auditor's Responsibilities for the Audit of the Unconsolidated Financial Statements**

Responsibilities of independent auditors in an independent audit are as follows:

Our aim is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance expressed as a result of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA is a high level of assurance but does not guarantee that a material misstatement will always be detected. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these unconsolidated financial statements.

As part of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement in the unconsolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the unconsolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the unconsolidated financial statements, including the disclosures, and whether the unconsolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence. We also communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the unconsolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



## **B. Other Responsibilities Arising From Regulatory Requirements**

1. No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code ("TCC") No. 6102 and that causes us to believe that the Bank's bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank's articles of association related to financial reporting.
2. In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

### **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 December 2025. Accordingly, the accompanying unconsolidated financial statements are not intended to present fairly the unconsolidated financial position, results of operations, changes in equity and cash flows of the Bank in accordance with IFRS.

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

Özge Arslan Yılmaz, SMMM  
Independent Auditor

Istanbul, 19 February 2026

## ARAP TÜRK BANKASI A.Ş. UNCONSOLIDATED FINANCIAL REPORT AS OF 31 DECEMBER 2025

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

The unconsolidated financial report as of and for the year ended 31 December 2025 prepared in accordance with the communiqué of “Financial Statements and Related Disclosures and Notes to be Announced to Public by Banks” as regulated by Banking Regulation and Supervision Agency, is comprised of the following sections:

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

The unconsolidated financial statements for the year end period and related disclosures and footnotes that were subject to independent audit, 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*

Selen Giyim  
*Member of The Board of  
Directors and The Audit  
Committee*

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

Faesal Kh Ali Khalil Othman  
*Deputy General Manager*

Feyzullah Küpeli  
*Group Manager Responsible  
For Financial Management*

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

Contact information of the personnel for addressing questions regarding this financial report

Name / Title: Utku Çelik / Unit Manager

Phone No : 0 212 225 05 00

Fax No : 0 212 225 05 26

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# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### SECTION ONE

#### GENERAL INFORMATION ABOUT THE BANK

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

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

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

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

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

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

The decision to increase the share capital to TL 2,580,000 was approved at the Bank's Extraordinary General Assembly meeting held on 4 December 2024. The capital increase and the related amendment to the relevant article of the Articles of Association were registered on 18 February 2025 and announced in the Turkish Trade Registry Gazette dated 18 February 2025 and numbered 11274. The accounting for the said capital increase was carried out on 18 February 2025 based on the permission obtained from the BRSA.

The decision to increase the share capital to TL 3,221,000 was approved at the Bank's Extraordinary General Assembly meeting held on 4 March 2025. The capital increase and the related amendment to the relevant article of the Articles of Association were registered on 13 May 2025 and announced in the Turkish Trade Registry Gazette dated 13 May 2025 and numbered 11330. The accounting for the said capital increase was carried out on 13 May 2025 based on the permission obtained from the BRSA.

As of 31 December 2025, the Bank's share capital at the balance sheet date as follows: <sup>(2)</sup>

Shareholders	Current Period		Prior Period	
	Share Amounts	Share Ratios <sup>(1)</sup>	Share Amounts	Share Ratios <sup>(1)</sup>
Libyan Foreign Bank	2,036,681	%63.23	274,426	%62.37
T. İş Bankası A.Ş.	662,749	%20.58	90,534	%20.58
T.C. Ziraat Bankası A.Ş.	497,061	%15.43	67,900	%15.43
Kuwait Investment Co.	24,509	%0.76	7,140	%1.62
<b>Total</b>	<b>3,221,000</b>	<b>%100</b>	<b>440,000</b>	<b>%100</b>

(1) Emek İnşaat ve İşletme A.Ş. holds a share of 36.35 TL (full TL) in the paid-in capital (31 December 2024: 6.20 TL (full TL)), corresponding to 0.0000011% of the paid-in capital (31 December 2024: 0.0000014%).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

Name	Job Title – Description
Yasin Öztürk	Chairman of the Board of Directors
Fakher Muftah Omar Buferna <sup>(4)</sup>	Vice Chairman of the Board of Directors
Faosal Kh Ali Khalil Othman <sup>(3)</sup>	Board Member and Deputy General Manager
Abdalkhalig Mohamed M. Ibrahim <sup>(1)</sup>	Board Member and Chairman of the Audit Committee
Selen Giyim	Board Member and Audit Committee Member
Hüseyin Serdar Yücel	Board Member and Audit Committee Member
İmge Hilal Soyluoğlu Canlı	Board Member
Nouri Ali Mohamed Aboflega	Board Member
Saleh Ah H. Keshlaf <sup>(5)</sup>	Board Member

<sup>(1)</sup> Abdalkhalig Mohamed M. Ibrahim commenced his duty on January 16, 2025.

<sup>(2)</sup> Abdulkhalek Hussein Ergei resigned from his position as a Board Member on March 25, 2025.

<sup>(3)</sup> Wail J. A. Belgasem resigned from his position as the Bank's General Manager on August 6, 2025. Zafer Basri Yüksel was appointed as Acting General Manager as of the same date. As of December 15, 2025, Faosal Kh Ali Khalil Othman was appointed as Acting General Manager of the Bank.

<sup>(4)</sup> Mohamed Milad Ebrayik Hassadi resigned from his positions as Vice Chairman of the Board and Chairman of the Audit Committee on May 21, 2025. Fakher Muftah Omar Buferna commenced his duty on April 10, 2025.

<sup>(5)</sup> Saleh Ah H. Keshlaf commenced his duty on September 24, 2025.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### GENERAL INFORMATION ABOUT THE BANK (Continued)

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

##### General Manager and Deputies

Name	Job Title – Description
Faesal 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

(1) Zafer Basri Yüksel commenced his duty on March 17, 2025, and Faesal Kh Ali Khalil Othman commenced his duty on December 15, 2025.

(2) Salih Hatipoğlu resigned from his position as Deputy General Manager of Financial Management, IT and Support Services Department on May 2, 2025. Reyad A. A. Dawiher resigned from his position as Deputy General Manager of Loans & Operations Department on December 15, 2025.

Board members and senior executives do not hold any shares in the Bank.

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

Name Surname/Entity Title	Share Amount	Share Percentage %	Paid-in Capital	Unpaid Capital
Libyan Foreign Bank	2,036,681	63.23%	2,036,681	-
T. İş Bankası A.Ş.	662,749	20.58%	662,749	-
T.C. Ziraat Bankası A.Ş.	497,061	15.43%	497,061	-

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

The Bank was established to incorporate commercial activities among Türkiye, Middle East and North African countries. The Bank is authorized to collect deposits and operates in corporate banking areas. The Bank has four branches; two in Istanbul, one in Ankara and one in Gaziantep and has share participations in a subsidiary operating in financial leasing business.

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

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

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

None.

## **SECTION TWO**

### **UNCONSOLIDATED FINANCIAL STATEMENTS**

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Financial Position as at 31 December 2025

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

I- BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
ASSETS	Note	TL	FC	TOTAL	TL	FC	TOTAL
<b>I. FINANCIAL ASSETS (Net)</b>		<b>401,842</b>	<b>10,759,567</b>	<b>11,161,409</b>	<b>439,046</b>	<b>7,443,662</b>	<b>7,882,708</b>
<b>1.1 Cash and Cash Equivalents</b>	(1)	<b>23,179</b>	<b>10,690,764</b>	<b>10,713,943</b>	<b>109,790</b>	<b>6,849,861</b>	<b>6,959,651</b>
1.1.1 Cash and Balances with Central Bank		25,328	5,433,952	5,459,280	10,467	4,122,804	4,133,271
1.1.2 Banks	(4)	2,607	5,256,812	5,259,419	31,979	2,727,057	2,759,036
1.1.3 Money Markets		-	-	-	70,092	-	70,092
1.1.4 Expected Credit Loss (-)		4,756	-	4,756	2,748	-	2,748
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>	(2)	-	-	-	-	-	-
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	(5)	<b>378,663</b>	<b>68,803</b>	<b>447,466</b>	<b>329,256</b>	<b>593,801</b>	<b>923,057</b>
1.3.1 Government Securities		378,439	21,670	400,109	329,032	555,529	884,561
1.3.2 Equity Securities		224	2,768	2,992	224	2,170	2,394
1.3.3 Other Financial Assets		-	44,365	44,365	-	36,102	36,102
<b>1.4 Derivative Financial Assets</b>	(3)	-	-	-	-	-	-
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-	-	-
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)</b>		<b>4,108,372</b>	<b>10,377,963</b>	<b>14,486,335</b>	<b>959,859</b>	<b>8,041,926</b>	<b>9,001,785</b>
<b>2.1 Loans</b>	(6)	<b>4,058,520</b>	<b>8,841,642</b>	<b>12,900,162</b>	<b>952,182</b>	<b>4,913,450</b>	<b>5,865,632</b>
<b>2.2 Lease Receivables</b>		-	-	-	-	-	-
<b>2.3 Factoring Receivables</b>		-	-	-	-	-	-
<b>2.4 Other Financial Assets Measured at Amortised Cost</b>	(7)	<b>140,927</b>	<b>1,536,321</b>	<b>1,677,248</b>	<b>44,086</b>	<b>3,128,476</b>	<b>3,172,562</b>
2.4.1 Government Securities		140,927	1,242,830	1,383,757	44,086	2,892,450	2,936,536
2.4.2 Other Financial Assets		-	293,491	293,491	-	236,026	236,026
<b>2.5 Expected Credit Loss (-)</b>		<b>91,075</b>	-	<b>91,075</b>	<b>36,409</b>	-	<b>36,409</b>
<b>III. ASSETS HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	(17)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		<b>190,227</b>	-	<b>190,227</b>	<b>161,695</b>	-	<b>161,695</b>
<b>4.1 Associations (Net)</b>	(8)	-	-	-	-	-	-
4.1.1 Associates Accounted Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
<b>4.2 Subsidiaries (Net)</b>	(9)	<b>190,227</b>	-	<b>190,227</b>	<b>161,695</b>	-	<b>161,695</b>
4.2.1 Unconsolidated Financial Subsidiaries		190,227	-	190,227	161,695	-	161,695
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Joint Ventures (Net)</b>	(10)	-	-	-	-	-	-
4.3.1 Joint Ventures Accounted Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	(13)	<b>1,861,621</b>	-	<b>1,861,621</b>	<b>1,372,893</b>	-	<b>1,372,893</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	(14)	<b>21,821</b>	-	<b>21,821</b>	<b>11,312</b>	-	<b>11,312</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		21,821	-	21,821	11,312	-	11,312
<b>VII. INVESTMENT PROPERTY (Net)</b>	(15)	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSET</b>	(16)	-	-	-	-	-	-
<b>IX. DEFERRED TAX ASSET</b>	(16)	-	-	-	-	-	-
<b>X. OTHER ASSETS (Net)</b>	(18)	<b>180,900</b>	<b>220,157</b>	<b>401,057</b>	<b>104,237</b>	<b>37,264</b>	<b>141,501</b>
<b>TOTAL ASSETS</b>		<b>6,764,783</b>	<b>21,357,687</b>	<b>28,122,470</b>	<b>3,049,042</b>	<b>15,522,852</b>	<b>18,571,894</b>

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Financial Position as at 31 December 2025

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

II- BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
LIABILITIES	Note	TL	FC	TOTAL	TL	FC	TOTAL
I. DEPOSITS	(1)	875,415	14,072,188	14,947,603	150,625	10,354,943	10,505,568
II. FUNDS BORROWED	(3)	-	6,690,656	6,690,656	-	4,782,940	4,782,940
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	(2)	-	-	-	-	-	-
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	-	-
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
VIII. FACTORING LIABILITIES		-	-	-	-	-	-
IX. LEASE LIABILITIES (Net)	(5)	861	602	1,463	4,068	881	4,949
X. PROVISIONS	(7)	253,003	30,262	283,265	171,586	24,187	195,773
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		151,370	-	151,370	107,546	-	107,546
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		101,633	30,262	131,895	64,040	24,187	88,227
XI. CURRENT TAX LIABILITY	(8)	131,672	-	131,672	63,568	-	63,568
XII. DEFERRED TAX LIABILITY		192,961	-	192,961	90,715	-	90,715
XIII. LIABILITIES FOR ASSETS 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)	157,461	489,541	647,002	65,917	254,872	320,789
XVI. SHAREHOLDERS' EQUITY	(9)	5,226,704	1,144	5,227,848	2,605,841	1,751	2,607,592
16.1 Paid-in capital		3,221,000	-	3,221,000	440,000	-	440,000
16.2 Capital Reserves		-	-	-	-	-	-
16.2.1 Share Premium		-	-	-	-	-	-
16.2.2 Share Cancellation Profits		-	-	-	-	-	-
16.2.3 Other Capital Reserves		-	-	-	-	-	-
16.3 Accumulated Other Comprehensive Income or Loss that will not be Reclassified to Profit or Loss		1,317,895	-	1,317,895	986,179	-	986,179
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(107,640)	1,144	(106,496)	(143,054)	1,751	(141,303)
16.5 Profit Reserves		79,343	-	79,343	70,233	-	70,233
16.5.1 Legal Reserves		79,343	-	79,343	70,233	-	70,233
16.5.2 Status Reserves		-	-	-	-	-	-
16.5.3 Extraordinary Reserves		-	-	-	-	-	-
16.5.4 Other Profit Reserves		-	-	-	-	-	-
16.6 Profit or (Loss)		716,106	-	716,106	1,252,483	-	1,252,483
16.6.1 Prior Periods' Profit or (Loss)		151,078	-	151,078	1,070,295	-	1,070,295
16.6.2 Current Period Profit or (Loss)		565,028	-	565,028	182,188	-	182,188
<b>TOTAL LIABILITIES</b>		<b>6,838,077</b>	<b>21,284,393</b>	<b>28,122,470</b>	<b>3,152,320</b>	<b>15,419,574</b>	<b>18,571,894</b>

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

## Unconsolidated Statement of Off-Balance Sheet Commitments as at 31 December 2025

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

III-OFF-BALANCE SHEET COMMITMENTS (I+II+III)	Note	CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>4,667,058</b>	<b>23,925,389</b>	<b>28,592,447</b>	<b>1,094,770</b>	<b>15,203,695</b>	<b>16,298,465</b>
<b>I. GUARANTEES AND WARRANTIES</b>	(1) (2) (3)	<b>4,665,882</b>	<b>23,925,389</b>	<b>28,591,271</b>	<b>1,093,862</b>	<b>15,203,695</b>	<b>16,297,557</b>
I.1. Letters of Guarantee		4,440,382	14,586,274	19,026,656	1,093,862	10,332,669	11,426,131
I.1.1. Guarantees Subject to State Tender Law		96,272	-	96,272	81,714	239	81,953
I.1.2. Guarantees Given for Foreign Trade Operations		201,382	14,411,599	14,612,981	10,762	10,129,605	10,140,367
I.1.3. Other Letters of Guarantee		4,142,728	174,675	4,317,403	1,001,386	202,425	1,203,811
I.2. Bank Acceptances		-	-	-	-	-	-
I.2.1. Import Letter of Acceptance		-	-	-	-	-	-
I.2.2. Other Bank Acceptances		-	-	-	-	-	-
I.3. Letters of Credit		-	8,930,252	8,930,252	-	4,871,426	4,871,426
I.3.1. Documentary Letters of Credit		-	8,930,252	8,930,252	-	4,871,426	4,871,426
I.3.2. Other Letters of Credit		-	-	-	-	-	-
I.4. Prefinancing Given as Guarantee		-	-	-	-	-	-
I.5. Endorsements		-	-	-	-	-	-
I.5.1. Endorsements to the Central Bank of the Republic of Türkiye		-	-	-	-	-	-
I.5.2. Other Endorsements		-	-	-	-	-	-
I.6. Purchase Guarantees on Marketable Security Issuance		-	-	-	-	-	-
I.7. Factoring Guarantees		-	-	-	-	-	-
I.8. Other Guarantees		225,500	408,863	634,363	-	-	-
I.9. Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	(1)	<b>1,176</b>	-	<b>1,176</b>	<b>908</b>	-	<b>908</b>
2.1. Irrevocable Commitments		1,176	-	1,176	908	-	908
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		-	-	-	-	-	-
2.1.8. Tax and Fund Liabilities from Export Commitments		1,176	-	1,176	908	-	908
2.1.9. Commitments for Credit Card Limits		-	-	-	-	-	-
2.1.10. Commitments for Credit Cards and Banking Services Promotions		-	-	-	-	-	-
2.1.11. Receivables from Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.12. Payables for Short Sale Commitments of Marketable Securities		-	-	-	-	-	-
2.1.13. Other Irrevocable Commitments		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	(4)	-	-	-	-	-	-
3.1. Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1. Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2. Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2. Trading Transactions		-	-	-	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1. Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2. Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2. Swap Transactions Related to Foreign Currency and Interest Rates		-	-	-	-	-	-
3.2.2.1. Foreign Currency Swap-Buy		-	-	-	-	-	-
3.2.2.2. Foreign Currency Swap-Sell		-	-	-	-	-	-
3.2.2.3. Interest Rate Swap-Buy		-	-	-	-	-	-
3.2.2.4. Interest Rate Swap-Sell		-	-	-	-	-	-
3.2.3. Foreign Currency, Interest rate and Securities Options		-	-	-	-	-	-
3.2.3.1. Foreign Currency Options-Buy		-	-	-	-	-	-
3.2.3.2. Foreign Currency Options-Sell		-	-	-	-	-	-
3.2.3.3. Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4. Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5. Securities Options-Buy		-	-	-	-	-	-
3.2.3.6. Securities Options-Sell		-	-	-	-	-	-
3.2.4. Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1. Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2. Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5. Interest Rate Futures		-	-	-	-	-	-
3.2.5.1. Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2. Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>2,053,942</b>	<b>1,994,470</b>	<b>4,048,412</b>	<b>876,130</b>	<b>1,696,752</b>	<b>2,572,882</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>243,263</b>	-	<b>243,263</b>	<b>5,981</b>	-	<b>5,981</b>
4.1. Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Checks Received for Collection		17,763	-	17,763	5,981	-	5,981
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		225,500	-	225,500	-	-	-
4.8. Custodians		-	-	-	-	-	-
<b>V. PLEDGES RECEIVED</b>		<b>1,810,679</b>	<b>1,994,470</b>	<b>3,805,149</b>	<b>870,149</b>	<b>1,696,752</b>	<b>2,566,901</b>
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		12,383	885,306	897,689	16,820	841,211	858,031
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Immovable		106,394	1,036,866	1,143,260	106,394	853,783	960,177
5.6. Other Pledged Items		1,691,902	72,298	1,764,200	746,935	1,758	748,693
5.7. Pledged Items-Depository		-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		-	-	-	-	-	-
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>6,721,000</b>	<b>25,919,859</b>	<b>32,640,859</b>	<b>1,970,900</b>	<b>16,900,447</b>	<b>18,871,347</b>

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Profit or Loss as at 31 December 2025

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

IV.-STATEMENT OF PROFIT OR LOSS		Note	Current Period 01.01.2025- 31.12.2025	Prior Period 01.01.2024- 31.12.2024
<b>I.</b>	<b>INTEREST INCOME</b>	<b>(1)</b>	<b>2,098,600</b>	<b>1,172,334</b>
1.1	Interest on Loans		1,544,044	738,383
1.2	Interest on Reserve Requirements		11,596	15,984
1.3	Interest on Banks		130,174	85,330
1.4	Interest on Money Market Transactions		92,355	7,623
1.5	Interest on Marketable Securities Portfolio		315,658	324,412
1.5.1	Fair Value Through Profit or Loss		-	-
1.5.2	Fair Value Through Other Comprehensive Income		112,924	103,247
1.5.3	Measured at Amortised Cost		202,734	221,165
1.6	Financial Lease Income		-	-
1.7	Other Interest Income		4,773	602
<b>II.</b>	<b>INTEREST EXPENSE (-)</b>	<b>(2)</b>	<b>400,616</b>	<b>358,401</b>
2.1	Interest on Deposits		134,834	115,531
2.2	Interest on Funds Borrowed		263,453	240,688
2.3	Interest Expense on Money Market Transactions		-	-
2.4	Interest on Securities Issued		-	-
2.5	Lease Interest Expenses		2,329	2,182
2.6	Other Interest Expenses		-	-
<b>III.</b>	<b>NET INTEREST INCOME (I - II)</b>		<b>1,697,984</b>	<b>813,933</b>
<b>IV.</b>	<b>NET FEES AND COMMISSIONS INCOME</b>		<b>386,635</b>	<b>238,226</b>
4.1	Fees and Commissions Received		417,350	264,056
4.1.1	Non-cash Loans		83,968	60,205
4.1.2	Other		333,382	203,851
4.2	Fees and Commissions Paid		30,715	25,830
4.2.1	Non-cash Loans		143	82
4.2.2	Other		30,572	25,748
<b>V.</b>	<b>DIVIDEND INCOME</b>		<b>28,914</b>	<b>8,204</b>
<b>VI.</b>	<b>TRADING INCOME /(LOSS) (Net)</b>	<b>(3)</b>	<b>54,771</b>	<b>48,798</b>
6.1	Trading Gains / (Losses) on Securities		3,299	35,747
6.2	Gains / (Losses) on Derivative Financial Transactions		-	-
6.3	Foreign Exchange Gains / (Losses)		51,472	13,051
<b>VII.</b>	<b>OTHER OPERATING INCOME</b>	<b>(4)</b>	<b>25,971</b>	<b>32,316</b>
<b>VIII.</b>	<b>GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)</b>		<b>2,194,275</b>	<b>1,141,477</b>
<b>IX.</b>	<b>EXPECTED CREDIT LOSS (-)</b>	<b>(5)</b>	<b>99,106</b>	<b>17,548</b>
<b>X.</b>	<b>OTHER PROVISION EXPENSE (-)</b>	<b>(6)</b>	<b>25,700</b>	<b>22,493</b>
<b>XI.</b>	<b>PERSONNEL EXPENSE (-)</b>		<b>849,194</b>	<b>595,014</b>
<b>XII.</b>	<b>OTHER OPERATING EXPENSES (-)</b>	<b>(7)</b>	<b>405,549</b>	<b>276,652</b>
<b>XIII.</b>	<b>NET OPERATING INCOME/(LOSS) (VIII-IX-X)</b>		<b>814,726</b>	<b>229,770</b>
<b>XIV.</b>	<b>EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-
<b>XV.</b>	<b>INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		-	-
<b>XVI.</b>	<b>INCOME/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XV)</b>	<b>(8)</b>	<b>814,726</b>	<b>229,770</b>
<b>XVIII.</b>	<b>TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(9)</b>	<b>(249,698)</b>	<b>(47,582)</b>
18.1	Current Tax Provision		(237,238)	(117,155)
18.2	Deferred Tax Income Effect (+)		151,211	145,319
18.3	Deferred Tax Expense Effect (-)		138,751	214,892
<b>XIX.</b>	<b>CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)</b>	<b>(10)</b>	<b>565,028</b>	<b>182,188</b>
<b>XX.</b>	<b>INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1	Income from Non-current Assets Held for Sale		-	-
20.2	Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3	Income from Other Discontinued Operations		-	-
<b>XXI.</b>	<b>EXPENSES FOR DISCONTINUED OPERATIONS (-)</b>		-	-
21.1	Expenses for Non-current Assets Held for Sale		-	-
21.2	Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3	Expenses for Other Discontinued Operations		-	-
<b>XXII.</b>	<b>PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX-XX)</b>		-	-
<b>XXIII.</b>	<b>TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-
23.1	Current Tax Provision		-	-
23.2	Deferred Tax Expense Effect (+)		-	-
23.3	Deferred Tax Income Effect (-)		-	-
<b>XXIV.</b>	<b>CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		-	-
<b>XXV.</b>	<b>NET PROFIT/(LOSS) (XVIII+XXIII)</b>	<b>(11)</b>	<b>565,028</b>	<b>182,188</b>
	Earning/(Loss) per share (in TL full)		0.0018	0.0041

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Profit or Loss and Comprehensive Income as at 31 December 2025

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

	Current Period 1 January- 31 December 2025	Prior Period 1 January- 31 December 2024
<b>V.-STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>		
<b>I. CURRENT PERIOD PROFIT/LOSS</b>	565,028	182,188
<b>II. OTHER COMPREHENSIVE INCOME</b>	366,523	285,164
<b>2.1 Other Comprehensive Income That will Not Be Reclassified To Profit or Loss</b>	331,716	333,473
2.1.1 Tangible Assets Revaluation Increase/Decrease	406,931	440,038
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Pension Plan Remeasurement Gain/Loss	(254)	(2,705)
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(74,961)	(103,860)
<b>2.2 Reclassified to Profit or Loss</b>	34,807	(48,309)
2.2.1 Foreign Currency Translation Differences	-	-
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	49,556	(69,721)
2.2.3 Cash Flow Hedge Income/Loss	-	-
2.2.4 Foreign Net Investment Hedge Income/Loss	-	-
2.2.5 Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(14,749)	21,412
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>	931,551	467,352

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Changes in Shareholders' Equity as at 31 December 2025

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

VI.- STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss					Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss					Total Equity		
	Paid-in capital	Share premium	Share certificate canceled profits	Other capital reser	1	2	3	4	5	6		Profit reserves	Prior period net income/(loss)
<b>CURRENT PERIOD</b>													
I. 31 December 2025													
II. Balance at the beginning of the period	440,000	-	-	-	1,018,871	(32,692)	-	(141,303)	-	-	70,233	1,070,295	182,188
III. Adjustment in accordance with TMS 8	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I+II)	440,000	-	-	-	1,018,871	(32,692)	-	(141,303)	-	-	70,233	1,070,295	182,188
IV. Total comprehensive income (loss)	-	-	-	-	331,894	(178)	-	34,807	-	-	-	(1,070,295)	565,028
V. Capital increase in cash	1,710,705	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital increase through internal reserves	1,070,295	-	-	-	-	-	-	-	-	-	-	-	-
VII. Issued capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase (decrease) through other changes, equity	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit distribution	-	-	-	-	-	-	-	-	-	-	9,110	151,078	(182,188)
II.1. Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	(22,000)	(22,000)
II.2. Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	9,110	173,078	(182,188)
II.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances (II+IV+.....+X+XI)</b>	<b>3,221,000</b>	-	-	-	<b>1,350,765</b>	<b>(32,870)</b>	-	<b>(106,496)</b>	-	-	<b>79,343</b>	<b>151,078</b>	<b>565,028</b>

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

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

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

4. Exchange Differences on Translation.

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

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

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Changes in Shareholders' Equity as at 31 December 2024

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

VI - STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in capital	Share premium	Share certificate cancel profits	Other capital reser	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss						Current period net income/(loss)	Total Equity		
					1	2	3	4	5	6				
<b>PRIOR PERIOD</b>														
31 December 2024														
I. Balance at the beginning of the period	440,000	-	-	-	682,693	(29,987)	-	-	(92,994)	-	62,400	921,471	156,657	2,140,240
II. Adjustment in accordance with TMS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1 Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2 Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New balance (I-II)	440,000	-	-	-	682,693	(29,987)	-	-	(92,994)	-	62,400	921,471	156,657	2,140,240
IV. Total comprehensive income (loss)	-	-	-	-	336,178	(2,705)	-	-	(48,309)	-	-	-	182,188	467,352
V. Capital increase in cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VI. Capital increase through internal reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VII. Issued capital inflation adjustment difference	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase (decrease) through other changes, equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit distribution	-	-	-	-	-	-	-	-	-	-	7,833	148,824	(156,657)	-
11.1. Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	-	(156,657)	-
11.2. Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	7,833	148,824	-	-
11.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances (II+IV+.....+IX+XI)</b>	<b>440,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,018,871</b>	<b>(32,692)</b>	<b>-</b>	<b>-</b>	<b>(141,303)</b>	<b>-</b>	<b>70,233</b>	<b>1,070,295</b>	<b>182,188</b>	<b>2,607,592</b>

1. Increases and decreases in Intangible Assets Revaluation Reserve.

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

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

4. Exchange Differences on Translation.

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

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

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Cash Flows for the Year Ended at 31 December 2025

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

	Note	Current Period 01.01.2025 -31.12.2025	Prior Period 01.01.2024 -31.12.2024
<b>VII-STATEMENT OF CASH FLOWS</b>			
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>I.1 Operating Profit Before Changes in Operating Assets and Liabilities</b>		<b>1,321,021</b>	<b>777,351</b>
1.1.1 Interest Received		1,797,106	1,073,467
1.1.2 Interest Paid		(371,225)	(411,246)
1.1.3 Dividend Received		-	205
1.1.4 Fees and Commissions Received		417,350	264,056
1.1.5 Other Income		36,918	67,525
1.1.6 Collections from Previously Written-off Loans and Other Receivables		42,038	-
1.1.7 Payments to Personnel and Service Suppliers		(1,013,506)	(727,756)
1.1.8 Taxes Paid		(211,063)	9,723
1.1.9 Other	(1)	623,403	501,377
<b>I.2 Changes in Operating Assets and Liabilities</b>		<b>(3,866,967)</b>	<b>(1,610,543)</b>
1.2.1 Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss		-	117,609
1.2.2 Net (increase) / decrease in due from banks and other financial institutions		-	-
1.2.3 Net (increase) / decrease in loans		(5,329,429)	(1,638,831)
1.2.4 Net (increase) / decrease in other assets		(215,650)	(26,865)
1.2.5 Net increase / (decrease) in bank deposits	(1)	393,833	31,934
1.2.6 Net increase / (decrease) in other deposits		1,175,956	1,108,206
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		649,075	(1,219,770)
1.2.9 Net increase / (decrease) in payables		-	-
1.2.10 Net increase / (decrease) in other liabilities	(1)	(540,752)	17,174
<b>I. Net Cash Provided from Banking Operations</b>		<b>(2,545,946)</b>	<b>(833,192)</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>			
<b>II. Net Cash Provided from Investing Activities</b>		<b>2,530,420</b>	<b>2,027,231</b>
2.1 Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2 Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3 Purchases of tangible assets		(122,968)	(9,997)
2.4 Disposals of tangible assets		(10,155)	105
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(126,171)	-
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		699,446	1,257,132
2.7 Purchase of Financial Assets Measured at Amortised Cost		(125,292)	-
2.8 Sale of Financial Assets Measured at Amortised Cost		2,223,928	785,990
2.9 Other		(8,368)	(5,999)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net Cash Provided from Financing Activities</b>		<b>1,686,376</b>	<b>(2,182)</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		-	-
3.3 Issued Equity Instruments		1,710,705	-
3.4 Dividends Paid		(22,000)	-
3.5 Payments for Finance Leases		(2,329)	(2,182)
3.6 Other		-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	(1)	<b>1,349,845</b>	<b>1,019,446</b>
<b>V. Net Decrease/ Increase in Cash and Cash Equivalents (I+II+III+IV)</b>	(1)	<b>3,020,695</b>	<b>2,211,303</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the Period</b>	(1)	<b>4,457,685</b>	<b>2,246,382</b>
<b>VII. Cash and Cash Equivalents at the End of the Period</b>	(1)	<b>7,478,380</b>	<b>4,457,685</b>

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

# ARAP TÜRK BANKASI A.Ş.

## Unconsolidated Statement of Profit Distribution as at 31 December 2025

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

	Current Period(**) 31 December 2025	Prior Period 31 December 2024 <sup>(*)</sup>
<b>I. DISTRIBUTION OF CURRENT YEAR INCOME (1)</b>		
1.1 CURRENT YEAR INCOME	814,726	229,770
1.2 TAXES AND DUTIES PAYABLE(-)	(249,698)	(47,582)
1.2.1 Corporate Tax ( Income Tax)	(237,238)	(117,155)
1.2.2 Income withholding tax	-	-
1.2.3 Other taxes and duties	(12,460)	69,573
<b>A. NET INCOME FOR THE YEAR (1.1-1.2)</b>	<b>565,028</b>	<b>182,188</b>
1.3 PRIOR YEARS LOSSES (-) <sup>(1)</sup>	-	-
1.4 FIRST LEGAL RESERVES (-)	-	9,110
1.5 OTHER STATUTORY RESERVES (-)	-	-
<b>B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5))]</b>	<b>565,028</b>	<b>173,078</b>
1.6 FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1 To owners of ordinary shares	-	-
1.6.2 To owners of preferred shares	-	-
1.6.3 To owners of preferred shares (preemptive rights)	-	-
1.6.4 To profit sharing bonds	-	-
1.6.5 To holders of profit and loss sharing certificates	-	-
1.7 DIVIDENDS TO PERSONNEL (-)	-	-
1.8 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9 SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1 To owners of ordinary shares	-	-
1.9.2 To owners of preferred shares	-	-
1.9.3 To owners of preferred shares (preemptive rights)	-	-
1.9.4 To profit sharing bonds	-	-
1.9.5 To holders of profit and loss sharing certificates	-	-
1.10 STATUTORY RESERVES (-)	-	-
1.11 GENERAL RESERVES	-	-
1.12 OTHER RESERVES	-	-
1.13 SPECIAL FUNDS	-	-
<b>II. DISTRIBUTION OF RESERVES</b>		
2.1 APPROPRIATED RESERVES	-	-
2.2 DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.2.1 To owners of ordinary shares	-	-
2.2.2 To owners of preferred shares	-	-
2.2.3 To owners of preferred shares (preemptive rights)	-	-
2.2.4 To profit sharing bonds	-	-
2.2.5 To holders of profit and loss sharing certificates	-	-
2.3 DIVIDENDS TO PERSONNEL (-)	-	-
2.4 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
<b>III. EARNINGS PER SHARE</b>		
3.1 TO OWNERS OF ORDINARY SHARES	0,0018	0,0041
3.2 TO OWNERS OF ORDINARY SHARES (%)	0.18	0.41
3.3 TO OWNERS OF PRIVILEGED SHARES	-	-
3.4 TO OWNERS OF PRIVILEGED SHARES (%)	-	-
<b>IV. DIVIDEND PER SHARE</b>		
4.1 TO OWNERS OF ORDINARY SHARES	-	-
4.2 TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3 TO OWNERS OF PRIVILAGED SHARES	-	-
4.4 TO OWNERS OF PRIVILAGED SHARES (%)	-	-

(\*) The profit distribution table for the previous period was finalised with the decision of the Ordinary General Assembly after the independently audited financial statements dated 31 December 2024 were published and restated accordingly.

(\*\*) The Bank's authorized body for profit distribution is the General Assembly. As of the date these financial statements were prepared, the annual Ordinary General Assembly meeting has not yet been held.

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### SECTION THREE

#### EXPLANATIONS ON ACCOUNTING POLICIES

##### I. EXPLANATIONS FOR BASIS OF PRESENTATION

The unconsolidated financial statements are prepared within the scope of the "Regulation on Accounting Applications for Banks and Safeguarding of Documents" related with Banking Act numbered 5411 published in the Official Gazette no.26333 dated 1 November 2006 and other regulations related to reporting principles on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by Banking Regulation and Supervision Authority (together referred as BRSA Accounting and Reporting Legislation) and in case where a specific regulation is not made by BRSA, Turkish Accounting Standards and Turkish Financial Reporting Standards ("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").

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

With the announcement dated 23 November 2023, POA announced that the financial statements of the entities applying the Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2025 should be prepared in accordance with the Financial Reporting Standard in Hyperinflationary Economies ("TAS 29"), however, institutions or organisations authorised to regulate and supervise in their fields may determine different transition dates for the implementation of TAS 29. Based on this announcement of POA, BRSA has decided not to subject the financial statements of banks and financial leasing, factoring, financing, savings finance and asset management companies as of 31 December 2025 to inflation adjustment required under TAS 29 with its decision dated 12 December 2023 and numbered 10744. In accordance with the decision of BRSA dated 11 January 2024 and numbered 10825; banks, financial leasing, factoring, financing, savings financing and asset management companies will apply inflation accounting as of 1 January 2025. Accordingly, the unconsolidated financial statements as at 31 December 2025 have not been restated in accordance with TAS 29 Financial Reporting in Hyperinflationary Economies. However, in accordance with the Banking Regulation and Supervision Agency's (BRSA) decision dated December 5, 2024, and numbered 11021, banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies, will not apply inflation accounting in 2025.

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosed contingent assets and liabilities at the date of the balance sheet and the reported amounts of revenues and expenses during the period. Although these estimates are based on management's best judgement and knowledge, actual results may differ from these estimates. The assumptions and estimates used are disclosed in the related notes.

The financial statements are prepared on the cost basis except for real estate and financial assets and liabilities which are shown at their fair values. The accounting policies and valuation principles followed for the correct understanding of the financial statements are explained in Notes II to XXIII.

Effective from 1 January 2024, the amendments to TAS/TFRS do not have a significant impact on the Bank's accounting policies, financial position and performance. The amendments to TAS and TFRS issued but not yet effective as of the date of finalisation of the financial statements are not expected to have a significant impact on the accounting policies, financial position and performance of the Bank.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### II. STRATEGY OF USING FINANCIAL INSTRUMENTS AND EXPLANATIONS ON FOREIGN CURRENCY TRANSACTIONS

The Bank's core business activities include corporate banking, commercial banking, securities transactions (Treasury operations) and international banking services. The Bank uses financial instruments intensively due to its nature. The Bank's funding sources are deposits, borrowings and shareholders' equity, which are invested in high quality financial assets. The Bank monitors the balance of the resources utilised and the placements made in various financial assets in terms of risk and return with an effective asset - liability management strategy.

The Bank's transactions in foreign currencies are accounted for in accordance with TAS 21 - The Effects of Changes in Foreign Exchange Rates and foreign exchange gains and losses arising from foreign currency transactions are translated into Turkish Lira at the exchange rates prevailing at the dates of the transactions.

At the end of each period, foreign currency assets and liabilities are translated into Turkish Lira at the exchange rates prevailing at the balance sheet date and the resulting exchange differences are recognised as foreign exchange gains and losses.

#### III. DISCLOSURES RELATED TO SUBSIDIARIES

A subsidiary is an entity over which the Bank has the power to govern the financial and operating policies so as to obtain benefits from its activities. In the unconsolidated financial statements, the subsidiary is recognised at cost, less any provision for impairment in accordance with "TAS 27 - Separate Financial Statements".

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

Derivative financial instruments of the Bank are classified under "IFRS 9 Financial Instruments" ("IFRS 9"), "Derivative Financial Assets Designated at Fair Value through Profit or Loss".

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### VI. INFORMATION ON FEES AND COMMISSION

Fees and commission income and expenses are calculated on an accrual basis according to the nature of the fees and commissions and included in the effective interest method, and income provided through contracts or through the purchase of assets for a third real or legal person is recognised in the periods in which they are realised.

#### VII. INFORMATION ON FINANCIAL ASSETS

Financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 3 Recognition and Derecognition. Financial assets are measured at fair value at initial recognition in the financial statements. During the initial recognition of financial assets other than "Financial Assets at Fair Value Through Profit or Loss", transaction costs are added to fair value or deducted from fair value. They are included in the balance sheet of the group if the Parent Bank is a legal party to these instruments.

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

##### 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 and Financial Assets at Fair Value Through Other Comprehensive Income 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 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

A financial asset is classified as at fair value through other comprehensive income when, in addition to holding the financial asset within a business model whose objective is to collect contractual cash flows and to sell the financial asset, the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Financial assets at fair value through other comprehensive income are initially recognised at fair value plus transaction costs. Financial assets at fair value through other comprehensive income are subsequently measured at fair value. Interest income calculated using the effective interest method on marketable securities at fair value through other comprehensive income and dividend income on marketable securities representing a share in capital are recognised in the statement of profit or loss. The difference between the fair value and the amortised cost of financial assets at fair value through other comprehensive income, i.e. "Unrealised gains and losses", is not recognised in the statement of profit or loss until the collection of the fair value of the financial asset, sale, disposal or impairment of the financial asset, or until the asset is sold, disposed of or impaired, whichever occurs first.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### b. Financial Assets at Fair Value Through Other Comprehensive Income (Continued)

"Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account. When these securities are collected or disposed of, the accumulated fair value differences reflected in equity are recognised in the statement of profit or loss.

Subsequent changes in the value of investments in equity instruments are not recognised in the statement of profit or loss, except for dividends.

Investments in equity instruments that are not held for trading or that are recognised in the financial statements of the acquiree in a business combination to which IFRS 3 is applied are classified as Assets at Fair Value through Other Comprehensive Income, with an irrevocable election made on initial recognition.

Financial assets at fair value through other comprehensive income are subsequently measured at fair value. However, for securities that do not have a market price, pricing models or discounted cash flow techniques are used in the fair value calculation, depending on the type of security.

##### c. Financial Assets Measured at Amortized Cost

If the financial asset is held within a business model whose objective is to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, the financial asset is classified as a financial asset measured at amortised cost.

Financial assets measured at amortised cost are initially recognised at acquisition cost reflecting their fair value plus transaction costs and subsequently measured at amortised cost using the effective interest method. Interest income related to financial assets measured at amortised cost is recognised in the statement of profit or loss.

##### d. Loans

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

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

Bank's loans are recorded under the "Measured at Amortized Cost" account.

##### e. Impairment

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment (Continued)

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:

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.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment (Continued)

###### *Definition of Default*

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

These conditions have stated below:

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

###### *Significant increase in credit risk definition*

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

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

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

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

1. Past due more than 30 days,
2. The subject of in-bank restructuring,
3. Bankruptcy / concordatum registration
4. High level negative investigation
5. Restructured

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

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment (Continued)

The Bank's loans have been evaluated and classified as of 31 December 2025 in line with the Regulation on the Classification of Loans and the Procedures and Principles Regarding Provisions to be Reserved for them; accordingly, a provision has been set aside.

The Bank uses credit risk parameters and statistical models in the calculation of expected credit losses in accordance with the relevant legislation and accounting standards.

Expected credit losses are measured using reasonable and supportable information and taking into account historical information as well as future base, favorable and unfavorable macroeconomic forecasts by including macroeconomic variables. Within the scope of the macroeconomic model, the final forecast obtained by weighting three scenarios (base, optimistic and negative) is used. The main macroeconomic independent variables used in these forecasts are the changes in "USDTRY, Consumer Price Index, Producer Price Index, Current Account Balance and Foreign Trade Balance". Credit risk parameters used in the calculation of expected credit losses are reviewed and evaluated at least once a year within the framework of model validation processes. Macroeconomic forecasts and past default data of portfolios used in risk parameter models are re-evaluated every quarter in order to reflect changes in the economic conjuncture and updated if necessary.

#### VIII. INFORMATION ON OFFSETTING FINANCIAL INSTRUMENTS

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

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

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

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### 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 amount in the securities portfolio of the bank is very low.

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

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

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

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

The Bank's intangible assets consist of software.

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

The costs of the intangible 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. The intangible assets purchased after this date are recorded at their historical costs. The intangible assets are amortized based on straight line amortization. The useful life of software is determined as 3-15 years.

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

#### 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.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XII. INFORMATION ON TANGIBLE ASSETS (Continued)

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

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

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

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

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

There are no changes in the related accounting estimates that have a significant effect on the current period or are expected to have a significant effect in the following periods.

At each reporting date, the Bank assesses whether there is any indication that an asset may be impaired; if any such indication exists, the Bank estimates the recoverable amount of the related asset in accordance with TAS 36 - Impairment of Assets and recognises an impairment loss if the recoverable amount is less than the carrying amount of the related asset.

#### XIII. INFORMATION ON LEASING ACTIVITIES

Property, plant and equipment acquired under finance leases are recognised as property, plant and equipment in the Bank's assets and as liabilities under finance leases in the Bank's liabilities. Finance costs arising from the lease are spread over the period so as to create a fixed interest rate during the lease term. Interest and foreign exchange losses on finance leases are recognised in the statement of profit or loss. Assets held under finance leases are depreciated on the same basis as for property, plant and equipment.

As of the end of the reporting period, the Bank does not have the authority to make financial leases as a lessor such as a financial leasing company.

#### Explanations on TFRS 16 Leases Standard

##### *Bank – As a Tenant*

Bank - as a tenant At inception of a contract, the Bank assesses whether the contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. The Bank recognises a right-of-use asset and a lease liability at the commencement date.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### *Right of use asset*

The right-of-use asset is initially recognised at cost and includes the following:

- the initial measurement amount of the lease liability,
- all lease payments made on or before the commencement date, less any lease incentives received,
- all initial direct costs incurred by the Bank

While the Bank applies the cost method, the right of use asset:

- net of accumulated depreciation and accumulated impairment losses and
- measured at cost adjusted for remeasurement of the lease liability.

When depreciating the right-of-use asset, the Bank applies the depreciation provisions of TAS 16 Property, Plant and Equipment.

##### *Rent obligation*

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

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

Subsequent to the commencement date, the Bank measures the lease liability as follows

- increase the carrying amount to reflect interest on the lease liability,
- decrease the carrying amount to reflect lease payments already made, and
- remeasure the carrying amount to reflect reassessments and restructurings or to reflect lease payments that are fixed in their revised substance.

Interest on the lease liability for each period of the lease term is calculated by applying a fixed periodic interest rate to the remaining balance of the lease liability.

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

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

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

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

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## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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

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

##### *Reserve for other benefits to employees*

Under the Turkish Labour Law, the Bank is required to pay termination benefits to each employee who has completed one year of service and whose employment is terminated due to retirement or for reasons other than resignation or misconduct specified in the Turkish Labour Law, or for each employee who has completed one year of service and retires, is called up for military service or dies. In accordance with the provisions of "TAS 19 - Employee Benefits", the Bank calculates and recognises the present value of the future probable obligation of the Bank arising from the retirement pay liability by estimating the present value of the future probable obligation. Actuarial gains and losses are recognised under equity in accordance with TAS 19.

The Bank utilises independent actuaries in determining the liability and makes assumptions about discount rate and inflation. The assumptions related to the calculation are as follows.

	Current Period	Prior Period
Discount Rate	29.00%	29.32%
Assumed salary increase rate	24.50%	25.55%

Vacation pay liability is calculated over the cumulative total of the number of unused vacation days calculated by deducting the vacation days used by all personnel from the legally entitled vacation period each year.

##### Provisions for other employee benefits

In accordance with the revised TAS 19, the Bank recognises a provision for other employee benefits in its financial statements based on the undiscounted amounts expected to be paid in exchange for the services provided by its employees during an accounting period.

#### XVI. INFORMATION ON TAX APPLICATIONS

##### Corporate Tax

With the Law No. 7456 published in the Official Gazette dated 15 July 2023 and numbered 32249, the corporate tax rate for banks has been determined as 30% and this rate has entered into force starting from the declarations to be submitted as of 1 October 2023 and to be applied to the corporate earnings of the accounting periods starting from 1 January 2023.

Corporate tax is payable at a rate applicable to the tax base calculated by adding back non-deductible expenses and deducting exemptions and deductions from taxable income. If no profit is distributed, no further tax is payable.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

Advance taxes are calculated and paid in the first quarter of the year at the corporate tax rate applicable to that year's earnings. Advance taxes paid during the year can be offset against the corporate tax calculated on the annual corporate tax return for that year.

Dividends paid to corporations that have a place of business or a permanent representative in Türkiye and dividends paid to corporations resident in Türkiye are not subject to withholding tax. While 15% withholding tax is applied on dividend payments other than those made to non-resident institutions and resident institutions that earn income through a place of business or permanent representative in Türkiye, this rate was changed to 10% with the Presidential Decree published in the Official Gazette dated December 22, 2021 and numbered 31697. In the application of withholding tax rates on dividend payments to non-resident corporations and real persons, the practices in the relevant Double Tax Treaty Agreements are also taken into consideration. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

Under the provisions of the Corporate Tax Law No. 5520, 50% of the gains arising from the sale of participation shares held in assets for at least two full years and founders' shares, redeemed shares and preemptive rights held for the same period are exempt from corporate tax, provided that they are held in a special fund account in liabilities until the end of the fifth year following the year of sale or added to capital and collected until the end of the second calendar year. 25% of the gains from the sale of immovable properties acquired before July 15, 2023 are exempt from corporate tax.

The law numbered 7352 dated January 29, 2022 on the amendment of the Tax Procedure Law and the Corporate Tax Law was enacted in the Official Gazette numbered 31734 on January 29, 2022, and the financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment within the scope of Repeated Article 298 are met in the 2021 and 2022 accounting periods, including the temporary accounting periods, and the temporary tax periods of the 2023 accounting period, December 31, 2024 will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. The provision added by Article 17 of Law No. 7491, following the third paragraph of temporary Article 33 of Law No. 213, states that 'Banks, companies within the scope of Law No. 6361 on Financial Leasing, Factoring, Financing, and Savings Financing Companies, payment and electronic money institutions, authorized exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies, are not taken into account in determining income for the fiscal periods, including temporary tax periods, in 2024 and 2025, regarding the profit/loss difference arising from the inflation adjustment.

In September 2023, the Public Oversight Accounting and Auditing Standards Authority (KGK) issued amendments to TAS 12 regarding the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes, introducing a mandatory exemption. These amendments were enacted to clarify that TAS 12 applies to income taxes arising from tax laws implemented or nearly certain to be implemented under the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD). Additionally, the amendments introduce specific disclosure requirements for entities affected by such tax laws. The exemption from recognizing and disclosing deferred taxes under this scope, as well as the requirement to disclose the application of this exemption, became effective immediately upon the publication of the amendments.

On July 16, 2024, a draft law was submitted to the Grand National Assembly of Türkiye (TBMM) to adopt the OECD's Global Minimum Tax (Pillar Two) regulations. These regulations came into effect through legislation published in the Official Gazette on August 2, 2024. The implementation in Türkiye largely aligns with the OECD's Pillar Two Model Rules, showing similarities in areas such as scope, exemptions, consolidation, tax calculations, and reporting deadlines. Although secondary regulations detailing calculation methods and implementation have not yet been published, preliminary assessments based on OECD regulations indicate that these changes are not expected to have a significant impact on the Bank's financial statements. Nevertheless, regulatory developments continue to be monitored.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### Deferred tax

Deferred tax assets and liabilities are recognized on temporary differences arising between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method in accordance with TAS 12 - Income Taxes and related BRSA guidance. For tax purposes, differences that affect neither the taxable profit nor the accounting profit at the date of acquisition of assets and liabilities are excluded from this calculation.

If transactions and other events are recognized in profit or loss, the related tax effects are also recognized in profit or loss. If transactions and other events are recognized directly in equity, the related tax effects are also recognized directly in equity.

Deferred tax assets and deferred tax liabilities are netted off in the financial statements.

In accordance with Article 298 of the Tax Procedure Law, the tax advantage that will be provided in the future periods by the increase in the value of non-monetary items Fixed Assets and prepaid expenses, which will be subject to inflation adjustment in the Tax Procedure Law Financial Statements dated December 31, 2024, is shown in the deferred tax asset.

##### Transfer Pricing

Under the heading of disguised profit distribution through transfer pricing in Article 13 of the Corporate Tax Law, the issue of transfer pricing is discussed and the "General Communiqué on Disguised Profit Distribution through Transfer Pricing" published on 18 November 2007 sets out the details of this issue in practice.

According to the Communiqué, if taxpayers engage in transactions with related parties (individuals) for the purchase and sale of goods, services or products, where the prices are not set in accordance with the arm's length principle, it will be concluded that the related profits are distributed in a disguised manner through transfer pricing. Such disguised profit distributions through transfer pricing will not be deductible from the tax base for corporate tax purposes.

#### XVII. ADDITIONAL INFORMATION ON BORROWINGS

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

The Bank did not issue any stocks convertible into bonds.

The Bank does not have borrowing instruments issued by itself.

#### XVIII. INFORMATION ON SHARE ISSUANCES

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

#### XIX. EXPLANATIONS ON ACCEPTANCES AND ACCEPTANCES

Advances and acceptances are realised simultaneously with the payments of the customers and the commitments are presented in off-balance sheet accounts as off-balance sheet liabilities.

There are no acceptances and acceptances recognised as a liability against assets.

#### XX. INFORMATION ON GOVERNMENT INCENTIVES

The Bank has not received any government grants and subsidies.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XXI. CASH AND CASH EQUIVALENTS

Cash and cash equivalents comprise cash on hand and demand deposits and other short-term highly liquid investments which their maturities are three months or less from date of acquisition and that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value. The carrying amount of these assets is their fair value. Cash and cash equivalents and bank balances are stated at the period-end foreign exchange buying rate at the Bank's office.

For the purpose of the statement of cash flows, "Cash" is defined as cash on hand, effectives, gold, money in transit, cheques purchased and demand deposits at banks including the Central Bank of the Republic of Türkiye and "Cash Equivalents" are defined as interbank money market placements with original maturities of less than three months and time deposits at banks.

#### XXII. INFORMATION ON SEGMENT REPORTING

An operating segment is a distinguishable component of the Bank that engages in the provision of a single product or service or a group of related products or services and that is characterised by risks and returns that are different from those of other segments. Reporting by operating segments is presented in Section Four, Note VIII.

#### XXIII. OTHER DISCLOSURES

##### Profit reserves and distribution of profit

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

The legal reserves consist of first and second reserves, appropriated in accordance with the Turkish Commercial Code ("TCC"). The TCC stipulates that the first legal reserve is appropriated out of statutory profits at the rate of 5% per annum, until the total reserve reaches 20% of the Company's paid-in share capital. The second legal reserve is appropriated at the rate of 10% of all cash distributions in excess of 5% of the paid-in share capital. Under the TCC, the legal reserves can only be used to offset losses and are not available for dividend distribution unless they exceed 50% of paid-in share capital.

##### Related parties

For the purpose of these financial statements, shareholders, key management personnel and board members, in each case together with their families and companies controlled by or affiliated with them, associates and joint ventures are considered and referred to as related parties in accordance with TAS 24 - Related Party Disclosures.

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## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### SECTION FOUR

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

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

The Bank's capital adequacy standard ratio is 19.99% (31 December 2024: 20.09%). The capital adequacy standard ratio has been calculated based on the Regulation on Equity of Banks, the Regulation on Measurement and Assessment of Capital Adequacy of Banks, the BRSA decision numbered 11286 dated 13 November 2025, and other relevant legal regulations. Within the scope of the aforementioned Board decision, the amount subject to credit risk has been calculated using the foreign exchange buying rates of the Central Bank of the Republic of Türkiye as of 28 June 2024, and the equity item has been calculated without taking into account the negative net valuation differences of the securities acquired before 1 January 2024 and included in the "Securities at Fair Value Through Other Comprehensive Income" portfolio. Pursuant to the Board decision numbered 11286 dated 13 November 2025, effective from 1 January 2026, the temporary regulations applied in the calculation of banks' capital adequacy ratios have been removed, and the impact of this change on the capital adequacy ratio has amounted to an approximate decrease of 424 basis points compared to the previous practice.

##### Information on equity items

	Current Period	Prior Period
<b>TIER II CAPITAL</b>	<b>5,227,848</b>	<b>2,607,592</b>
Paid-in capital following all debts in terms of claim in liquidation of the Bank	3,221,000	440,000
Share issue premiums	-	-
Reserves	79,343	70,233
Gains recognized in equity as per TAS	1,211,399	844,876
Profit	716,106	1,252,483
Current Period Profit	565,028	182,188
Prior Period Profit	151,078	1,070,295
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>5,227,848</b>	<b>2,607,592</b>
<b>Deductions from Common Equity Tier 1 Capital</b>	<b>23,715</b>	<b>11,323</b>
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	-	-
Improvement costs for operating leasing	1,894	11
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	21,821	11,312
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
<b>Total Deductions From Common Equity Tier 1 Capital</b>	<b>23,715</b>	<b>11,323</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>5,204,133</b>	<b>2,596,269</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

	Current Period	Prior Period
<b>ADDITIONAL TIER I CAPITAL</b>	-	-
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
<b>Additional Tier I Capital Before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial	-	-
Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 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 (-)	-	-
<b>Total Deductions From Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	5,204,133	2,596,269
<b>TIER II CAPITAL</b>		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	201,993	103,984
<b>Tier II Capital Before Deductions</b>	201,993	103,984
<b>Deductions From Tier II Capital</b>	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	201,993	103,984
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	5,406,126	2,700,253
<b>The sum of Tier I Capital and Tier II Capital (Total Capital)</b>	5,406,126	2,700,253
Deductions from Capital Loans granted contrary to the 50th and 51st Article of the Law	-	-
Net Book Values of Movables and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	-
<b>In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components</b>	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

	Current Period	Prior Period
The Sum of net long positions of investments in the Additional Tier 1 capital and Tier 2 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
The Sum of net long positions of investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity, mortgage servicing rights, deferred tax assets arising from temporary differences which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
<b>TOTAL CAPITAL</b>	<b>5,406,126</b>	<b>2,700,253</b>
Total Capital	<b>5,406,126</b>	<b>2,700,253</b>
Total risk weighted amounts	27,803,912	14,447,586
<b>Capital Adequacy Ratios</b>		
Core Capital Adequacy Ratio (%)	19.27	19.37
Tier 1 Capital Adequacy Ratio (%)	19.27	19.37
Capital Adequacy Ratio (%) <sup>(2)</sup>	19.99	20.09
<b>BUFFERS</b>		
Total buffer requirement	2.905	2.897
Capital conservation buffer requirement (%)	2.500	2.500
Bank specific counter-cyclical buffer requirement (%)	0.405	0.397
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	14.77	14.87
<b>Amounts below the Excess Limits as per the Deduction Principles</b>	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
<b>Limits related to provisions considered in Tier II calculation</b>		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	201,993	103,984
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	201,993	103,984
Excess amount of total provision amount to credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
Excess amount of total provision amount to 0.6% of risk weighted receivables of credit risk Amount of the Internal Ratings Based Approach in accordance with the Communiqué on the Calculation	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022</b>	-	-
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

**Within the scope of the Bank's internal capital adequacy assessment process, the approach applied to assess the adequacy of the internal capital requirement in terms of current and future activities**

Within the scope of internal capital adequacy assessment, the Bank has reports, procedures, etc. In these studies; under the main headings of evaluation of the current year in terms of capital adequacy and development of legal ratios and evaluation of budget forecasts in terms of capital adequacy and development of legal ratios; there are detailed evaluations on quantifiable risks and non-quantifiable risks and all significant risks are covered.

**Information on debt instruments to be included in equity calculation**

None.

#### II. INFORMATION ON CREDIT RISK

**Information on risk concentrations by debtors or group of debtors or geographical regions and sectors, basis for risk limits and the frequency of risk appraisals**

For credit risk analysis, cash and non-cash loans granted to a debtor or debtors' group is subject to a risk classification in proportion to the Bank's shareholders' equity. In addition the geographical regions and sectoral distribution is investigated periodically and distributions are revised according to the market conditions. The general and other periodical limits of a firm are renewed every year and the extending of loans throughout the day is made with the mentioned limits.

**Whether risk limits and distributions are determined for daily transactions, whether risk concentration for off-balance sheet risks is monitored on a daily basis on the basis of customers and treasury department officials of banks**

Limit assignments, controls over loan granting process, marketing strategies, matters related to the daily operations and pay-back process are determined in the Bank's credit procedures. Issues related to the daily based transactions (especially extending of cash loans) are managed in coordination with Credits Division, Risk Management Department, Treasury, Financial Institutions Division and Central Operations Departments

**Information on periodical analysis of creditworthiness of loans and other receivables per legislation, inspection of account vouchers taken against new loans, if not inspected, the reasons for it, credit limit renewals, collaterals against loans and other receivables**

Loans and other receivables are being followed periodically as per the "Regulation on the Principals and Procedures classification of the Loans and Provisions shall be set aside by Banks and to the Provisions to be set aside".

The account status documents obtained for the opened loans are audited as stipulated in the legislation, and the loan is updated at the discretion of the General Directorate and Senior Management and in parallel with the economic conditions. The Bank receives sufficient collateral for its loans and other receivables. Since the majority of the companies with which the Bank extends credit are among the leading companies in Türkiye, the majority of the collaterals received are "company signature or surety". In addition, real estate mortgages, bank counter-guarantees, cash blockage, financing notes and real customer checks/notes are also taken as collateral. The collaterals received are in line with market conditions and collateral conditions of other banks.

The system performs ratings for all loan customers after the completion of financial data entries, which are the basis for qualitative and quantitative measurement, and answering subjective questions. The grade scale has a wide range of 22 levels, from minimum "D" to maximum "AAA +".

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK(Continued)

##### 1. For Credit Risk Analysis;

In 2024, the grade distribution weight of corporate and commercial firms assessed is as follows(1) (2):

Grade <sup>(1),(2)</sup>	Description	Weight
AA+	Maximum Reliability and Quality	1.7%
AA	Maximum Reliability	10.3%
AA-	Maximum Reliability	13.7%
A+	Very Good Firm	20.0%
A	Very Good Firm	20.0%
A-	Very Good Firm	14.3%
BBB+	Reliable and Qualified	10.3%
BBB	Reliable and Qualified	2.8%
BBB-	Reliable and Qualified	3.4%
BB+	Low Reliably and risky	0.6%
BB	Low Reliably and risky	0.6%
BB-	Low Reliably and risky	0.6%
B-	Maximum Risk	1.7%

(1) The above distribution does not include customers, personal loans and loans granted to banks.

(2) Although the grade scale of the bank is composed of 22 grades, the grade items that do not have any loan amounts in both years are not shown in the table.

#### *Accounting applications, the definition of non-performing and impaired elements*

"Regulation on procedures and Principles concerning classifications of Loans and Provisions" under Article 4, Third, Fourth and Fifth classified in groups of all receivables, accrued interest and similar charges interest on the principal amount owed whether or not additional or refinance, regardless of whether or not the non-performing loans are considered impaired.

Although there are probable repayment, interest due to various reasons justify the collection of principal or interest payments, more than thirty days from the maturity date or dates to be paid late, but without the condition of the third group delay time required for classification as non-performing receivables are defined.

#### *Value adjustments and provisions methods and approaches*

As of 1 January 2018, loss allowance for expected credit losses is recognised on financial assets and loans measured at amortised cost, financial assets measured at fair value through other comprehensive income, loan commitments and financial guarantee contracts not measured at fair value through profit or loss based on TFRS 9 and the regulation published in the Official Gazette no. 29750 dated 22 June 2016 in connection with "Procedures and Principles regarding Classification of Loans and Allowances Allocated for Such Loans" which came into force starting from 1 January 2018. The expected credit loss estimate is neutral, weighted according to probabilities, and includes information that can be supported about past events, current circumstances and forecasts for future economic conditions.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

*Credit risk is the risk reduction effects without taking into consideration the total amount of exposures after offsetting transactions with the related risks are differentiated according to the different risk classes and the types of the average amount for the period*

Risk Classifications	Current Period												
	January	February	March	April	May	June	July	August	September	October	November	December	Average
Contingent and Non-Contingent Receivables from Sovereign Governments and Central Banks	7,095,323	6,666,929	6,535,597	5,324,159	5,262,323	5,107,958	5,220,235	5,301,435	5,248,883	4,695,900	4,878,528	4,932,336	5,522,467
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	10,303,665	10,547,939	11,217,226	13,885,887	12,988,533	13,036,221	13,909,839	14,054,407	13,798,742	13,606,536	13,640,354	14,362,207	12,945,963
Contingent and Non-Contingent Corporate Receivables	5,851,521	5,898,013	6,187,888	6,454,425	7,071,435	7,502,587	7,984,029	8,894,111	9,848,688	10,790,026	11,591,826	11,851,060	8,327,134
Contingent and Non-Contingent Retail Receivables	2,740	4,364	6,043	7,442	8,827	9,433	9,616	9,440	10,014	9,937	10,091	9,673	8,135
Contingent and Non-Contingent Receivables Secured by:													
Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Past Due Loans	-	-	28,175	28,384	29,435	30,488	32,121	33,242	34,713	35,986	37,114	-	24,138
Higher-Risk Receivables Defined by BRSB	2,418,616	2,189,973	1,767,558	1,726,722	2,067,150	2,096,350	2,557,370	3,634,689	3,470,749	3,254,492	3,674,651	3,649,175	2,708,958
Marketable Securities Collateralized Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitization Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-Term Receivables from Banks and Corporate Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Receivables	1,786,796	1,999,594	1,987,712	1,916,750	1,970,995	2,076,961	1,894,345	1,846,271	1,859,558	1,829,204	2,359,713	2,423,219	1,995,927
<b>Total exposure to risks</b>	<b>27,458,661</b>	<b>27,306,812</b>	<b>27,730,199</b>	<b>29,343,769</b>	<b>29,398,698</b>	<b>29,859,998</b>	<b>31,607,555</b>	<b>33,773,595</b>	<b>34,271,347</b>	<b>34,222,081</b>	<b>36,192,277</b>	<b>37,227,670</b>	<b>31,532,722</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

**Information on the control limits of the Bank for forward transactions, options and similar contracts, management of credit risk for these instruments together with the potential risks arising from market conditions**

The Bank evaluates and manages credit risks that are generated from forward transactions and similar contracts together with potential risks in the market.

**Information on whether the Bank decreases the risk by liquidating its forward transactions, options and similar contracts in case of facing a significant credit risk or not**

The Bank tries to mitigate the total risk if it's exposed to huge amount of risk over the forward transactions.

**For Credit Risk Analysis;**

***Information on whether the indemnified non-cash loans are evaluated as having the same risk weight with non-performing loans or not***

Indemnified non-cash loans are evaluated as having the same risk weight with cash loans which are collected upon maturity. These loans are classified according to their commitments and are recorded under the follow-up accounts.

***Information on whether the loans that are structured and rescheduled are included in a new rating group as determined by the Bank's risk management system, other than the follow-up plan defined in the banking regulations or not; whether new precautions are taken for these methods or not; whether the Bank's risk management accepts long term commitments as having more risk than short term commitments which results in a diversification of risk or not***

The Bank acts in frame of the related regulations for the loans that are structured and rescheduled. On the other hand, while doing risk evaluation of the loans and commitments, maturity issue is also taken into consideration.

**For Credit Risk Analysis;**

***Evaluation of the significance of country specific risk if the banks have foreign operations and credit transactions in a few countries or these operations are coordinated with a few financial entities***

The Bank has no banking activities abroad on the branch level. However in the loan lending processes to the foreign based firms, the economic conditions of the country and the financial structure of the company in question is taken into consideration.

***Evaluation of the Bank's competitive credit risk being an active participant of the international banking transactions market***

The Bank has significant relationship with the North Africa and Middle East Region within the international trade transactions. However in the volume of the banking transactions the Bank defines its credit risk concentration as limited from these regions.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

###### *The share of the top 100 and 200 cash loan customers in total loan cash loans portfolio*

The share of the top 100 and 200 cash loan customers comprises 99.95% and 100% of the total cash loans portfolio of the Bank respectively.

###### *The share of the top 100 and 200 non-cash loan customers in total loan non-cash loans portfolio*

The share of the top 100 and 200 non-cash loan customers comprises 98.17% and 100% of the total non-cash loans portfolio of the Bank respectively.

###### *The share of the total cash and non-cash loan balance of the top 100 and 200 loan customers in total assets and off-balance sheet items*

The Bank's total cash and non-cash loans from its top 100 and 200 loan customers comprise 83.35% and 91.02% of the total assets and off-balance sheet items.

###### **The first and second stage provision amount provided by the Bank for credit risk**

The first and second stage provision amount provided by the Bank for Stage 1 and Stage 2 credit risk is TL 88,649 (31 December 2024: TL 33,210).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 2. Geographical distribution of risk amounts decomposed as part of significant risk groups. <sup>(1)</sup>

Current Period	Central							Higher-Risk Receivables Defined by BRSA	Total
	Governments and Central Banks	Banks and Financial Intermediaries	Corporate Receivables	Retail Receivables	Receivables Secured by Residential Property	Past due loans	Other receivables		
Domestic	4,932,336	12,679,840	11,851,060	9,648	-	-	2,232,992	31,739,698	
European Union Countries	-	268,513	-	-	-	-	-	268,513	
OECD Countries <sup>(2)</sup>	-	66,117	-	-	-	-	-	66,117	
Off-Shore Banking Regions	-	-	-	-	-	-	-	-	
USA, Canada	-	461,892	-	-	-	-	-	461,892	
Other Countries	-	885,845	-	25	-	-	-	4,501,223	
Associates, subsidiaries and jointly controlled partnership	-	-	-	-	-	-	3,615,353	-	
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	190,227	190,227	
<b>Total</b>	<b>4,932,336</b>	<b>14,362,207</b>	<b>11,851,060</b>	<b>9,673</b>	<b>-</b>	<b>-</b>	<b>3,649,175</b>	<b>37,227,670</b>	
Prior Period	Central							Higher-Risk Receivables Defined by BRSA	Total
	Governments and Central Banks	Banks and Financial Intermediaries	Corporate Receivables	Retail Receivables	Receivables Secured by Residential Property	Past due loans	Other receivables		
Domestic	5,263,489	7,272,268	4,336,711	1,561	-	-	1,576,901	18,477,804	
European Union Countries	-	184,672	-	-	-	-	-	184,672	
OECD Countries <sup>(2)</sup>	-	1,064	-	-	-	-	-	1,064	
Off-Shore Banking Regions	-	-	-	-	-	-	-	-	
USA, Canada	-	140,488	-	-	-	-	-	140,488	
Other Countries	-	741,103	-	19	-	-	-	2,451,521	
Associates, subsidiaries and jointly controlled partnership	-	-	-	-	-	-	1,710,399	-	
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	161,695	161,695	
<b>Total</b>	<b>5,263,489</b>	<b>8,339,595</b>	<b>4,336,711</b>	<b>1,580</b>	<b>-</b>	<b>-</b>	<b>1,737,273</b>	<b>21,417,244</b>	

<sup>(1)</sup> Regulation on Measurement and Assessment of Capital Adequacy of Banks in the risk classes are taken into consideration.

<sup>(2)</sup> OECD Countries excluding European countries, USA and Canada

<sup>(3)</sup> Assets and liabilities that cannot be allocated on a consistent basis

<sup>(4)</sup> Net value of non-performing loans

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 3. Risk profile according to sectors and counterparties (1)

	Central Governments and Central Banks	Banks and Financial Intermediaries	Corporate Receivables	Retail Receivable	Receivables Secured by		Higher-Risk Receivables Defined by BRSA	Other Receivables	TL	FC	Total
					Real Estate	Mortgage Receivables					
<b>Agricultural</b>			253,322	-	-	-	-	-	146,837	106,485	253,322
Farming and Stockbreeding	-	-	253,322	-	-	-	-	-	146,837	106,485	253,322
Forestry	-	-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-	-	-
<b>Manufacturing</b>			9,160,963	10	-	-	-	-	3,313,752	5,847,221	9,160,973
Mining	-	-	658,269	-	-	-	-	-	383	657,886	658,269
Production	-	-	8,343,880	10	-	-	-	-	3,290,175	5,053,715	8,343,890
Electric, gas and water	-	-	158,814	-	-	-	-	-	23,194	135,620	158,814
<b>Construction</b>			2,206,265	-	-	-	33,822	-	19,123	2,220,964	2,240,087
Services	4,932,336	14,362,207	230,507	4	-	-	3,615,353	190,227	5,441,596	17,889,038	23,330,634
Wholesale and retail trade	-	-	209,829	-	-	-	-	-	43,043	166,786	209,829
Hotel, food and beverage services	-	-	-	4	-	-	-	-	4	-	4
Transportation and telecommunication	-	-	4,118	-	-	-	871	-	874	4,115	4,989
Financial institutions	4,932,336	14,362,207	-	-	-	-	3,614,482	190,227	5,397,675	17,701,577	23,099,252
Real estate and Leasing services	-	-	-	-	-	-	-	-	-	-	-
"Self-employment" type Services	-	-	-	-	-	-	-	-	-	-	-
Education services	-	-	-	-	-	-	-	-	-	-	-
Health and social services	-	-	16,560	-	-	-	-	-	-	16,560	16,560
<b>Other</b>			3	9,659	-	-	-	-	2,232,992	1,944,757	2,242,654
<b>Total</b>	<b>4,932,336</b>	<b>14,362,207</b>	<b>11,851,060</b>	<b>9,673</b>	-	-	<b>3,649,175</b>	<b>2,423,219</b>	<b>10,866,064</b>	<b>26,361,606</b>	<b>37,227,670</b>

(1) Regulation on Measurement and Assessment of Capital Adequacy of Banks in the risk classes are taken into consideration.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 4. Presentation of maturity risk bearing based on their outstanding maturities

Risk Classifications(2)	Payment Term (1)				
	1 Month	1-3 Month	3-6 Month	6-12 Month	1 Year and Over
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	364,185	617,656	32,763	32,401	-
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	4,659,140	2,614,119	2,617,244	3,477,628	646,709
Contingent and Non-Contingent Corporate Receivables	858,896	1,706,509	2,891,184	4,028,424	2,362,342
Contingent and Non-Contingent Retail Receivables	59	397	1,683	4,234	3,272
Contingent and Non-Contingent Receivables Secured by Residential Property	-	-	-	-	-
Past Due Loans	-	-	-	-	-
Higher-Risk Receivables Defined by BRSA	1,146,733	3,077,706	173,874	772,047	160,549
Marketable Securities Collateralized Mortgages	-	-	-	-	-
Securitization Exposures	-	-	-	-	-
Short-Term Receivables from Banks and Corporate Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-
Other Receivables	-	-	-	-	-
<b>Total</b>	<b>7,029,013</b>	<b>8,016,387</b>	<b>5,716,748</b>	<b>8,314,734</b>	<b>3,172,872</b>

(1) Items that cannot be distributed are not included.

(2) It represents the total risk amount before credit risk reduction and after conversion to credit.

##### 5. Information on risk classes

###### *Assigned credit rating agencies and export credit agencies changed the names and the reasons for these organizations*

The international credit rating agency Islamic International Rating Agency and the risk classification issued by the OECD are used for receivables from central governments and central banks. The rating agency note is not used for domestic resident customers.

###### *With the export credit agency of a credit rating agency assigned to each risk classes are used*

The risk classes of the Islamic International Rating Agency are used for central government / central bank receivables and for resident customers abroad. The OECD published country risk classification is used for those with no rating

The Bank does not use credit rating for the domestic resident customers and banks.

###### *The absence of the credit rating of trading for items that are not included in the calculation, instead of the credit rating of the issuer, or if there is for export of these items that are available for information on the process of using credit ratings*

For the short term receivables that has been issued by banks and financial intermediaries that has not any short term rating, risk weight of the issuer is used in the context of related regulation.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 5. Information on risk classes (Continued)

*Assigned to each grade credit rating agencies and export credit agency ratings of the Regulation on Measurement and Assessment of Capital Adequacy of Banks to which of the credit quality of the stages*

Credit Quality Level	Islamic International Rating Agency
1	Between AAA and AA-
2	Between A+ and A-
3	Between BBB+ and BBB-
4	Between BB+ and BB-
5	Between B+ and B-
6	Between CCC+ and below

OECD Country Risk Classification	0	1	2	3	4	5	6	7
Credit Quality Levels								
Risk weight (%)	0	0	20	50	100	100	100	150

*Risk weight of the total amount of risk before and after credit risk mitigation and equity deducted amounts*

##### Risk amount based on weight of risks

Risk weights	Before credit risk mitigation	After credit risk mitigation
0%	5,067,810	5,067,810
10%	-	-
20%	3,987,614	3,987,614
35%	-	-
50%	9,588,302	9,588,302
75%	9,673	9,673
100%	14,989,817	14,925,096
150%	5,345,230	3,649,175
200%	-	-
1250%	-	-
Deductible form Equity	23,715	23,715

##### 6. Sector or counterparty type, individually impaired loans and non-performing loan amounts, value adjustments and provisions during the period information on value adjustments and provisions

##### Miscellaneous information based on important sectors

Important Sectors	Credits		Provisions
	Significant increase in credit risk (Stage 2)	Default (Stage 3)	Expected Credit Loss (IFRS 9)
<b>Agricultural</b>	-	-	-
Farming and Stockbreeding	-	-	-
Forestry	-	-	-
Fishing	-	-	-
<b>Manufacturing</b>	-	1,108	1,108
Mining	-	-	-
Production	-	1,108	1,108
Electric, gas and water	-	-	-
<b>Construction</b>	439,436	-	-
<b>Services</b>	-	-	-
Wholesale and retail trade	-	-	-
Hotel, food and beverage services	-	-	-
Transportation and telecommunication	-	-	-
Financial institutions	-	-	-
Real estate and Leasing services	-	-	-
"Self-employment" type Services	-	-	-
Education services	-	-	-
Health and social services	-	-	-
<b>Other</b>	382	-	-

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 7. Information on value adjustments and changes in loan loss provisions

	Opening Balance	The amount of provision during the period	Reversal of provision	Other adjustments	Closing Balance
Stage 3 provisions	1,108	4,923	4,923	-	1,108
Stage 1 & 2 provisions	33,210	70,836	15,397	-	88,649

##### 8. Other information on credit risk

###### Sectoral concentrations for cash loans

	Current Period				Prior Period			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
<b>Agricultural</b>	146,838	3.62	152,438	1.72	21,235	2.23	21,612	0.44
Farming and stockbreeding	146,838	3.62	152,438	1.72	21,235	2.23	-	-
Forestry	-	-	-	-	-	-	21,612	0.44
Fishing	-	-	-	-	-	-	-	-
<b>Manufacturing</b>	2,725,379	67.15	6,450,260	72.95	187,597	19.70	2,262,511	46.05
Mining	-	-	899,050	10.17	-	-	724,421	14.74
Production	2,725,379	67.15	5,508,364	62.30	187,597	19.70	1,538,090	31.30
Electric, gas and water	-	-	42,846	0.48	-	-	-	-
<b>Construction</b>	15,623	0.38	839,140	9.49	-	-	680,822	13.86
<b>Services</b>	1,161,053	28.61	1,023,876	11.58	741,713	77.90	1,621,071	32.99
Wholesale and retail trade	30,000	0.74	234,013	2.65	-	-	173,899	3.54
Hotel, food and beverage Services	-	-	-	-	-	-	-	-
Transportation and Telecommunication	-	-	-	-	-	-	-	-
Financial institutions	1,131,053	27.87	768,248	8.69	741,713	77.90	1,447,172	29.45
Real estate and Leasing Services	-	-	-	-	-	-	-	-
"Self-employment" type Services	-	-	-	-	-	-	-	-
Education services	-	-	-	-	-	-	-	-
Health and social services	-	-	21,615	0.24	-	-	-	-
<b>Other</b>	9,627	0.24	375,928	4.25	1,637	0.17	327,442	6.66
<b>Total</b>	<b>4,058,520</b>	<b>100.00</b>	<b>8,841,642</b>	<b>100.00</b>	<b>952,182</b>	<b>100.00</b>	<b>4,913,458</b>	<b>100.00</b>

###### Sectoral and regional concentration of impaired loans and receivables

Sectoral	Current Period	Prior Period
Manufacturing	1,108	1,108
<b>Total impaired loans and receivables</b>	<b>1,108</b>	<b>1,108</b>
Regional	Current Period	Prior Period
Türkiye	1,108	1,108
<b>Total impaired loans and receivables</b>	<b>1,108</b>	<b>1,108</b>

###### Loans and receivables that are past due but not yet impaired

None.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### III. INFORMATION ON FOREIGN CURRENCY EXCHANGE RATE RISK

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

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

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

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

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

**Foreign exchange risk management policy**

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

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

<b>Date</b>	<b>US Dollars</b>	<b>Euro</b>
24 December 2025	42.7474	50.3857
25 December 2025	42.7434	50.4208
26 December 2025	42.7641	50.3896
29 December 2025	42.7656	50.3547
30 December 2025	42.8542	50.4519
31 December 2025	42.8623	50.4532
Balance Sheet Valuation Rate	42.8623	50.4532

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

In December 2025, with the simple arithmetic average, the US dollar exchange buying rate is TL 42.5861 and the Euro exchange buying rate is TL 49.8477.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### Information on Currency Risk

Current Period	Euro	US Dollars	Other	Total
<b>Assets</b>				
Cash (Cash in Vault, Foreign currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	2,480,449	2,950,848	2,655	5,433,952
Banks	1,954,851	3,237,539	64,422	5,256,812
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Other Comprehensive Income	1,162	67,641	-	68,803
Loans	4,336,296	4,505,346	-	8,841,642
Investments in Subsidiaries and Associates	-	-	-	-
Financial Assets Measured at Amortised Cost	682,436	853,885	-	1,536,321
Financial Derivative held for Hedging (Assets)	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	96,803	123,354	-	220,157
<b>Total Assets</b>	<b>9,551,997</b>	<b>11,738,613</b>	<b>67,077</b>	<b>21,357,687</b>
<b>Liabilities</b>				
Bank Deposits	2,533,021	1,566,981	2,576	4,102,578
Foreign Currency Deposits	3,915,499	5,990,415	63,696	9,969,610
Money Market Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	3,012,882	3,677,774	-	6,690,656
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-
Financial Derivatives held for Hedging (Liabilities)	-	-	-	-
Other Liabilities	88,512	429,223	2,670	520,405
<b>Total Liabilities <sup>(1)</sup></b>	<b>9,549,914</b>	<b>11,664,393</b>	<b>68,942</b>	<b>21,283,249</b>
<b>Net Balance Sheet Position</b>	<b>2,083</b>	<b>74,220</b>	<b>(1,865)</b>	<b>74,438</b>
<b>Net Off Balance Sheet Position</b>	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	10,115,891	11,859,120	1,950,378	23,925,389
<b>Prior Period</b>				
Total Assets	5,776,232	9,674,698	71,922	15,522,852
Total Liabilities	5,746,007	9,617,150	54,666	15,417,823
Balance Sheet Position, net	30,225	57,548	17,256	105,029
Off Balance Sheet Position, net	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	5,274,092	8,359,222	1,570,381	15,203,695

- (1) In accordance with the "Regulation on Calculation and Application of Foreign Currency Net General Position/Shareholders' Equity Standard Ratio on Consolidated and Unconsolidated Basis by Banks", shareholders' equity amounting to TL 1,144 is not taken into consideration in the calculation of foreign currency risk.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### Exposed currency risk

The increase/(decrease) in equity and statement of profit or loss (excluding tax effect) for the years ended 31 December 2025 and 31 December 2024, assuming a 10 percent depreciation/ appreciation of the TL against the following currencies, is shown in the table below. This analysis assumes that all other variables, in particular interest rates, remain constant.

Assuming 10 percent appreciation of TL;

	Current Period		Prior Period	
	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>
Euro	(208)	(208)	(3,018)	(3,023)
US Dollar	(7,308)	(7,421)	(5,584)	(5,754)
Other Currencies	187	187	(1,726)	(1,726)
<b>Total</b>	<b>(7,329)</b>	<b>(7,442)</b>	<b>(10,328)</b>	<b>(10,503)</b>

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

Assuming 10 percent depreciation of TL;

	Current Period		Prior Period	
	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>	Statement of Profit or Loss	Shareholders' Equity <sup>(1)</sup>
Euro	208	208	3,018	3,023
US Dollar	7,308	7,421	5,584	5,754
Other Currencies	(187)	(187)	1,726	1,726
<b>Total</b>	<b>7,329</b>	<b>7,442</b>	<b>10,328</b>	<b>10,503</b>

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

#### IV. INFORMATION ON INTEREST RATE RISK

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

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

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

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

The early warning limit for the Securities Duration Risk/Total Assets ratio was set by the Board of Directors at a maximum of 10%, with a maximum limit of 12% and a maximum exception of 14%; and for the Interest Rate Risk arising from Banking Accounts/Total Equity ratio, the early warning limit was set at a maximum of 17%, with a maximum limit of 18% and a maximum exception of 19%.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

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

*In terms of time remaining to repricing*

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

- (1) Other assets in the non-interest bearing column amounting to TL 2,378,895- consists of Property, Plant and Equipment amounting to TL 1,861,621, Investments in Associates amounting to TL 190,227, Provisions for Expected Losses amounting to TL 95,831, Intangible Assets amounting to TL 21,821, Other Assets amounting to TL 401,057 and other unallocated amounts.
- (2) The amount of TL 6,482,748 in other liabilities non-interest bearing column consists of equity amounting to TL 5,227,848, provisions amounting to TL 283,265, current tax liability amounting to TL 131,672, deferred tax liability amounting to TL 192,961- and non-interest bearing amounts included in other liabilities amounting to TL 647,002.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### IV. INFORMATION ON 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
<b>Assets</b>							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	4,133,271	4,133,271
Banks	2,759,036	-	-	-	-	-	2,759,036
Financial assets at fair value through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	70,092	-	-	-	-	-	70,092
Financial Assets at Fair Value Through Other Comprehensive Income	4,575	530,404	7,949	329,280	48,453	2,396	923,057
Loans	1,280,003	1,758,036	2,330,058	496,427	-	1,108	5,865,632
Financial Assets Measured at Amortized Cost	42,424	1,267,182	754,465	1,108,491	-	-	3,172,562
Other assets <sup>(1)</sup>	-	-	-	-	-	1,648,244	1,648,244
<b>Total assets</b>	<b>4,156,130</b>	<b>3,555,622</b>	<b>3,092,472</b>	<b>1,934,198</b>	<b>48,453</b>	<b>5,785,019</b>	<b>18,571,894</b>
<b>Liabilities</b>							
Bank Deposits	2,502,368	707,064	-	-	-	-	3,209,432
Other Deposits	238,613	60,203	413,059	505	-	6,583,756	7,296,136
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	1,466,863	1,298,540	2,017,537	-	-	-	4,782,940
Other Liabilities <sup>(2)</sup>	531	1,078	1,752	1,588	-	3,278,437	3,283,386
<b>Total liabilities</b>	<b>4,208,375</b>	<b>2,066,885</b>	<b>2,432,348</b>	<b>2,093</b>	<b>-</b>	<b>9,862,193</b>	<b>18,571,894</b>
Long Position in the Balance Sheet	-	1,488,737	660,124	1,932,105	48,453	-	4,129,419
Short Position in the Balance Sheet	(52,245)	-	-	-	-	(4,077,174)	(4,129,419)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
<b>Total Position</b>	<b>(52,245)</b>	<b>1,488,737</b>	<b>660,124</b>	<b>1,932,105</b>	<b>48,453</b>	<b>(4,077,174)</b>	<b>-</b>

(1) Other assets in the non-interest bearing column amounting to TL 1,648,244 consists of Property, Plant and Equipment amounting to TL 1,372,893, Investments in Associates amounting to TL 161,695, Provisions for Expected Losses amounting to TL 39,157, Intangible Assets amounting to TL 11,312, Other Assets amounting to TL 141,501 and other unallocated amounts.

(2) The amount of TL 3,278,437 in other liabilities non-interest bearing column consists of equity amounting to TL 2,607,592, provisions amounting to TL 195,773, current tax liability amounting to TL 63,568, deferred tax liability amounting to TL 90,715 and non-interest bearing amounts included in other liabilities amounting to TL 320,789.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

Current Period	EURO	US Dollars	TL
<b>Assets</b>			
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Türkiye.	-	-	-
Banks	1.96	3.67	-
Financial Assets at Fair Value Through Profit or Loss	-	-	-
Money Market Placements	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	-	8.42	10.65
Loans	6.57	7.70	42.10
Financial Assets Measured at Amortized Cost	6.16	8.11	40.65
<b>Liabilities</b>			
Interbank Deposits	2.85	4.59	38.50
Other Deposits	0.49	0.98	37.10
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	3.54	5.36	-
<b>Prior Period</b>			
<b>Assets</b>			
Cash (cash in vault, effectives, money in transit, cheques purchased) and balances with the Central Bank of Türkiye.	-	-	8.50
Banks	2.95	4.75	-
Financial Assets at Fair Value Through Profit or Loss	-	-	-
Money Market Placements	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	3.27	6.21	10.65
Loans	9.19	7.59	51.33
Financial Assets Measured at Amortized Cost	4.23	7.76	19.22
<b>Liabilities</b>			
Interbank Deposits	5.07	7.10	-
Other Deposits	0.48	2.84	48.75
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	4.09	6.07	-

### V. INFORMATION ON STOCK POSITION RISK

#### Equity investment risk due from banking book

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

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

None.

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

None.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### V. INFORMATION ON STOCK POSITION RISK (Continued)

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

None.

#### VI. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO

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

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

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

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

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

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

The Bank is supported by well-established shareholders among most powerful financial institutions in Türkiye, Middle East and the North African region. The Bank's largest shareholder is Libyan Foreign Bank which is 100% owned by the Central Bank of Libya has the Bank. Funds received from the Bank's risk group have a 24% share in liabilities.

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

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

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

A large portion of the Bank's liabilities consist of funds obtained from the parent Libyan Foreign Bank and group banks. 57% of these funds are USD, 43% are EUR.

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

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

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

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

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### Liquidity coverage ratio

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

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

	Month	FC	Month	FC+TL
<b>Lowest</b>	19 December 2025	162	19 December 2025	109
<b>Highest</b>	17 October 2025	282	17 October 2025	175

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

Current Period	Consideration Ratio Not Applied Total Value <sup>(1)</sup>		Consideration Ratio Applied Total Value <sup>(1)</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
1 High quality liquid assets	10,276,085	9,733,243	7,118,816	6,575,974
<b>CASH OUTFLOWS</b>				
2 Real person deposits and retail deposits	3,623,163	2,247,016	295,335	224,702
3 Stable deposit	1,339,619	-	66,981	-
4 Deposit with low stability	2,283,544	2,247,016	228,354	224,702
5 Unsecured debts except real person deposits and retail deposits	12,120,639	10,844,222	8,687,006	7,379,528
6 Operational deposit	-	-	-	-
7 Non-operating deposits	10,995,245	10,334,779	7,561,612	6,870,085
8 Other unsecured debts	1,125,394	509,443	1,125,394	509,443
9 Secured debts	-	-	-	-
10 Other cash outflows	26,150,685	22,011,475	2,655,803	1,203,536
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	26,150,685	22,011,475	2,655,803	1,203,536
<b>16 TOTAL CASH OUTFLOW</b>	<b>41,894,487</b>	<b>35,102,713</b>	<b>11,638,144</b>	<b>8,807,766</b>
<b>CASH INFLOWS</b>				
17 Secured receivables	-	-	-	-
18 Unsecured claims	6,476,263	5,700,818	6,189,244	5,525,655
19 Other cash inflows	3,203	3,203	3,203	3,203
<b>20 TOTAL CASH INFLOWS</b>	<b>6,479,466</b>	<b>5,704,021</b>	<b>6,192,447</b>	<b>5,528,858</b>
			<b>Upper limit applied amounts</b>	
<b>21 TOTAL HQLA STOCK</b>			<b>7,118,816</b>	<b>6,575,974</b>
<b>22 TOTAL NET CASH OUTFLOWS</b>			<b>5,445,697</b>	<b>3,278,908</b>
<b>23 LIQUIDITY COVERAGE RATIO (%)</b>			<b>130,72</b>	<b>200,55</b>

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

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## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

Prior Period	Consideration Ratio Not Applied Total Value <sup>(1)</sup>		Consideration Ratio Applied Total Value <sup>(1)</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
1	10,563,834	10,158,463	8,250,675	7,845,304
<b>CASH OUTFLOWS</b>				
2	2,844,981	1,787,427	233,776	178,743
3	1,014,426	-	50,721	-
4	1,830,555	1,787,427	183,055	178,743
5	-	-	-	-
6	7,741,982	7,377,590	5,271,938	4,884,210
7	-	-	-	-
8	7,187,734	7,155,716	4,717,690	4,662,336
9	554,248	221,874	554,248	221,874
10	-	-	-	-
11	15,873,509	14,772,245	1,210,302	818,011
12	-	-	-	-
13	-	-	-	-
14	-	-	-	-
15	-	-	-	-
16	15,873,509	14,772,245	1,210,302	818,011
<b>TOTAL CASH OUTFLOW</b>				
	<b>26,460,472</b>	<b>23,937,262</b>	<b>6,716,016</b>	<b>5,880,964</b>
<b>CASH INFLOWS</b>				
17	-	-	-	-
18	4,346,876	4,002,485	3,896,150	3,594,450
19	2,131	2,131	2,131	2,131
20	<b>4,349,007</b>	<b>4,004,616</b>	<b>3,898,281</b>	<b>3,596,581</b>
			Upper limit applied amounts	
21			8,250,675	7,845,304
22			2,817,735	2,284,383
23			292.81	343.43

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

#### Significant factors affecting the result of liquidity coverage ratio and changes in the items considered in the calculation of this ratio over time

The most important factors affecting the calculation of liquidity coverage ratio for the Bank are high quality liquid assets and cash outflows. A significant portion of the Bank's high quality liquid assets consists of treasury bills and free deposits held at the Central Bank of the Republic of Türkiye. High quality liquid assets increased throughout the year and positively affected the liquidity coverage ratio calculation.

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

High-quality liquid assets consist of cash, effectives, debt instruments issued by CBRT and treasury, debt instruments with a credit or default rating from A+ to BBB- or any equivalent Debt Instruments. CBRT accounts for 71% of high-quality liquid assets of the Bank, while 27% comprised of debt instruments issued by the Treasury and 2% of cash in vault.

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

A significant part of the funding sources are comprised of deposits received. 77 % of the total liabilities are deposits received. 31% of these deposits are deposits obtained from banks.

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

Cash outflows due to derivative contracts occur during periods when the bank's derivative liabilities exceed its derivative receivables. As at 31 December 2025, the bank has no derivative transactions. Therefore, there is no net cash outflow arising from derivative transactions.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

A significant part of the funding sources are comprised of deposits received. 77% of the liability is deposits and 31% of these deposits are from banks. All of these liabilities are warrantless.

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

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

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

None.

##### Presentation of assets and liabilities based on their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	5 Year and Over	1-5 Years	Unallocated	Total
<b>Assets</b>								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Central Bank balances	205,231	5,254,049	-	-	-	-	-	5,459,280
Banks	585,440	4,520,710	153,269	-	-	-	-	5,259,419
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-
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	2,100,651	6,660,797	2,195,227	-	1,108	12,900,162
Financial Assets Measured at Amortized Cost	-	500,896	823,362	352,990	-	-	-	1,677,248
Other assets <sup>(1)</sup>	-	-	-	-	-	-	2,378,895	2,378,895
<b>Total Assets</b>	<b>790,671</b>	<b>12,238,388</b>	<b>3,077,282</b>	<b>7,059,468</b>	<b>2,573,666</b>	<b>-</b>	<b>2,382,995</b>	<b>28,122,470</b>
<b>Liabilities</b>								
Interbank Deposits	3,176,562	1,396,593	-	-	-	-	-	4,573,155
Other Deposits	9,093,354	1,091,035	102,027	85,262	2,770	-	-	10,374,448
Money market borrowings	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	1,253,287	2,119,502	3,317,867	-	-	-	6,690,656
Other liabilities <sup>(2)</sup>	-	126	277	1,060	-	-	6,482,748	6,484,211
<b>Total Liabilities</b>	<b>12,269,916</b>	<b>3,741,041</b>	<b>2,221,806</b>	<b>3,404,189</b>	<b>2,770</b>	<b>-</b>	<b>6,482,748</b>	<b>28,122,470</b>
<b>Net Liquidity Gap</b>	<b>(11,479,245)</b>	<b>8,497,347</b>	<b>855,476</b>	<b>3,655,279</b>	<b>2,570,896</b>	<b>-</b>	<b>(4,099,753)</b>	<b>-</b>
<b>Prior Period</b>								
Total Assets	483,539	7,805,862	3,037,325	3,610,779	1,934,188	48,453	1,651,748	18,571,894
Total Liabilities	9,015,535	1,776,596	2,066,885	2,432,348	2,093	-	3,278,437	18,571,894
<b>Net Liquidity Gap</b>	<b>(8,531,996)</b>	<b>6,029,266</b>	<b>970,440</b>	<b>1,178,431</b>	<b>1,932,095</b>	<b>48,453</b>	<b>(1,626,689)</b>	<b>-</b>

(1) The amount of TL 2,378,895 in other assets unallocated column consists of Tangible Fixed Assets amounting to TL 1,861,621, Investments in Associates amounting to TL 190,227, Intangible Fixed Assets amounting to TL 21,821, Provisions for Expected Losses amounting to TL 95,831, Other Assets amounting to TL 401,057 and other unallocated amounts.

(2) The amount of TL 6,482,748 in other liabilities unallocated column consists of shareholders' equity amounting to TL 5,227,848, provisions amounting to TL 283,265, current tax liability amounting to TL 192,961, deferred tax liability amounting to TL 131,672 and other liabilities and other unallocated amounting to TL 647,002.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

In addition to the Bank's Liquidity Coverage Ratio, the Bank has started reporting the Net Stable Funding Ratio (NSFR) to the Banking Regulation and Supervision Agency (BDDK) in accordance with the Regulation on the Calculation of Banks' Net Stable Funding Ratio, which was published in the Official Gazette dated May 26, 2023, and numbered 32202. This regulation ensures the measurement of medium- and long-term liquidity risk.

Current Period	Unweighted value by residual maturity				Weighted Value
	Without Maturity*	Less than 6 Months	6 Months to < 1 Year	1 Year and More Than 1 Year	
<b>Available Stable Funds</b>					
1	Capital	-	-	5,262,001	5,262,001
2	Tier I and Tier II Capital	-	-	5,262,001	5,262,001
3	Other Capital Instruments	-	-	-	-
Deposits from the Natural Persons and Small Business					
4	Customers	3,187,442	499,545	21,361	5,520
5	Stable Deposits / Participation Funds	1,155,411	159,577	8,316	2,119
6	Less Stable Deposits / Participation Funds	2,032,031	339,968	13,045	3,401
7	Wholesale Funding	6,864,860	5,009,504	2,697,133	2,896,975
8	Operational Deposits	-	-	-	-
9	Other Wholesale Funding	6,864,860	5,009,504	2,697,133	2,896,975
10	Liabilities with Matching Independent Assets	-	-	-	-
11	Other Liabilities	1,573,961	24,506	-	-
12	Derivative Liabilities	-	-	-	-
All Other Equity and Liabilities not Included in the Above					
13	Categories	1,573,961	24,506	-	-
14	<b>Available Stable Fund</b>	-	-	-	13,181,715
<b>Required Stable Funding</b>					
15	High Quality Liquid Assets (HQLA)	-	-	-	86,728
Deposits Held at Credit Institutions of Financial Institutions for					
16	Operational Purposes	-	-	-	-
17	Performing Loans and Securities	2,651,425	10,524,730	3,590,255	1,852,098
Performing Loans to Credit Institutions or Financial Institutions					
18	Secured by Level 1 HQAL	-	-	-	-
Performing Loans to Credit Institutions or Financial Institutions					
19	Secured by Non-Level 1 HQLA and Unsecured Performing Loans to Credit Institutions or Financial Institutions	568,562	6,999,445	345,355	-
Performing Loans to Non-Financial Corporate Clients, Loans to					
20	Natural Person Customers and Small Business Customers, and Loans to Sovereigns, Central Banks and PSEs	2,082,863	3,525,285	3,244,900	1,852,098
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-
22	Performing Loans Encumbered with Residential Mortgages	-	-	-	-
23	Loans with a risk weight of less than or equal to 35%	-	-	-	-
Exchange Traded Equities and Securities That are not in Default and Do not Qualify as HQLA					
24		-	-	-	-
25	Assets with Matching Interdependent Liabilities	-	-	-	-
26	Other Assets	2,633,568	24,506	-	24,367
27	Physical Traded Commodities, Including Gold	-	-	-	-
Assets Posted as Initial Margin for Derivative Contracts or					
28	Contributions to Default Funds of Central Counterparties	-	-	-	-
29	Derivative Assets	-	-	-	-
Derivative Liabilities Before Deduction of Variation Margin					
30	Posted	-	-	-	-
31	All Other Assets Not Included in the Above Categories	2,633,568	24,506	-	24,367
32	Off-Balance Sheet Items	-	27,033,650	-	-
33	<b>Required Stable Fund</b>	-	-	-	12,617,311
34	<b>Net Stable Funding Ratio (%)</b>	-	-	-	104.29

\* Items to be reported in the "without maturity" time bucket do not have a stated maturity. These may include but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-high quality liquid asset equities and physical traded commodities.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VII. INFORMATION ON LEVERAGE RATIO

##### Leverage Ratio

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

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

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

##### Leverage ratio disclosure as follows

	Current Period <sup>(1)</sup>	Prior Period <sup>(1)</sup>
<b>Balance sheet assets</b>		
1 Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	27,226,760	18,542,404
2 (Assets deducted from main capital)	(21,677)	(11,087)
3 Total risk amount of the balance sheet assets (Sum of 1st and 2nd rows)	27,205,083	18,531,317
<b>Derivative financial instruments and credit derivatives</b>		
4 Replacement cost of derivative financial instruments and credit derivatives	-	-
5 Potential credit risk amount of derivative financial instruments and credit derivatives	-	-
6 Total risk amount of derivative financial instruments and credit derivatives (Sum of 4th and 5th rows)	-	-
<b>Security or secured financing transactions</b>		
7 Risk amount of security or secured financing transactions (Except balance sheet)	-	-
8 Risk amount due to intermediated transactions	-	-
9 Total risk amount of security or secured financing transactions (Sum of 7th and 8th rows)	-	-
<b>Off-balance sheet transactions</b>		
10 Gross nominal amount of off-balance sheet transactions	27,010,910	15,988,824
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)	27,010,910	15,988,824
<b>Equity and total risk</b>		
13 Main capital	5,045,535	2,474,652
14 Total risk amount (Sum of 3rd, 6th, 9th and 12th rows)	54,215,993	34,520,141
<b>Leverage ratio</b>		
15 Leverage ratio	9.31%	7.16%

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

The fair value of the financial assets measured at amortised cost; in case of situations where market price or fair value cannot be determined; is calculated over the quoted market prices of other investment securities that are of the same interest, maturity and similar in other clauses.

The estimated fair value of the demand deposit represents the amount to be paid at the moment of demand. Placements of changing rates and the fair value of the overnight deposit equal to their book values. The fair value of the fixed yield deposit is calculated over the cash flows discounted using the market interest rates implicated on similar borrowing and other payables.

The estimated fair value of the loans is calculated over the cash flows discounted using the market interest rates implicated on the constant interest loans. The carrying values of floating-rate loans are deemed a reasonable proxy for their fair values.

In the table below; fair values and book values of some of the financial assets and liabilities are presented. The book value of the assets and liabilities is the total of the cost and accumulated interest accruals.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

##### Fair value hierarchy

The table below analyses financial instruments carried at fair value by valuation method. The different levels have been defined as follows:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities,

Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or,

Level 3: Inputs for the asset or liability that is not based on observable market data (unobservable inputs).

	Carrying Value		Fair Value	
	Current Period	Prior Period	Current Period	Prior Period
<b>Financial Assets</b>	<b>20,284,295</b>	<b>12,790,379</b>	<b>18,962,621</b>	<b>11,941,378</b>
Banks	5,259,419	2,759,036	5,259,419	2,759,036
Money market receivables	-	70,092	-	70,092
Financial Assets Measured at Fair Value Through Other Comprehensive Income	447,466	923,057	447,466	923,057
Financial Assets Measured at Amortised Cost	1,677,248	3,172,562	2,119,462	3,195,544
Loans	12,900,162	5,865,632	11,136,274	4,993,649
<b>Financial Liabilities</b>	<b>22,285,261</b>	<b>15,609,297</b>	<b>22,285,261</b>	<b>15,609,297</b>
Banks Deposits	4,573,155	3,209,432	4,573,155	3,209,432
Other Deposits	10,374,448	7,296,136	10,374,448	7,296,136
Funds provided from other financial institutions	6,690,656	4,782,940	6,690,656	4,782,940
Money market borrowings	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous payables	647,002	320,789	647,002	320,789
<b>Current Period</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets</b>				
Financial assets measured at fair value through Profit or Loss	-	-	-	-
Public sector debt securities	-	-	-	-
Equity Securities	-	-	-	-
Other financial assets	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	444,474	-	2,992	447,466
Public sector debt securities	400,109	-	-	400,109
Equity Securities	-	-	2,992	2,992
Other financial assets	44,365	-	-	44,365
<b>Prior Period</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets</b>				
Financial assets measured at fair value through Profit or Loss	-	-	-	-
Public sector debt securities	-	-	-	-
Equity Securities	-	-	-	-
Other financial assets	-	-	-	-
Financial Assets Measured at Fair Value Through Other Comprehensive Income	920,663	-	2,394	923,057
Public sector debt securities	884,561	-	-	884,561
Equity Securities	-	-	2,394	2,394
Other financial assets	36,102	-	-	36,102

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

The movement of the data related to assets or liabilities that are not based on observable market data during the period is as follows:

	Current Period	Prior Period
Balances at beginning of period	2,394	12,013
Purchases during the period	-	-
Disposals through sale/redemption	-	-
Valuation effect	598	(9,619)
Transfers	-	-
<b>Balances at end of period</b>	<b>2,992</b>	<b>2,394</b>

#### IX. ACTIVITIES CARRIED OUT ON BEHALF OF AND ACCOUNT OF THIRD PARTIES, ACTIVITIES BASED ON ASSURANCE

**Information on whether Bank carries out trading, custody, consulting, management services for third parties**

The Bank does not carry out any other trading, custody, management and consulting services on behalf and account of others.

**Information on trust transactions with other financial institutions or direct financial services given within the context of trust transactions to other financial institutions and possible affects of such transactions on Bank's financial situation**

The Bank does not have transactions based on trust.

#### X. INFORMATION ON RISK MANAGEMENT

**Risk Management Approach and General Disclosures Related to Risk-Weighted Amounts The Bank's Risk Management Approach**

Risk Management process of the Bank passes through various stages; such as, defining, measuring, analyzing and pursuing risks, risk management policies and enactment of implementation principles and their realization, reporting, researching, conformity and auditing, within the frame of principles jointly fixed by the bank's Risk Management Department, Audit Committee and High Level Management and approved by the Board of Directors.

The risk policy of the Bank is set out on the below mentioned principles.

- To be selective in risk taking.
- To define, measure, analyze and manage risks effectively.
- To secure the balance between the risk and return.
- To have adequate capital to cover existing and possible future risks.
- To have sound collaterals covering the existing and possible risks, and to follow up closely the sufficiency of the collaterals.
- To secure the appropriateness of risks to the defined limits.
- To keep under control the appropriateness of all kinds of operations to the approved policies and procedures.
- To supply the harmonization of the operations with the laws and regulations.
- To establish corporate risk culture within the Bank.
- To set out an effective reporting line and inform related management authorities on time to eliminate any kind of discrepancy.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

The Bank defines, measures, analyzes and manages the risks involved in its operations and defines its risk management policies and application procedures on base of main risk categories on consolidated basis.

		Risk Weighted Amount		Minimum capital Requirement
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk) (CCR)	25,997,787	12,503,148	2,079,823
2	Standardised approach (SA)	25,997,787	12,503,148	2,079,823
3	Internal rating-based (IRB) approach	-	-	-
4	Counterparty credit risk	-	-	-
5	Standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6	Internal model method (IMM)	-	-	-
7	Basic risk weight approach to internal models equity position in the banking account	-	-	-
8	Investments made in collective investment companies – look-through approach	-	-	-
9	Investments made in collective investment companies – mandate-based approach	-	-	-
10	Investments made in collective investment companies - 12.50% weighted risk approach	-	-	-
11	Settlement risk	-	-	-
12	Securitization positions in banking accounts	-	-	-
13	IRB ratings-based approach (RBA)	-	-	-
14	IRB Supervisory Formula Approach (SFA)	-	-	-
15	SA/simplified supervisory formula approach (SSFA)	-	-	-
16	Market risk	252,000	827,825	20,160
17	Standardised approach (SA)	252,000	827,825	20,160
18	Internal model approaches (IMM)	-	-	-
19	Operational Risk	1,554,125	1,116,613	124,330
20	Basic Indicator Approach	1,554,125	1,116,613	124,330
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	<b>Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>27,803,912</b>	<b>14,447,586</b>	<b>2,224,313</b>

#### General qualitative information on credit risk

The objective of the credit risk management is to maximize the risk-adjusted return of the bank by managing the risks in appropriate parameters that the bank may face. The credit risk management covers all types of credits and transactions and also considers the relationship of the credit risks with other risk types.

The widest and most visible sources of the credit risk are the loans extended by the Bank; however, there are also some other factors depending on the activities of the Bank. These stand on both banking books and accounts of on balance sheet and off balance sheet items. From day to day, banks face more credit risks not related to loans; for example different financial instruments like interbank transactions, acceptances, trade finance, foreign exchange transactions, swap transactions, bonds, options, futures, guarantees and commitments.

Effective applications related to the credit risk management cover especially the following fields;

- Clear definition of the responsibilities in credit risk management process,
- Effective functioning of the lending policy,
- Understanding the basic characteristics of credit risk,
- Making all related personnel aware of the credit risk management policies,
- Keeping appropriate credit risk measurement, review and follow-up functions,
- Setting limits for credit risk, periodically reviewing the limits and effectively controlling the risk-limit position,
- Analyzing the risk structure of a new instrument before using it,
- Having sufficient management reporting system,
- Providing sufficient audit and control function on credit risk,
- Separating credit utilization and marketing function,
- Evaluating credit risk on solo and consolidated basis.

Beside the standard credit risk in credit activities, also the risks related to the economic conditions in the country of the borrower should be considered.

Effective loan extension is based on the determination of a reliable and well-defined lending criterion. For the effective credit risk management, it is essential to have sufficient information that will enable the detailed evaluation of the real risk profile of the credit applicant.

The Bank's credit risk amount is calculated by standard approach.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### X. INFORMATION ON RISK MANAGEMENT (Continued)

#### Additional explanations about the credit quality of assets

None.

#### Changes in stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at end of the previous reporting period	1,108
2	Loans and debt securities that have defaulted since the last reporting period	42,038
3	Returned to non-defaulted status	(42,038)
4	Amounts written off	-
5	Other changes	-
<b>6</b>	<b>Defaulted loans and debt securities at end of the reporting period(1+2-3-4±5)</b>	<b>1,108</b>

#### Main sources of differences between the risk amounts and the amounts measured in accordance with TAS in the financial statements

None.

#### Credit risk mitigation techniques – overview

	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1	Loans	43,170,719	-	1,829,341	1,760,776	-	-
2	Debt Securities	1,271,862	-	-	-	-	-
<b>3</b>	<b>Total</b>	<b>44,442,581</b>	<b>-</b>	<b>1,829,341</b>	<b>1,760,776</b>	<b>-</b>	<b>-</b>
4	Of which defaulted	1,108	-	-	-	-	-

#### Qualitative disclosures regarding ratings which the Bank uses in the calculation of credit risk by standard approach.

Bank credit risk of the counterparty when calculating the standard approach to Türkiye built Banks and Agent for the risks of the Corporation Islamic International Rating Agency of the country of its rating, while for those that are built outside of Türkiye the bank's Islamic International Rating Agency rating of about if any; if not, the country of residence uses the OECD rating. Counterparty Türkiye Central Government and / or the risks that the Central Bank uses the Islamic International Rating Agency notes Türkiye.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Standardised approach – credit risk exposure and Credit Risk Mitigation (CRM) effects

Asset classes	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1 Contingent and Non-Contingent Receivables from Sovereign Governments and Central Banks	4,932,336	-	4,932,336	-	-	0%
2 Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-	-
3 Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-	-
4 Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-	-
5 Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-	-
6 Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	5,808,548	12,460,609	5,808,548	8,553,659	6,377,965	44%
7 Contingent and Non-Contingent Corporate Receivables	8,581,489	4,636,749	8,581,489	3,269,571	11,851,060	100%
8 Contingent and Non-Contingent Retail Receivables Secured by residential property	9,635	161	9,634	39	7,255	75%
9 Secured by commercial real estate	-	-	-	-	-	-
10 Past Due Loans	-	-	-	-	-	-
11 Higher-Risk Receivables Defined by BRSA	279,551	5,285,991	279,551	3,369,624	5,473,762	150%
12 Marketable Securities Collateralized Mortgages	-	-	-	-	-	-
13 Short-Term Receivables from Banks and Corporate	-	-	-	-	-	-
14 Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-	-
15 Other Receivables	2,423,219	-	2,423,219	-	2,287,745	94%
16 Equity Investments	-	-	-	-	-	-
<b>18 Total</b>	<b>22,034,778</b>	<b>22,383,510</b>	<b>22,034,777</b>	<b>15,192,893</b>	<b>25,997,787</b>	<b>70%</b>

##### Standardised approach – exposures by asset classes and risk weights

Asset Classes/ Risk Weight	Risk Weights										Total credit exposures amount (post CCF and post-CRM)
	0%	10%	20%	35%	50%	75%	100%	150%	200%	Others	
1 Contingent and Non-Contingent Receivables from Sovereign Governments and Central Banks	4,932,336	-	-	-	-	-	-	-	-	-	4,932,336
2 Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-	-	-	-	-	-	-
3 Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-	-	-	-	-	-	-
4 Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	-
5 Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-	-	-	-	-	-	-
6 Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	-	-	3,987,614	-	9,588,302	-	786,291	-	-	-	14,362,207
7 Contingent and Non-Contingent Corporate Receivables	-	-	-	-	-	-	11,851,060	-	-	-	11,851,060
8 Contingent and Non-Contingent Retail Receivables Secured by residential property	-	-	-	-	-	9,673	-	-	-	-	9,673
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
10 Past Due Loans	-	-	-	-	-	-	-	-	-	-	-
11 Higher-Risk Receivables Defined by BRSA	-	-	-	-	-	-	-	3,649,175	-	-	3,649,175
12 Marketable Securities Collateralized Mortgages	-	-	-	-	-	-	-	-	-	-	-
13 Short-Term Receivables from Banks and Corporate	-	-	-	-	-	-	-	-	-	-	-
14 Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-	-	-	-	-	-	-
15 Equity Investments	-	-	-	-	-	-	-	-	-	-	-
16 Other Receivables	135,474	-	-	-	-	-	2,287,745	-	-	-	2,423,219
<b>18 Total</b>	<b>5,067,810</b>	<b>-</b>	<b>3,987,614</b>	<b>-</b>	<b>9,588,302</b>	<b>9,673</b>	<b>14,925,096</b>	<b>3,649,175</b>	<b>-</b>	<b>-</b>	<b>37,227,670</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Qualitative disclosures related to IRB models

None.

##### IRB - Credit risk exposures by portfolio and PD range

None.

##### IRB – Effect on RWA of credit derivatives used as CRM techniques

None.

##### RWA flow statements of credit risk exposures under IRB

None.

##### IRB – Backtesting of probability of default (PD) per portfolio

None.

##### IRB (specialised lending and equities under the simple risk weight method)

None.

##### Qualitative disclosure related to counterparty credit risk

The counterparty risk arises from non-performance of the trading partners. The non-performance may arise from counterparty's refusal/inability to perform due to adverse price movements or from external constraints that were not anticipated by the principal.

Counterparty Credit Risk is an important risk that causes a credit risk for the banks carrying out money and capital market transactions. The subject transactions are listed as follows;

- Derivative Financial Instruments,
- Repo Transactions,
- Securities and Commodities Borrowing Transactions,
- Transactions with long clearing period,
- Margin Trading Transactions

Some properties of CCR and credit risk are provided below with a comparison.

- Loan risk is unilateral, only the lender is exposed to the risk. CCR is bilateral and both parties may incur a loss depending to the market value of the transaction.
- For the credit risk, the risk amount of the lender is always positive. In CCR, the position value caused by the transaction might be positive or negative. The party having the positive position value during the period to the maturity date is the party exposed to the risk.
- In any credit transaction, the loan's principal amount is lent, and collected on the maturity date together with interest. In the transactions subject to CCR, it is possible to offset the receivables mutually according to the agreement made and to pay the remaining amount.

While the exposed risk can be easily measured in loan risk, this amount in CCR depends to the value of the asset subject to transaction, value of guarantee and market values and can only be estimated.

The Bank's counterparty credit risk amount is calculated by standard approach.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Credit valuation adjustment (CVA) capital charge

None.

##### Capital requirement for CVA

None.

##### Standardised approach - CVA by risk classes and risk weights

None.

##### Counterparty credit risk (CRR) by risk class and PD

None.

##### Collaterals used for CVA

None.

##### Credit Derivatives

None.

##### RWA changes related to ERR within the scope of internal model method

None.

##### RWA flow statements of CCR exposures under Internal Model Method (IMM)

None.

##### Quantitative disclosure - description of a bank's securitisation exposures

None.

##### Securitisation exposures in the banking book

None.

##### Securitisation exposures in the trading book

None.

##### Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

None.

##### Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

None.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### X. INFORMATION ON RISK MANAGEMENT (Continued)

#### Qualitative requirements for public disclosure regarding market risk

The purpose of market risk management is to maximize the risk adjusted return of the Bank by effectively managing the market risk of the bank by using suitable parameters in compliance with the size of the Bank.

The market risk management consists of interest rate, foreign Exchange and liquidity risks and takes into consideration the relations of these risks with other risks. The Bank does not have commodity and stock exchange portfolio. Therefore, the Bank is not exposed to commodity and equity position risk.

The market risk management of the Bank is based on below mentioned principles.

- Clear definition of the responsibilities in market risk management process,
- Effective determination, functioning and monitoring of the treasury policy,
- Having standards for valuing positions and measuring performance,
- Understanding the basic characteristics of the risks in market risk category,
- Making all related personnel aware of the market risk management policies,
- Keeping appropriate market risk measurement, review and follow-up functions,
- Setting limits for market risk, periodically reviewing the limits and effectively monitoring the risk-limit position,
- Analyzing the risk structure of a new instrument before using it,
- Having contingency planning for crisis situations,
- Having effective management reporting system,
- Providing strong audit and control function on market risk,
- Separating Treasury Front Office and Treasury Back Office function,
- Evaluating market risk on solo and consolidated basis.
- Sound market risk management involves the application of four basic elements in the management of assets, liabilities and off-balance-sheet instruments:
- Appropriate board and high-level management oversight;
- Adequate risk management policies and procedures;
- Appropriate risk measurement, monitoring and control functions; and
- Comprehensive internal controls and independent audits.

The specific manner in which a bank applies these elements in managing its market risk will depend upon the complexity and nature of its holdings and activities as well as on the level of market risk exposure.

The market risk is managed in the Bank on portfolio level. In order to control the market risk exposure, the limits are used.

It is believed that having sufficient and correct information on a right time in a well-designed format is important for effective market risk management. The Board of Directors, High Level Management and ALCO should receive sufficient information on time to make decision about the treasury strategy of the Bank.

The Risk Management Department reviews the market risk level of the Bank periodically.

The market risk structure of the Bank and the harmony of the operations with the approved policies and limits are monitored and controlled by the internal audit and internal control functions of the Bank.

For the effective management of market risks, it is important to understand the basic characteristics of interest rate, foreign exchange and liquidity risks.

The Bank's market risk amount is calculated by standard approach.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Qualitative disclosures for banks using the Internal Models Approach (IMA)

None.

##### Standardised approach

		Current Period	Prior Period
		RWA	RWA
<b>Outright products</b>			
1	Interest rate risk (general and specific)	138,675	2,124,838
2	Equity risk (general and specific)	-	-
3	Foreign exchange risk	113,325	96,162
4	Commodity risk	-	-
<b>Options</b>			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation	-	-
<b>9</b>	<b>Total</b>	<b>252,000</b>	<b>2,221,000</b>

##### RWA flow statements of market risk exposures under an IMA

None.

##### IMA values for trading portfolios

None.

##### Comparison of VaR estimates with gains/losses

None.

##### Disclosures to be made public regarding operational risk

The Bank's Operational Risk-Weighted Amount is calculated once a year using the Basic Indicator Approach in accordance with Article 24 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks. As of 31 December 2025, the operational risk-weighted amount stands at TL 1,554,125 (31 December 2024: TL 1,116,613), and the information regarding the calculation is presented below.

Current Period	PY	1PY	CP	Total /	Number of Years	Rate (%)
	Amount	Amount	Amount	Positive GI		
Gross Income	628,636	735,568	1,122,393	828,865	15	124,330
Operational Risk-Weighted Amount (Total * 12.5)						1,554,125
Prior Period	PY	1PY	CP	Total /	Number of Years	Rate (%)
	Amount	Amount	Amount	Positive GI		
Gross Income	422,377	628,636	735,568	595,527	15	89,329
Operational Risk-Weighted Amount (Total * 12.5)						1,116,613

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Disclosures on interest rate risk arising from banking book positions

The interest rate sensitivity of on-balance sheet assets and liabilities, as well as off-balance sheet items, is regularly assessed at Asset-Liability Committee (ALCO) meetings, taking into account developments in market conditions.

The standard ratio for interest rate risk arising from banking book positions is calculated by dividing the economic value change risk amount by Tier 1 capital. In calculating the economic value change, all interest rate-sensitive assets tracked in the banking book, excluding assets deducted from core capital, tangible fixed assets, intangible fixed assets and equity investments, all liabilities other than core capital, and all future cash flows arising from off-balance sheet items are taken into consideration.

The interest rate risk arising from banking book positions is, by regulation, measured on a monthly basis in accordance with the "Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Book Positions Using the Standardised Approach" published in the Official Gazette No. 32898 dated 12 May 2025, and the ratios based on this measurement are reported to the Asset-Liability Committee, the Audit Committee and the Board of Directors. Capital is held at a level commensurate with the interest rate risk arising from banking book positions.

The interest rate risk related to interest rate-sensitive financial instruments in the trading portfolio is measured and monitored within the scope of market risk.

Under the regulation, which has been aligned with Basel standards, six interest rate shock scenarios are considered, and the economic value change risk amount that generates the largest loss for the Bank is calculated. Cash flows are discounted using risk-free yield curves determined by the institution.

In the Economic Value of Equity (EVE) measurement, cash flows are constructed based on the repricing dates of interest rate-sensitive on- and off-balance sheet items in the banking book, including margins. Economic value changes are calculated for six scenarios constructed using, respectively, 400 basis points, 500 basis points and 300 basis points for TL, 200 basis points, 300 basis points and 225 basis points for USD and other foreign currencies, and 225 basis points, 350 basis points and 200 basis points for EUR, representing parallel, short-end and long-end shocks.

As of 31 December 2025, the largest economic value change for the total portfolio occurs under the "Parallel Upward" interest rate shock scenario, with EVE at TL 168,331 thousand. Accordingly, the standard ratio for Interest Rate Risk Arising from Banking Book Positions (IRRBB) is calculated as 3.23%.

Scenario	EVE (Economic Value of Equity) Change (TL '000)
Parallel Upward	168,331
Parallel Downward	(169,278)
Steepener	(68,198)
Flattener	106,566
Short-end Upward	167,040
Short-end Downward	(164,211)
Maximum (in absolute value)	168,331
Period	Current Period
Capital	5,204,133

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### XI. INFORMATION ON OPERATING SEGMENTS

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

The Bank has operations in corporate and entrepreneurial banking, specialized banking, investment banking and international banking areas.

Information on operational segments on 31 December 2025 and 31 December 2024 are presented in the table below:

Current Period	Corporate and Commercial				Total Operations
	Retail Banking	Banking	Treasury	Unallocated	
Interest Income (Net)	(10,747)	1,531,423	177,308	-	1,697,984
Commission Income (Net)	-	386,635	-	-	386,635
Unallocated Income/Expenses (Net)	-	-	-	(1,298,807)	(1,298,807)
Income from Subsidiaries - Dividend	-	-	-	28,914	28,914
Dividend Income	-	-	-	28,494	28,494
Other Dividend Income	-	-	-	420	420
<b>Operating Income</b>	<b>(10,747)</b>	<b>1,918,058</b>	<b>177,308</b>	<b>(1,269,893)</b>	<b>814,726</b>
Income before tax	-	-	-	814,726	814,726
Tax Provision	-	-	-	(249,698)	(249,698)
<b>Net Profit for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>565,028</b>	<b>565,028</b>

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

Prior Period	Corporate and Commercial				Total Operations
	Retail Banking	Banking	Treasury	Unallocated	
Interest Income (Net)	(16,008)	730,286	99,655	-	813,933
Commission Income (Net)	-	238,226	-	-	238,226
Unallocated Income/Expenses (Net)	-	-	-	(830,593)	(830,593)
Income from Subsidiaries - Dividend	-	-	-	8,204	8,204
Dividend Income	-	-	-	7,998	7,998
Other Dividend Income	-	-	-	206	206
<b>Operating Income</b>	<b>(16,008)</b>	<b>968,512</b>	<b>99,655</b>	<b>(822,389)</b>	<b>229,770</b>
Income before tax	-	-	-	229,770	229,770
Tax Provision	-	-	-	(47,582)	(47,582)
<b>Net Profit for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>182,188</b>	<b>182,188</b>

Prior Period	Corporate and Commercial				Total Operations
	Retail Banking	Banking	Treasury	Unallocated	
Segment Assets	1,630	3,170,932	10,923,399	-	14,095,961
Associates and Subsidiaries	-	-	-	-	-
Unallocated assets	-	-	-	4,475,933	4,475,933
<b>Total Assets</b>	<b>1,630</b>	<b>3,170,932</b>	<b>10,923,399</b>	<b>4,475,933</b>	<b>18,571,894</b>
Segment Liabilities	2,910,062	4,385,114	7,993,332	-	15,288,508
Unallocated Liabilities	-	-	-	675,794	675,794
Equity	-	-	-	2,607,592	2,607,592
<b>Total Liabilities</b>	<b>2,910,062</b>	<b>4,385,114</b>	<b>7,993,332</b>	<b>3,283,386</b>	<b>18,571,894</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### SECTION FIVE

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

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

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

###### Information on cash equivalents

	Current Period		Prior Period	
	TL	FC	TL	FC
Cash/Effective	1,580	179,903	1,482	134,010
Central Bank of Türkiye	23,748	5,254,049	8,985	3,988,794
Other	-	-	-	-
<b>Total</b>	<b>25,328</b>	<b>5,433,952</b>	<b>10,467</b>	<b>4,122,804</b>

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits <sup>(1)</sup>	23,748	-	8,985	-
Unrestricted Time Deposits	-	2,016,341	-	1,494,349
Restricted Time Deposits	-	-	-	-
Reserve Deposits	-	3,237,708	-	2,494,445
<b>Total</b>	<b>23,748</b>	<b>5,254,049</b>	<b>8,985</b>	<b>3,988,794</b>

<sup>(1)</sup> 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 Communiqué of the Central Bank of the Republic of Türkiye numbered 2013/15 on Required Reserves. The items specified in the Communiqué, excluding the liabilities to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks and the headquarters and branches of banks established by international agreements in Türkiye, constitute the liabilities subject to reserve requirements, based on the accounting standards and recording system to which the banks are subject.

Banks maintain required reserves at the Central Bank of the Republic of Türkiye (CBRT) for Turkish Lira and foreign currency liabilities specified in the aforementioned communiqué. The maintenance period for required reserves begins on the Friday of the second week following the liability calculation date and lasts for 14 days. In accordance with the "Communiqué on Required Reserves", required reserves may be held at the CBRT in Turkish Lira, USD, EUR and standard gold. Required reserve ratios vary depending on the maturity structure of liabilities and are applied in the range of 3%–17% for TL deposits and other liabilities, 22%–32% for FC deposits and precious metal deposit accounts, and 5%–32% for other FC liabilities. In addition, an extra required reserve in TL at a rate of 2.5% is maintained for foreign currency deposits (excluding deposits of banks abroad and precious metal accounts).

##### 2. Additional information on financial assets at fair value through profit or loss

None (31 December 2024: None).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

#### 3. Information on positive differences related to derivative financial assets

None (31 December 2024: None).

#### 4. Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic banks	2,607	4,376,125	31,979	2,380,763
Foreign banks	-	880,687	-	346,294
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>2,607</b>	<b>5,256,812</b>	<b>31,979</b>	<b>2,727,057</b>

	Free Amount		Restricted Amount	
	Current Period	Prior Period	Current Period	Prior Period
EU Countries	239,206	128,245	-	-
USA, Canada	606,201	191,183	-	-
OECD Countries <sup>(1)</sup>	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	35,280	26,866	-	-
<b>Total</b>	<b>880,687</b>	<b>346,294</b>	<b>-</b>	<b>-</b>

#### Information on Expected Loss Provisions

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

Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	1,649	-	-	1,649
Additions during the Period (+)	2,641	-	-	2,641
Disposal (-)	(1,542)	-	-	(1,542)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs (-)	-	-	-	-
<b>Balances at End of Period</b>	<b>2,748</b>	<b>-</b>	<b>-</b>	<b>2,748</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

As of 31 December 2025, the Bank does not have any financial assets at fair value through other comprehensive income that are subject to repo transactions. (31 December 2024: None).

As of 31 December 2025, 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 2024: None).

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

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

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

	Current period	Prior Period
<b>Debt Securities</b>	600,289	1,141,112
Quoted in stock exchange	600,289	1,141,112
Not quoted in stock exchange	-	-
<b>Share Certificates</b>	2,992	2,394
Quoted in stock exchange	-	-
Not quoted in stock exchange	2,992	2,394
<b>Impairment provision (-)</b>	155,815	220,449
<b>Total</b>	<b>447,466</b>	<b>923,057</b>

#### 6. Information on Loans

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

	Current period		Prior Period	
	Cash	Non- Cash	Cash	Non- Cash
<b>Direct Loans Granted to Shareholders</b>	-	1,544,641	-	333,214
Corporate Shareholders	-	1,544,641	-	333,214
Individual Shareholders	-	-	-	-
<b>Indirect Loans Granted to Shareholders</b>	-	-	-	-
<b>Loans Granted to the Bank's personnel</b>	9,626	-	1,630	-
<b>Total</b>	<b>9,626</b>	<b>1,544,641</b>	<b>1,630</b>	<b>333,214</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

##### *Current Period*

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

##### *Prior Period*

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Loans with revised contract terms	Restructured or Rescheduled Refinancing
<b>Non-Specialized Loans</b>	<b>5,556,545</b>	<b>307,979</b>	-	-
Commercial Loans	-	-	-	-
Export Loans	1,772,678	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,154,128	-	-	-
Consumer Loans	1,534	96	-	-
Credit Cards	-	-	-	-
Other	1,628,205	307,883	-	-
<b>Specialized Lending</b>	-	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>5,556,545</b>	<b>307,979</b>	-	-

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

#### 6. Explanations on loans (Continued)

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

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

<b>Prior Period</b>	<b>Standard Loans</b>	<b>Loans Under Close Monitoring</b>
12-Month expected credit losses	16,885	-
Significant increase in credit risk	-	16,325

	<b>Standard Loans</b>	<b>Loans Under Close Monitoring</b>	
		<b>Not Restructured</b>	<b>Restructured</b>
<b>Cash Loans</b>			
Short Term Loans	9,400,275	382	-
Medium and Long Term Loans	3,058,961	439,436	-
<b>Total</b>	<b>12,459,236</b>	<b>439,818</b>	<b>-</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

	Short Term	Middle and Long Term	Total
<b>Consumer Loans-TL</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Individual Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Loans- TL</b>	4,686	4,940	9,626
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	4,686	4,940	9,626
Other	-	-	-
<b>Personnel Loans- Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Deposits with Credit Limit-TL (Individual)</b>	-	-	-
<b>Deposits with Credit Limit-FC (Individual)</b>	-	-	-
<b>Total</b>	<b>4,686</b>	<b>4,940</b>	<b>9,626</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

	Short-term	Medium- and long-term	Total
<b>Installment-based Commercial Loans – TL</b>	<b>79,628</b>	<b>23,418</b>	<b>103,046</b>
Commercial Property Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	79,628	23,418	103,046
Other	-	-	-
<b>Installment-based Commercial Loans – FX Indexed</b>	-	-	-
Commercial Property Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	-	-
Other	-	-	-
<b>Installment-based Commercial Loans – FC</b>	-	<b>301,255</b>	<b>301,255</b>
Commercial Property Loans	-	-	-
Vehicle Loans	-	-	-
General Purpose Loans	-	301,255	301,255
Other	-	-	-
<b>Corporate Credit Cards – TL</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Corporate Credit Cards – FC</b>	-	-	-
With Installments	-	-	-
Without Installments	-	-	-
<b>Overdraft Accounts – TL (Corporate)</b>	-	-	-
<b>Overdraft Accounts – FC (Corporate)</b>	-	-	-
<b>Total</b>	<b>79,628</b>	<b>324,673</b>	<b>404,301</b>

(31 December 2024: None)

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

None (31 December 2024: None).

##### *Allocation of loans according to customer type*

	Current Period	Prior Period
Public	-	-
Private	12,900,162	5,865,632
<b>Total</b>	<b>12,900,162</b>	<b>5,865,632</b>

##### *Allocation of domestic and foreign loans*

	Current Period	Prior Period
Domestic loans	12,524,233	5,538,191
Foreign loans	375,929	327,441
<b>Total</b>	<b>12,900,162</b>	<b>5,865,632</b>

##### *Loans granted to subsidiaries and associates*

	Current Period	Prior Period
Direct loans to subsidiaries and associates	11,712	34,758
Indirect loans to subsidiaries and associates	-	-
<b>Total</b>	<b>11,712</b>	<b>34,758</b>

##### *Specific provisions for loans*

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

#### Information related to non-performing loans

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

None.(31 December 2024: None)

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

###### Current Period

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

###### Prior Period

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectibles	Loans and receivables with doubtful collectibles	Uncollectible loans and receivables
<b>Balances at Beginning of Period</b>	-	-	2,913
Additions (+)	-	-	-
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	1,805
Collections (-)	-	-	-
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
<b>Balances at End of the Period</b>	-	-	1,108
Specific provisions (-)	-	-	1,108
<b>Net Balance on Balance Sheet</b>	-	-	-

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

None (31 December 2024: None).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

None.

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

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

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

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

The write-off of the uncollectible receivables is an accounting policy, it does not result in the right to waive.

Within the scope of TFRS 9, the Bank does not have written off loans (31 December 2024: None).

#### Expected credit loss for loans

<b>Current Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	16,885	16,325	1,108	34,318
Additions during the Period	54,622	16,214	7,324	78,160
Disposal	(15,370)	(27)	(7,324)	(22,721)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>56,137</b>	<b>32,512</b>	<b>1,108</b>	<b>89,757</b>
<b>Prior Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	11,788	15	2,913	14,716
Additions during the Period	15,565	16,325	-	31,890
Disposal	(10,468)	(15)	(1,805)	(12,288)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>16,885</b>	<b>16,325</b>	<b>1,108</b>	<b>34,318</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

The Bank has no financial assets at amortised cost subject to repurchase agreements in the current period (31 December 2024:None).

In the current period, the Bank has no securities given as collateral/blocked as collateral from financial assets measured at amortised cost (31 December 2024:None).

	Current Period		Prior Period	
	TL	FC	TL	FC
Government bonds	140,927	1,242,830	44,086	2,892,450
Treasury Bonds	-	-	-	-
Other Public Bonds	-	293,491	-	236,026
<b>Total</b>	<b>140,927</b>	<b>1,536,321</b>	<b>44,086</b>	<b>3,128,476</b>

	Current Period	Prior Period
<b>Debt Instruments</b>	<b>1,677,248</b>	<b>3,172,562</b>
Quoted at stock exchange	1,677,248	3,172,562
Not-quoted at stock exchange	-	-
Impairment loss provision (-)	-	-
<b>Total</b>	<b>1,677,248</b>	<b>3,172,562</b>

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

	Current Period	Prior Period
Balances at the beginning of the period	3,172,562	3,386,775
Foreign currency gains / losses on monetary assets	603,322	571,777
Purchases during the period	125,292	-
Disposals through sales and redemptions <sup>(1)</sup>	(2,223,928)	(785,990)
Impairment loss provision	-	-
<b>Period end balance</b>	<b>1,677,248</b>	<b>3,172,562</b>

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

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

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	4,253	-	-	4,253
Additions during the Period	20	-	-	20
Disposal	(2,182)	-	-	(2,182)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>2,091</b>	<b>-</b>	<b>-</b>	<b>2,091</b>

##### 8. Information on associates

The Bank does not have an associate.

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

###### Information on subsidiaries

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

	Current Period	Prior Period
<b>CORE CAPITAL</b>		
Paid in Capital	190,000	161,500
Capital Reserves	228	228
Legal Reserves	10,216	8,998
Extraordinary Reserves – Legal Reserve per General Legislation	1	1
Profit / Loss	51,737	36,954
<i>Net Profit</i>	44,631	24,494
<i>Prior Period Profit/Loss <sup>(1)</sup></i>	7,106	12,460
Intangible Assets (-)	3,614	4,945
<b>Total Core Capital</b>	<b>248,568</b>	<b>202,736</b>
<b>SUPPLEMENTARY CAPITAL</b>	<b>-</b>	<b>-</b>
<b>CAPITAL</b>	<b>248,568</b>	<b>202,736</b>
<b>DEDUCTION FROM CAPITAL</b>	<b>-</b>	<b>-</b>
<b>NET AVAILABLE CAPITAL <sup>(1)</sup></b>	<b>248,568</b>	<b>202,736</b>

(1) There is no restriction on the equity items of the subsidiary and the total net available shareholders' equity after deductions from share capital amounts to TL 248,568.

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

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

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

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

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

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

Description	Address (City/Country)	Bank's share percentage-If different voting percentage (%)	Bank's risk group share percentage (%)
1 A&T Finansal Kiralama A.Ş.	Istanbul	99.98	99.98

Total Assets	Shareholders' Equity	Total Fixed Assets	Interest Income	Income from marketable securities portfolio	Current Period Profit/ Loss	Prior Period Profit/Loss	Fair value ( <sup>(1)</sup> )
2,413,869	315,215	92,304	270,599	-	47,987	7,106	-

(<sup>(1)</sup>) The related subsidiary has no fair value measurement as of 31 December 2025. The financial information of tje

#### Movement related to subsidiaries

	Current Period	Prior Period
<b>Balance at the Beginning of the Period</b>	161,695	153,696
<b>Movements during the Period</b>	28,532	7,999
Purchases	-	-
Bonus Shares Received	28,532	7,999
Dividends from Current Year Profit	-	-
Sales	-	-
Revaluation Increase, Effect of Inflation and F/X	-	-
Difference	-	-
Impairment Provision (+)	-	-
<b>Balance at the End of the Period</b>	190,227	161,695
<b>Capital Commitments</b>	-	-
<b>Share Percentage at the end of Period (%)</b>	99.98	99.98

#### Sector information and carrying amounts of subsidiaries within the scope of consolidation

#### Sectoral Information on the subsidiaries

Subsidiaries	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	190,227	161,695
Finance Companies	-	-
Other Affiliates	-	-

#### Quoted Subsidiaries

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

#### 10. Information on jointly controlled entities

The Bank does not have any jointly controlled entities.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

The Bank has no financial lease operation.

##### 12. Explanations on derivative financial instruments for hedging purposes

The Bank has no derivative financial instruments for hedging purposes.

##### 13. Information on tangible assets

Current Period	Real Estates	Leased Tangible Assets	Vehicles	Other Tangible Assets	Total
<b>Balance at the End of the Prior Period – 31 December 2024</b>					
<i>Cost</i>	1,356,482	14,082	926	49,710	1,421,200
<i>Accumulated Depreciation (-)</i>	(584)	(3,956)	(259)	(43,508)	(48,307)
<b>Net Book Value</b>	<b>1,355,898</b>	<b>10,126</b>	<b>667</b>	<b>6,202</b>	<b>1,372,893</b>
<b>Balance at the End of the Current Period – 31 December 2025</b>					
<i>Net Book Value at the Beginning of the Current Period</i>	1,356,482	14,082	926	49,710	1,421,200
<i>Additions</i>	-	-	68,022	35,687	103,709
<i>Disposals (-)</i>	-	(10,116)	-	(39)	(10,155)
<i>Revaluation Surplus</i>	406,931.00	-	-	-	406,931
<b>Cost at the End</b>	<b>1,763,413</b>	<b>3,966</b>	<b>68,948</b>	<b>85,358</b>	<b>1,921,685</b>
<i>Accumulated Depreciation (-)</i>	(584)	(3,956)	(259)	(43,508)	(48,307)
<i>Depreciation Expense (-)</i>	(852)	-	(1,549)	(9,356)	(11,757)
<i>Depreciation of Disposals (-)</i>	-	-	-	-	-
<b>Accumulated Depreciation at the End of the Current Period (-)</b>	<b>(1,436)</b>	<b>(3,956)</b>	<b>(1,808)</b>	<b>(52,864)</b>	<b>(60,064)</b>
<b>Net Book Value at the End of the Current Period</b>	<b>1,761,977</b>	<b>10</b>	<b>67,140</b>	<b>32,494</b>	<b>1,861,621</b>

Prior Period	Real Estates	Leased Tangible Assets	Vehicles	Other Tangible Assets	Total
<b>Balance at the End of the Prior Period – 31 December 2022</b>					
<i>Cost</i>	916,444	12,636	845	47,725	977,650
<i>Accumulated Depreciation (-)</i>	(396)	(3,956)	(203)	(26,698)	(31,253)
<b>Net Book Value</b>	<b>916,048</b>	<b>8,680</b>	<b>642</b>	<b>21,027</b>	<b>946,397</b>
<b>Balance at the End of the Current Period – 31 December 2024</b>					
<i>Net Book Value at the Beginning of the Current Period</i>	916,444	12,636	845	47,725	977,650
<i>Additions</i>	-	1,446	81	2,090	3,617
<i>Disposals (-)</i>	-	-	-	(105)	(105)
<i>Revaluation Surplus</i>	440,038	-	-	-	440,038
<b>Cost at the End</b>	<b>1,356,482</b>	<b>14,082</b>	<b>926</b>	<b>49,710</b>	<b>1,421,200</b>
<i>Accumulated Depreciation (-)</i>	(396)	(3,956)	(203)	(26,698)	(31,253)
<i>Depreciation Expense (-)</i>	(188)	-	(56)	(16,717)	(16,961)
<i>Depreciation of Disposals (-)</i>	-	-	-	(93)	(93)
<b>Accumulated Depreciation at the End of the Current Period (-)</b>	<b>(584)</b>	<b>(3,956)</b>	<b>(259)</b>	<b>(43,508)</b>	<b>(48,307)</b>
<b>Net Book Value at the End of the Current Period</b>	<b>1,355,898</b>	<b>10,126</b>	<b>667</b>	<b>6,202</b>	<b>1,372,893</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 14. Information on intangible assets

	Current Period	Prior Period
<b>Balance at the End of the Prior Period</b>		
Cost	42,191	35,811
Accumulated Depreciation (-)	(30,879)	(24,880)
<b>Net Book Value</b>	<b>11,312</b>	<b>10,931</b>
<b>Balance at the End of the Current Period</b>		
<b>Net Book Value at the Beginning of the Current Period</b>	<b>42,191</b>	<b>35,811</b>
Additions	19,259	6,380
Disposals (-)	-	-
Impairment(-)	-	-
<b>Cost at the Beginning of the current period</b>	<b>61,450</b>	<b>42,191</b>
Accumulated Depreciation (-)	(30,879)	(24,880)
Amortization and amortization expense of disposals(-)	(8,750)	(5,999)
Impairment Depreciation(-)	-	-
<b>Accumulated Amortization at end of the current period</b>	<b>(39,629)</b>	<b>(30,879)</b>
<b>Net Book Value</b>	<b>21,821</b>	<b>11,312</b>

##### 15. Information on investment property

The Bank has no investment property.

##### 16. Information on tax assets

None.

##### 17. Information about fixed assets held for sale

None.

##### 18. Information on other assets

Other assets amounting to TL 401,057 (31 December 2024: TL141,501) do not exceed 10% of the balance sheet total excluding off-balance sheet commitments.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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
<b>Saving Deposits</b>	26,668	-	7,637	13,748	4,755	6,938	5,690	-	65,436
<b>Foreign Currency Deposits</b>	6,472,072	-	977	114,139	498,259	26,829	33,247	-	7,145,523
Residents in Türkiye	2,509,386	-	977	50,953	389,545	5,288	2,640	-	2,958,789
Residents Abroad	3,962,686	-	-	63,186	108,714	21,541	30,607	-	4,186,734
<b>Public Sector Deposits</b>	-	-	-	-	-	-	-	-	-
<b>Commercial Deposits</b>	62,783	-	-	161	-	-	-	-	62,944
<b>Other Ins. Deposits</b>	22,233	-	-	-	-	-	-	-	22,233
<b>Precious Metal Deposits</b>	-	-	-	-	-	-	-	-	-
<b>Bank Deposits</b>	2,431,779	-	70,587	707,066	-	-	-	-	3,209,432
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	707,066	-	-	-	-	707,066
Foreign Banks	2,431,779	-	70,587	-	-	-	-	-	2,502,366
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>9,015,535</b>	<b>-</b>	<b>79,201</b>	<b>835,114</b>	<b>503,014</b>	<b>33,767</b>	<b>38,937</b>	<b>-</b>	<b>10,505,568</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

Pursuant to the Regulation on the Amendment to the Regulation on Deposits and Participation Funds Subject to Insurance and the Premiums to be Collected by the Savings Deposit Insurance Fund, published in the Official Gazette dated 7 August 2022 and numbered 31936, all deposits and participation funds held with credit institutions, except those belonging to official institutions, credit institutions and financial institutions, have been brought under insurance coverage. Within this scope, commercial deposits covered by insurance amount to TL 287,864, and this amount has not been included in the note. (31 December 2024: TL 199,760).

	Covered by Deposit Insurance Fund		Not covered by Deposit Insurance Fund	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	28,992	24,974	22,520	40,462
Foreign Currency Saving Deposits	1,321,178	947,591	2,310,934	1,897,035
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,350,170</b>	<b>972,565</b>	<b>2,333,454</b>	<b>1,937,497</b>

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

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

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

The Parent Bank's headquarter is located in Türkiye.

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

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

	Current Period	Prior Period
Deposits and Other Accounts held at Foreign Branches	-	-
Deposits and Other Accounts held by Shareholders and their Relatives	-	-
Deposits and Other Accounts of the Chairman and Members of Board of Directors, Chief Executive Officer, Senior Executive Officers and their Relatives	17,206	24,601
Deposits and Other Accounts held as Assets subject to the Crime defined in the Article 282 of the Turkish Criminal Code no. 5237 dated 26 December 2004	-	-
Deposits at Depositary Banks established for Off-Shore Banking Activities in Türkiye	-	-
<b>Total</b>	<b>17,206</b>	<b>24,601</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 2. Information on Financial derivatives through profit or loss

###### Negative differences table on derivative financial assets

None.

##### 3. Information on Funds Borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Central Bank of Türkiye	-	-	-	-
From Domestic Banks and Institutions	-	-	-	-
From Foreign Banks, Institutions and Funds	-	6,690,656	-	4,782,940
<b>Total</b>	-	<b>6,690,656</b>	-	<b>4,782,940</b>

###### Information on banks and other financial institutions

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	-	1,807,001	-	2,386,848
Long-Term	-	4,883,655	-	2,396,092
<b>Total</b>	-	<b>6,690,656</b>	-	<b>4,782,940</b>

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

53% of the Bank's liabilities consist of deposits. (31 December 2024:%57).

##### 4. Information on other foreign resources

Other liabilities amounting to TL 647,002 do not exceed 10% of the balance sheet total (31 December 2024: TL 320,789).

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

	Current Period		Prior period	
	Gross	Net	Gross	Net
Less than 1 Year	638	1,463	590	418
Between 1-4 Years	-	-	4,831	3,676
Longer than 4 Years	-	-	1,026	855
<b>Total</b>	<b>638</b>	<b>1,463</b>	<b>6,447</b>	<b>4,949</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

None.

##### 7. Information on provisions

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

The Bank recognises liabilities related to severance pay and vacation rights in accordance with the provisions of TAS 19 "Turkish Accounting Standard for Employee Benefits" and calculates its liabilities arising from future severance and notice payments at their net present value and reflects them in the financial statements. As of 31 December 2025, employee benefits amounting to TL 107,885- (31 December 2024: TL 73,970) and provision for employment termination benefits amounting to TL 43,485 (31 December 2024: TL 33,576) are recorded under "Provision for Employee Benefits" account in the financial statements.

###### **Information on other provisions**

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

	Current Period	Prior Period
Provisions for non-cash loans	131,888	88,219
Provisions for law suits	7	8
<b>Total</b>	<b>131,895</b>	<b>88,227</b>

##### 8. Information on tax payables

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

The Bank has current tax payable after deducting prepaid taxes as at 31 December 2025 amounting to TL 131,672 . (31 December 2024: TL 63,568).

###### *Information on deferred tax liabilities*

As of 31 December 2025, the Bank has deferred tax assets amounting to TL 228,011 and deferred tax liabilities amounting to TL 420,972 calculated over the deferred tax asset calculated over tax deductions and exemptions and the deferred tax asset calculated over the amounts arising between the book value of the assets or liabilities in the balance sheet and the tax base value determined in accordance with the tax legislation and to be taken into consideration in the calculation of financial profit / loss in the following periods. Deferred tax assets and liabilities are offset and a net deferred tax liability of TL 192,961 is recognised in the balance sheet.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

The details of deferred tax assets and liabilities are as follows

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/liability	Accumulated temporary differences	Deferred tax asset/liability
Provisions for employee benefits	122,370	36,711	98,546	29,564
Unearned revenues	20,908	6,272	11,799	3,540
Interest rediscounts	152,968	45,890	245,946	73,784
Provisions	202,575	60,772	104,350	31,305
Amortized	256,817	77,045	290,613	87,613
Other	4,398	1,321	5,497	1,220
<b>Deferred tax asset</b>	<b>760,036</b>	<b>228,011</b>	<b>756,751</b>	<b>227,026</b>
Tangible assets revaluation surplus	(1,742,924)	(392,158)	(1,335,993)	(317,121)
Interest accruals	(93,381)	(28,014)	-	-
Other	(2,664)	(800)	(2,067)	(620)
<b>Deferred tax liability</b>	<b>(1,838,969)</b>	<b>(420,972)</b>	<b>(1,338,060)</b>	<b>(317,741)</b>
<b>Deferred tax asset/(liability) (net)</b>		<b>(192,961)</b>		<b>(90,715)</b>

##### Movement of deferred tax asset and liability:

	Current Period	Prior Period
Opening balance	(90,715)	(77,840)
Deferred tax income/(expense)(Net)	(12,460)	69,573
Deferred tax accounted under shareholder's equity	(89,786)	(82,448)
<b>Net Deferred Tax Asset/(Liability)</b>	<b>(192,961)</b>	<b>(90,715)</b>

##### Information on taxes payable

	Current Period	Prior Period
Corporate Tax Payable	86,304	36,817
BSMV	10,650	2,771
Movable Capital Income Tax	494	287
Value Added Tax Payable	3,133	3,106
Corporate Tax Payable (Narrow Taxpayer)	184	337
Foreign Exchange Transaction Tax	-	-
Real Estate Capital Income Tax	59	38
Other	18,502	10,926
<b>Total</b>	<b>119,326</b>	<b>54,282</b>

TL 17,571 (31 December 2024: TL 10,392) consists of income tax withheld from salaries and other taxes.

##### Information on bonus

	Current Period	Prior Period
Social Insurance Premiums – Personnel	4,184	3,089
Social Insurance Premiums – Employer	7,408	5,663
Bank Social Welfare Fund Premiums – Personnel	-	-
Bank Social Welfare Fund Premiums – Employer	-	-
Pension Fund Dues and Provisions – Personnel	-	-
Pension Fund Contribution and Provisions – Employer	-	-
Unemployment Insurance – Personnel	251	178
Unemployment Insurance – Employer	503	356
Other	-	-
<b>Total</b>	<b>12,346</b>	<b>9,286</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

###### *Information on non-current liabilities of assets held for sale and discontinued operations*

*The Bank has no non-current assets held for sale and discontinued operations.*

###### *Detailed explanations on the number, maturity and interest rate of subordinated loans utilised by the Bank, the institution from which the loan is obtained and the conversion option, if any*

*The Bank has no subordinated loans utilised.*

##### 9. Information on shareholders' equity

###### *Presentation of paid-in capital*

	Current Period	Prior Period
Common Stock	3,221,000	440,000
Preferred Stock	-	-

The decision to increase the share capital to TL 2,580,000 was approved at the Bank's Extraordinary General Assembly meeting held on 4 December 2024. The capital increase and the related amendment to the relevant article of the Articles of Association were registered on 18 February 2025 and announced in the Trade Registry Gazette dated 18 February 2025 and numbered 11274. Based on the permission obtained from the BRSA, the said capital increase was accounted for on 18 February 2025, of which TL 1,070,295 was from internal resources and TL 1,069,705 was in cash.

The decision to increase the share capital to TL 3,221,000 in cash was approved at the Bank's Extraordinary General Assembly meeting held on 4 March 2025. The capital increase and the related amendment to the relevant article of the Articles of Association were registered on 13 May 2025 and announced in the Trade Registry Gazette dated 13 May 2025 and numbered 11330. Based on the permission obtained from the BRSA, the said capital increase was accounted for on 13 May 2025 in the amount of TL 641,000 in cash.

In line with the resolution adopted at the 45th Ordinary General Assembly Meeting held on 25 March 2025, it was decided to distribute dividends in the amount of TL 22,000 from the 2024 profit, and the dividend payment was made on 25 April 2025.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 9. Information on shareholders' equity (Countied)

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

Registered share capital system is not implemented in the Bank.

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

None.

*Information on share capital increases from capital reserves*

None.

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

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

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

None.

*Explanations on dividend distribution*

None.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 9. Information on shareholders' equity (Continued)

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

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

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

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

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

Fractional shares shall be allocated by the Board of Directors.

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

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

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

	Current Period		Prior Period	
	TP	YP	TP	YP
Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	-	-	-	-
Valuation Differences	(107,640)	1,144	(143,054)	1,751
Exchange Rate Differences	-	-	-	-
<b>Total</b>	<b>(107,640)</b>	<b>1,144</b>	<b>(143,054)</b>	<b>1,751</b>

###### *Information on legal reserve*

In line with the resolution adopted at the 45th Ordinary General Assembly Meeting held on 25 March 2025, it was decided to appropriate TL 9,110 of the profit for 2024 to legal reserves.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

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

The Bank has TL 1,176 as irrevocable commitments (31 December 2024: TL 908).

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

As of the balance sheet date, the Bank has allocated the provision amounting TL 30,262 over total Stage 3 non-cash loans (31 December 2024: TL 24,187-).

###### *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 9,564,615- (31 December 2024: TL 4,871,426).

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

The total amount of the Bank's guarantee letters is TL 19,026,656- (31 December 2024: TL11,426,131).

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

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

	Current Period	Prior Period
Non-Cash Loans granted for Cash Loan Assurance	5,129,994	1,485,579
Less Than or Equal to One Year with Original Maturity	2,408,345	742,000
More Than One Year with Original Maturity	2,721,649	743,579
Other Non-Cash Loans	23,461,277	14,811,978
<b>Total</b>	<b>28,591,271</b>	<b>16,297,557</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 3. Expected losses for non-cash loans and irrevocable commitments

	Current Period				Prior Period			
	TP	%	YP	%	TP	%	YP	%
<b>Agricultural</b>	-	-	-	-	-	-	-	-
Farming and Raising livestock	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-
<b>Manufacturing</b>	716,403	15.35	1,791,176	7.49	103,199	9.44	1,289,187	8.48
Mining	383	0.01	-	-	-	-	-	-
Production	669,632	14.35	1,633,983	6.83	89,323	8.17	1,280,166	8.42
Electric, gas and water	46,388	0.99	157,193	0.66	13,876	1.27	9,021	0.06
<b>Construction</b>	7,002	0.15	3,573,467	14.94	12,056	1.10	2,421,813	15.93
<b>Services</b>	3,942,477	84.50	18,560,746	77.58	978,390	89.45	11,492,695	75.59
Wholesale and Retail Trade	26,000	0.56	9,228	0.04	-	-	7,571	0.05
Hotel, Food and Beverage Services	7	-	-	-	7	-	-	-
Telecommunication	1,743	0.04	11,701	0.05	1,917	0.18	8,626	0.06
Financial Institutions Real Estate and Renting	3,914,727	83.90	18,539,817	77.49	976,466	89.27	11,476,498	75.48
Services	-	-	-	-	-	-	-	-
Education Services	-	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-	-
<b>Other</b>	-	-	-	-	217	0.02	-	-
<b>Total</b>	<b>4,665,882</b>	<b>100</b>	<b>23,925,389</b>	<b>100</b>	<b>1,093,862</b>	<b>100</b>	<b>15,203,695</b>	<b>100</b>

#### Information on non-cash loans classified as I and II group loans

##### Current Period

	Group I		Group II	
	TL	FC	TL	FC
Letters of guarantee	4,440,137	14,586,274	245	-
Bank acceptances	-	-	-	-
Letters of credit	-	8,930,252	-	-
Endersements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	225,500	408,863	-	-
<b>Non-Cash Loans</b>	<b>4,665,637</b>	<b>23,925,389</b>	<b>245</b>	<b>-</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### 3. Expected losses for non-cash loans and irrevocable commitments (continued)

##### Information on non-cash loans classified as I and II group loans

##### Prior Period

	Group I		Group II	
	TL	FC	TL	FC
Letters of guarantee	1,093,617	10,332,269	245	-
Bank acceptances	-	-	-	-
Letters of credit	-	4,871,426	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	-	-	-
<b>Non-Cash Loans</b>	<b>1,093,617</b>	<b>15,203,695</b>	<b>245</b>	<b>-</b>

#### 4. Information on derivative transactions

The Bank does not have any derivative contracts.

#### 5. Information on credit derivatives and related imposed risks

The Bank does not have any credit derivative contract.

#### 6. Information on contingent liabilities and assets

The Bank has not provided provision for the disputed legal cases filed by various persons and institutions having probability of occurrence and requiring cash outflow. Although there are other ongoing lawsuits against the Bank, the Bank do not expect high possibility of negative result and cash outflows related to these cases.

#### 7. Services supplied on behalf of others

The Bank does not provide custody services on behalf of its customers.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 8. Information on Expected Loss Provisions

Current 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	-	-	-	-
<b>Balances at End of Period</b>	<b>95,499</b>	<b>6,127</b>	<b>30,262</b>	<b>131,888</b>

Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	82,310	-	19,498	101,808
Additions during the Period	19,352	440	4,689	24,481
Disposal	(38,070)	-	-	(38,070)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>63,592</b>	<b>440</b>	<b>24,187</b>	<b>88,219</b>

#### IV. INFORMATION AND FOOTNOTES RELATED TO 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 <sup>(1)</sup>				
Short-Term Loans	998,803	351,231	239,575	194,044
Medium and Long-Term Loans	56,186	134,700	179,627	123,492
Interest Received From Non-Performing Loans	3,124	-	1,645	-
Premiums Received From Resource Utilization Support	-	-	-	-
Fund	-	-	-	-
<b>Total</b>	<b>1,058,113</b>	<b>485,931</b>	<b>420,847</b>	<b>317,536</b>

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

###### Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From CRBT	-	-	-	-
From Domestic Banks	20,211	100,183	15,397	47,771
From Foreign Banks	-	9,780	886	21,276
From Foreign Headquarter and Branches	-	-	-	-
<b>Total</b>	<b>20,211</b>	<b>109,963</b>	<b>16,283</b>	<b>69,047</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 1. Information on interest income (Continued)

###### *Information on interest income on marketable securities*

	Current Period		Prior Period	
	TL	FC	TL	FC
Financial Assets at Fair Value Through Profit or Loss	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	81,889	31,035	57,398	45,849
Financial Assets Measured at Amortised Cost	43,577	159,157	7,858	213,307
<b>Total</b>	<b>125,466</b>	<b>190,192</b>	<b>65,256</b>	<b>259,156</b>

###### *Information on interest income received from associates and subsidiaries*

	Current Period	Prior Period
Interest income received from associates and subsidiaries	402	16,114

##### 2. Interest Expense

###### *Information on interest paid for funds borrowed*

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>	-	263,453	-	240,688
Central Bank	-	-	-	-
Domestic Banks	-	-	-	-
Foreign Banks	-	263,453	-	240,688
Overseas Headquarters and Branches	-	-	-	-
<b>Total</b>	<b>-</b>	<b>263,453</b>	<b>-</b>	<b>240,688</b>

###### *Information on interest expense paid to subsidiaries and associates*

	Current Period	Prior Period
Interest Expense Given to Affiliates and Subsidiaries	2,329	2,182

###### *Information on interest paid on issued securities*

None.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 2. Interest Expense (Continued)

###### *Maturity structure of the interest expense on deposits*

###### Current Period

Current Period	Time Deposit						Cumulative Deposit	Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More than 1 Year		
<i>Turkish Lira</i>								
Interbank deposits	-	66,620	-	-	-	-	-	66,620
Saving deposits	-	3,005	2,051	1,704	1,279	745	-	8,784
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	4,251	72	-	-	-	-	4,323
Other deposits	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>73,876</b>	<b>2,123</b>	<b>1,704</b>	<b>1,279</b>	<b>745</b>	<b>-</b>	<b>79,727</b>
<i>Foreign currency</i>								
Foreign currency deposits	-	158	3,004	3,008	1,720	903	-	8,793
Interbank deposits	48	34,461	-	-	11,805	-	-	46,314
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>48</b>	<b>34,619</b>	<b>3,004</b>	<b>3,008</b>	<b>13,525</b>	<b>903</b>	<b>-</b>	<b>55,107</b>
<b>Grand Total</b>	<b>48</b>	<b>108,495</b>	<b>5,127</b>	<b>4,712</b>	<b>14,804</b>	<b>1,648</b>	<b>-</b>	<b>134,834</b>

###### *Maturity structure of the interest expense on deposits*

###### Prior Period

Current Period	Time Deposit						Cumulative Deposit	Total
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More than 1 Year		
<i>Turkish Lira</i>								
Interbank deposits	-	31,778	-	-	-	-	-	31,778
Saving deposits	-	3,006	3,486	1,615	3,443	1,607	-	13,157
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	450	118	-	-	-	-	568
Other deposits	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>35,234</b>	<b>3,604</b>	<b>1,615</b>	<b>3,443</b>	<b>1,607</b>	<b>-</b>	<b>45,503</b>
<i>Foreign currency</i>								
Foreign currency deposits	-	207	2,656	3,966	780	1,079	-	8,688
Interbank deposits	37	45,662	-	-	15,641	-	-	61,340
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>37</b>	<b>45,869</b>	<b>2,656</b>	<b>3,966</b>	<b>16,421</b>	<b>1,079</b>	<b>-</b>	<b>70,028</b>
<b>Grand Total</b>	<b>37</b>	<b>81,103</b>	<b>6,260</b>	<b>5,581</b>	<b>19,864</b>	<b>2,686</b>	<b>-</b>	<b>115,531</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 3. Explanations on dividend income

	Current Period	Prior Period
Financial assets at fair value through profit or loss	-	-
Financial assets measured at amortized cost	-	-
Financial assets at fair value through other comprehensive income	420	206
Other <sup>(1)</sup>	28,494	7,998
<b>Total</b>	<b>28,914</b>	<b>8,204</b>

<sup>(1)</sup> It represents the dividends received by the Bank from its subsidiary.

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

	Current Period	Prior Period
<b>Gain</b>		
Gain from money market transactions	94,576,769	61,014,931
Gain from financial derivative transactions	3,299	35,747
Gain from exchange transactions	-	-
<b>Loss (-)</b>	94,573,470	60,979,184
Loss from money market transactions	(94,521,998)	(60,966,133)
Loss from financial derivative transactions	-	-
Loss from exchange transactions	-	-
<b>Net Trading Gain/Loss</b>	<b>(94,521,998)</b>	<b>(60,966,133)</b>
	<b>54,771</b>	<b>48,798</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

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

	Current Period	Prior Period
Cancellation of provisions of prior year	-	17,317
Provision for communication expenses	18,821	12,112
Gain on sales of assets	5,986	1,768
Other income	1,164	1,119
<b>Total</b>	<b>25,971</b>	<b>32,316</b>

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

	Current Period	Prior Period
Expected Credit Loss Provisions	99,106	17,548
<i>12 month expected credit loss (stage 1)</i>	76,356	-
<i>Significant increase in credit risk (stage 2)</i>	21,869	16,755
<i>Non-performing loans (stage 3)</i>	881	793
Marketable Securities Impairment Expenses	-	-
<i>Financial Assets at Fair Value through Profit or Loss</i>	-	-
<i>Financial Assets at Fair Value Through</i>	-	-
<i>Other Comprehensive Income</i>	-	-
Subsidiaries, Associates and Entities under Common Control	-	-
Provision Expenses for Impairment	-	-
<i>Associates</i>	-	-
<i>Subsidiaries</i>	-	-
<i>Joint Ventures</i>	-	-
Other	-	-
<b>Total</b>	<b>99,106</b>	<b>17,548</b>

##### 7. Information on Other Provision Expenses

	Current Period	Prior Period
Securities Depreciation Expenses	25,700	22,493
<b>Total</b>	<b>25,700</b>	<b>22,493</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 8. Information on other operating expense

	Current Period	Prior Period
Employee Termination Benefits Expense	16,224	12,957
Tangible Asset Impairment Expense	84,369	48,490
Amortization Expenses of Tangible Assets	-	-
Intangible Asset Impairment Expense	19,236	12,757
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	-	-
Shareholders Equity Procedure Applied Equity	-	-
Interest Impairment Expense	8,749	5,998
Impairment Losses on Investments in Associates accounted for Using Equity Method	-	-
Disposable Tangible Asset Impairment Expense	-	-
Amortization Expense of Assets Held for Resale	-	-
Impairment Expense related to Tangible Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	194,258	136,039
<i>Operating Lease Expenses out of the scope of TFRS 16</i>	2,346	1,207
<i>Maintenance Expenses</i>	64,370	48,203
<i>Advertisement Expenses</i>	2,745	1,370
<i>Other Expenses</i>	124,797	85,259
Losses from sales of Assets	4	57
Other	82,709	60,354
<b>Total</b>	<b>405,549</b>	<b>276,652</b>

- (1) The other item in other operating expenses consists of taxes, duties, fees and funds amounting to TL 23,449 audit and consultancy fees amounting to TL 29,070, SDIF expenses amounting to TL 13,819- and other operating expenses amounting to TL 16,371. (31 December 2024: The other item in other operating expenses consists of taxes, duties, fees and funds amounting to TL 20,059-, audit and consultancy fees amounting to TL 18,587-, SDIF expenses amounting to TL 10,084 and other operating expenses amounting to TL 11,624).
- (2) 37,793 TL includes communication expenses and other operating expenses. (31 December 2024: TL 31,112).

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

The pre-tax income amount from continued operations is TL 814,726 (31 December 2024: TL 229,770).

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

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

Current tax expense amounts to TL 237,238 (31 December 2024: TL 117,155 current tax expense), deferred tax expense amounts to TL 151,211 (31 December 2024: TL 145,319), and deferred tax income amounts to TL 138,751 (31 December 2024: TL 214,892).

###### *Deferred tax charge arising from origination or reversal of temporary differences*

In the current period, net deferred tax expense of TL 12,460 arising from temporary differences and tax allowances and exemptions is recognised in profit or loss (31 December 2024: TL 69,573 net deferred tax income).

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

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

##### 11. 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 565,028 (31 December 2024: TL 182,188).

##### 12. 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.

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

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

	Current Period	Prior Period
Letter of Credit Commissions	231,009	145,810
Transfer Commissions	87,370	50,939
Other	15,003	7,102
<b>Total</b>	<b>333,382</b>	<b>203,851</b>

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### V. INFORMATION AND DISCLOSURES RELATED TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

##### 1. Changes due to revaluation of financial assets at fair value through other comprehensive income

In the current period, there is TL 34,807 (31 December 2024: TL 48,309) net decrease in value with tax effect.

##### 2. Increases due to cash flow hedges

None.

##### 3. Confirmation on exchange rate differences between beginning and ending

None.

##### 4. Information on issuance of common stock

*Rights, priorities and restrictions for all classes of capital shares, including dividend distribution and recall of capital*

None.

##### 5. Information on dividend

*Dividend amounts declared subsequent to the balance sheet date but before the issuance of the financial statement*

None.

*Net profit per share proposed to be distributed after the balance sheet date*

None.

##### 6. Amounts transferred to reserves

In the current period, amount of TL 9,110 have been transferred to legal reserves (31 December 2024: TL 7,833).

##### 7. Information on other capital increment accounts at the equity movement table

*Information on inflation restatement differences of shareholders equity accounts*

None.

*Explanations about the Share Capital increase*

There are no capital reserves due to inflation accounting, which is followed in the "Paid Capital Inflation Difference Correction" account is added to the capital according to the subjected circular.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VI. INFORMATION AND FOOTNOTES RELATED TO CASH FLOWS STATEMENT

##### 1. Information on cash and cash equivalent assets

*Balances that form the cash and cash equivalent assets, and the accounting policy used in the formation of these balances*

Subject to the preparation of cash flows statements "Cash" refers to cash in vault, cash in transit, bank cheques purchased and demand deposits in banks including Central Bank of Türkiye; "Cash equivalents" refers to money market placements of original maturity less than three months and time deposits at banks, and investments in financial securities.

*Information on cash and cash equivalents at the beginning of the period*

	31.12.2024	31.12.2023
<b>Cash</b>	<b>135,492</b>	<b>142,019</b>
Cash in Vaults (Cash on Hand)	1,482	2,446
Cash in Transit	134,010	139,573
<b>Cash Equivalents</b>	<b>4,322,193</b>	<b>2,104,363</b>
Central Bank of the Republic of Türkiye	1,503,334	990,878
Banks and Other Financial Institutions	2,818,859	1,113,485
<b>Total</b>	<b>4,457,685</b>	<b>2,246,382</b>

*Information on cash and cash equivalents at the end of the period*

	31.12.2025	31.12.2024
<b>Cash</b>	<b>181,483</b>	<b>135,492</b>
Cash in Vaults (Cash on Hand)	1,580	1,482
Cash in Transit	179,903	134,010
<b>Cash Equivalents</b>	<b>7,296,897</b>	<b>4,322,193</b>
Central Bank of the Republic of Türkiye	2,040,089	1,503,334
Banks and Other Financial Institutions	5,256,808	2,818,859
<b>Total</b>	<b>7,478,380</b>	<b>4,457,685</b>

The TL 519,867 in the "Other" account that is under the "Operational Profit Before Operations of Banking on Assets and Liabilities" account is comprised of other operating income excluding collections from non performing loans, other operating expense excluding personnel expenses and exchange gain/loss (31 December 2024: TL501,377).

The "Net increase/decrease in other assets" account under the "Changes in assets and liabilities subject to banking activities" amounting to TL 191,281 is composed of changes in fixed assets, associates, tax assets and other assets (31 December 2024 TL (26,865).

The "Net increase/decrease in other debts" account under the "Changes in assets and liabilities subject to banking activities" amounting to TL (667,277) is composed of changes in miscellaneous debts, other foreign resources and tax, duty, fees and premiums payable (31 December 2024: TL17,174-).

"The effect of changes in foreign exchange rates on cash and cash equivalents" represents the foreign exchange differences arising from the translation into Turkish Lira of monthly balances of cash and cash equivalents denominated in foreign currencies, and has been calculated as TL 1,349,845 (31 December 2024: TL 1,019,446).

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VII. INFORMATION ON THE BANK'S RISK GROUP

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

###### *Information on the loans of the Bank's risk group*

###### Current Period

Bank's Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-Cash	Cash	Non-cash
<b>Loans and Other Receivables</b>						
Balance at the beginning of the period	34,758	30	-	333,214	118,992	1,350,296
Balance at the end of the period	11,712	16,230	-	1,544,641	179,791	2,150,213
Interest and Commission Income received <sup>(2)</sup>	402	-	-	-	291	-

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

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

Bank's Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-Cash	Cash	Non-cash
<b>Loans and Other Receivables</b>						
Balance at the beginning of the period	31,396	304	-	66,066	249	772,553
Balance at the end of the period	34,758	30	-	333,214	118,992	1,350,296
Interest and Commission Income received <sup>(2)</sup>	11,712	-	-	-	960	-

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

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

The Bank has a loan amounting to TL 5,126,087 (31 December 2024: TL 4,644,675) from the risk group. There was an interest expense of TL 210,542 in the current period related to the loans used (31 December 2024: TL 208,808).

###### *Information on deposits of the Bank's risk group*

Bank's Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
<b>Deposits</b>						
Balance at the beginning of the period	33,437	719	1,242,977	176,134	185,496	117,851
Balance at the end of the period	187,014	33,437	1,059,636	1,242,977	661,985	185,496
Interest expense on deposits	2,329	-	40,568	1,525	94	2,848

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

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

None.

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

For the year ended 31 December 2025, TL 135,917 has been paid to the top-level management of the Bank as salaries and fringe benefit (31 December 2024: TL 75,170).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

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

#### VIII. DOMESTIC, FOREIGN AND OFF SHORE BRANCHES OR INVESTMENTS AND FOREIGN REPRESENTATIVE OFFICES

##### 1. Information on Bank's domestic branches, foreign branches and representatives

	Number of branches	Number of employees	Country	Total assets	Legal capital
Domestic Branch	4	251			
Foreign representative office	-	-	-		
Foreign branch	-	-	-	-	-
Offshore branches	-	-	-	-	-

##### 2. Bank open or close branches or representative offices in the country and abroad, information on significant changes in the organization

None.

#### IX. FEES RELATED WITH THE SERVICES PROVIDED BY INDEPENDENT AUDITORS/ INDEPENDENT AUDIT AGENCIES

In accordance with the decision made by Public Oversight Accounting and Auditing Standards Authority dated 26 March 2021, fees, based on the given reporting period, in relation to the services provided by independent auditors or independent audit agencies excluding value added tax costs are presented in the following table.

	Current Period	Prior period
Independent audit fees in the reporting period	9,200	5,600
Fees for tax advisory	-	-
Fees for other assurance services	2,800	-
<b>Total</b>	<b>12,000</b>	<b>5,600</b>

(\*) This also includes the assurance engagement audit fee for the 2024 TSRS-compliant sustainability report, which was carried out in 2025 in relation to the financial year from January 1 to December 31, 2024.

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

According to the decision of the Bank's Board of Directors dated February 17, 2026, it has been resolved to increase the Bank's capital by 589,000 TL, fully funded from internal resources, raising total capital to 3,810,000 TL, and to present this to the General Assembly after obtaining the necessary legal approvals.

## Notes to Unconsolidated Financial Statements at 31 December 2025

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

### SECTION SIX

#### INDEPENDENT AUDITOR'S REPORT

##### I. INFORMATION ON INDEPENDENT AUDITOR'S REPORT

As at and for the year ended 31 December 2025, the unconsolidated financial statements have been audited by PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the audit report dated 19 February 2026 is presented before the unconsolidated financial statements.

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

None.

ARAP TÜRK BANKASI ANONİM ŐİRKETİ

**CONSOLIDATED FINANCIAL STATEMENTS  
AS OF AND FOR THE YEAR ENDED 31 DECEMBER 2025  
WITH AUDITOR'S REPORT**

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



**CONVENIENCE TRANSLATION INTO ENGLISH OF  
INDEPENDENT AUDITOR'S REPORT  
ORIGINALLY ISSUED IN TURKISH  
(See Note I of Section Three)  
INDEPENDENT AUDITOR'S REPORT**

**To the General Assembly of Arap Türk Bankası A.Ş.**

**A. Audit of the Consolidated Financial Statements**

**1. Opinion**

We have audited the accompanying consolidated financial statements of Arap Türk Bankası A.Ş. (the “Bank”), and its subsidiary (collectively referred to as the “Group”) which comprise the statement of consolidated balance sheet as at 31 December 2025, consolidated statements of profit and loss, consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in shareholders’ equity, consolidated statement of cash flows for the year then ended and the notes to the consolidated financial statements comprising a summary of significant accounting policies.

In our opinion, the consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at 31 December 2025, and its consolidated financial performance and its consolidated cash flows for the year then ended 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 Financial Reporting Standards (“TFRS”) for those matters not regulated by the aforementioned regulations.

**2. Basis for Opinion**

Our audit was conducted in accordance with the “Regulation on Independent Audit of Banks” published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and the Standards on Independent Auditing (the “SIA”) that are part of Turkish Standards on Auditing issued by the Public Oversight Accounting and Auditing Standards Authority (the “POA”). Our responsibilities under these standards are further described in the “Auditor’s Responsibilities for the Audit of the Consolidated Financial Statements” section of our report. We hereby declare that we are independent of the Group in accordance with the Ethical Rules for Independent Auditors (including Independence Standards) (the “Ethical Rules”) issued by the POA and applicable to audits of consolidated financial statements of public interest entities, the ethical requirements regarding independent audit in regulations issued by the POA as applicable to audits of financial statements of public interest entities. We have also fulfilled our other ethical responsibilities in accordance with the Ethical Rules and regulations. We believe that the audit evidence we have obtained during the independent audit provides a sufficient and appropriate basis for our opinion.



### 3. Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. Key audit matters were addressed in the context of our independent audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

<b>Key Audit Matter</b>	<b>How the key audit matter was addressed in the audit</b>
<p><b>Expected credit losses for loans and receivables</b></p> <p>The Group has total expected credit losses for loans and receivables amounting to TL 99,652 thousand in respect to total loans and receivables amounting to TL 14,586,748 thousand which represent a significant portion of the Group’s total assets in its consolidated financial statements as at 31 December 2025.</p> <p>Explanations and notes related to expected credit losses for loans and receivables are presented in Section Three Part VII, Section Four Part II, Section Five Part I.6 in the accompanying consolidated financial statements as at 31 December 2025.</p> <p>The Group recognizes provision for impairment in accordance with “IFRS 9 Financial Instruments” (“IFRS 9”) requirements and the “Regulation on the Procedures and Principles for Classification of Loans and Provisions to be Provided” as published in the Official Gazette dated 22 June 2016 numbered 29750. The Group exercises significant decisions using subjective judgement, interpretation and assumptions over when and how much to record as loan impairment.</p> <p>By conducting quantitative and qualitative assessments in its consolidated financial statements, the Group evaluates significant increases in credit risk and default events and determines the stage of loans in accordance with applicable regulations.</p>	<p>With respect to stage classification of loans and receivables and calculation of expected credit losses, we have assessed policy, procedure and management principles of the Group within the scope of our audit. We tested the design and the operating effectiveness of relevant systems and processes implemented in accordance with these principles.</p> <p>We checked appropriateness of matters considered in methodology applied by the Group with TFRS 9 for calculation of the provision amount through stage classification of loans and receivables. For forward looking assumptions made by the Group’s management in its expected credit losses calculations, we held discussions with management and evaluated the assumptions using publicly available information. Regarding expected credit losses methodology; we have assessed and tested model segmentation, lifetime probability of default model, exposure at default model, loss given default model and the approaches to reflecting reasonable and supportable forward looking expectations (including macroeconomic factors) with our financial risk experts.</p> <p>Our procedures also included the following:</p> <ul style="list-style-type: none"> <li>• Together with our financial risk experts, we evaluated and tested reasonableness of the expected credit loss allowance methodology</li> </ul>



<b>Key Audit Matter</b>	<b>How the key audit matter was addressed in the audit</b>
<p><b>Expected credit losses for loans and receivables (Continued)</b></p> <p>The Group uses complex models that requires data to be derived from multiple systems, for determining significant increase in credit risk and calculation of TFRS 9 expected credit losses. These models contain judgement and estimations in regard to forward looking estimations, scenarios of macro-economic conditions and weighing of scenarios based on expert opinion. Information used in accounting of expected credit loss such as historical loss experiences, current conditions and macroeconomic expectations should be supportable and appropriate.</p> <p>Our audit was focused on this area due to existence of complex estimates and information used in the impairment assessment such as macro-economic expectations, current conditions, historical loss experiences, development and weighting of macro-economic scenarios; the significance of the loans and receivables balances; the classification of loans and receivables as per their credit risk (staging) and the importance of determination of the associated expected credit loss. Timely and correct identification of default event and significant increase in credit risk and level of judgements and estimations made by the management have significant impacts on the amount of impairment provisions for loans and receivables. Therefore, this area is considered as key audit matter.</p>	<ul style="list-style-type: none"> <li>• We have checked Probability of Default (PD) models used in determination of provisions for credit portfolios with our financial risk experts by reperforming on a sample selection basis.</li> <li>• For a sample of exposures, we checked the accuracy of determining Exposure at Default.</li> <li>• We checked the calculation of the Loss Given Default (LGD) used by the Group in the expected credit losses calculation methodology, and tested collaterals.</li> <li>• We checked key data sources for data used in expected credit losses calculations. We tested reliability and completeness of the data used in expected credit losses calculations.</li> <li>• We checked, on a sample basis, the accuracy of the calculations to derive the final values in expected credit losses allowances.</li> <li>• To assess appropriateness of the Group's determination of staging for credit risk, identification of impairment and timely and appropriate provisioning for impairment we have performed loan review procedures based on a selected sample.</li> <li>• We evaluated the adequacy of the disclosures made in the consolidated financial statements regarding the provision for impairment of loans and receivables.</li> </ul>



#### **4. Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements**

The Group management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with the BRSA Accounting and Financial Reporting Legislation, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

#### **5. Auditor's Responsibilities for the Audit of the Consolidated Financial Statements**

Responsibilities of independent auditors in an independent audit are as follows:

Our aim is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an independent auditor's report that includes our opinion. Reasonable assurance expressed as a result of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA is a high level of assurance but does not guarantee that a material misstatement will always be detected. Misstatements can arise from fraud or error. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an independent audit conducted in accordance with "Regulation on Independent Audit of Banks" published by the BRSA on the Official Gazette No.29314 dated 2 April 2015 and SIA, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement in the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Assess the internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our independent auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence. We also communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.



## **B. Other Responsibilities Arising From Regulatory Requirements**

1. No matter has come to our attention that is significant according to subparagraph 4 of Article 402 of Turkish Commercial Code ("TCC") No. 6102 and that causes us to believe that the Bank's bookkeeping activities concerning the period from 1 January to 31 December 2025 period are not in compliance with the TCC and provisions of the Bank's articles of association related to financial reporting.
2. In accordance with subparagraph 4 of Article 402 of the TCC, the Board of Directors submitted the necessary explanations to us and provided the documents required within the context of our audit.

### **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 December 2025. 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 Group in accordance with IFRS.

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

Özge Arslan Yılmaz, SMMM  
Independent Auditor

Istanbul, 19 February 2026

## ARAP TÜRK BANKASI A.Ş. CONSOLIDATED FINANCIAL REPORT AS OF 31 DECEMBER 2025

**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 financial report as of and for the year period ended 31 December 2025 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 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 FINANCIAL STATEMENTS
- OTHER DISCLOSURES
- INDEPENDENT AUDITOR'S REPORT

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

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

The consolidated financial statements for the year end period and related disclosures and footnotes that were subject to independent audit, 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*

Selen Giyim  
*Member of The Board of  
Directors and The Audit  
Committee*

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

Faaisal Kh Ali Khalil Othman  
*Deputy General Manager*

Feyzullah Küpeli  
*Group Manager Responsible  
For Financial Management*

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

Contact information of the personnel for addressing questions regarding this financial report

Name / Title: Utku Çelik / Unit Manager

Phone No : 0 212 225 05 00

Fax No : 0 212 225 05 26

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# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

As of 31 December 2025, the Parent Bank's share capital at the balance sheet date as follows:

Shareholders	Current Period		Prior Period	
	Share amounts	Share Percentages <sup>(1)</sup>	Share amounts	Share percentages <sup>(1)</sup>
Libyan Foreign Bank	2,036,681	63.23%	274,426	62.37%
T. İş Bankası A.Ş.	662,749	20.58%	90,534	20.58%
T.C. Ziraat Bankası A.Ş.	497,061	15.43%	67,900	15.43%
Kuwait Investment Co.	24,509	0.76%	7,140	1.62%
<b>Total</b>	<b>3,221,000</b>	<b>100%</b>	<b>440,000</b>	<b>100%</b>

(1) Emek İnşaat ve İşletme A.Ş. has 0.0000011% share in the paid capital by TL 36.35 (full digit in TL) (31 December 2024: 0.0000014% share and TL 6.20 (full digit in TL)).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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

##### 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 <sup>(4)</sup>	Deputy Chairman of the Board of Directors
Faasal Kh Ali Khalil Othman <sup>(3)</sup>	Member of the Board of Directors and Acting Chief Executive Officer
Abdalkhalig Mohamed M. Ibrahim <sup>(1)</sup>	Member of the Board of Directors and Member of the Audit Committee
Selen Giyim	Member of the Board of Directors and Member of the Audit Committee
Hüseyin Serdar Yücel	Member of the Board of Directors and Member of the Audit Committee
İmge Hilal Soyloğlu Canlı	Member of the Board of Directors
Nouri Ali Mohamed Aboflega	Member of the Board of Directors
Saleh Ah H. Keshlaf <sup>(5)</sup>	Member of the Board of Directors

(1) Abdalkhalig Mohamed M. Ibrahim commenced his duty on January 16, 2025.

(2) Abdulkhalek Hussein Ergei resigned from his position as a Board Member on March 25, 2025.

(3) Wail J. A. Belgasem resigned from his position as the Bank's General Manager on August 6, 2025. Zafer Basri Yüksel was appointed as Acting General Manager as of the same date. As of December 15, 2025, Faasal Kh Ali Khalil Othman was appointed as Acting General Manager of the Bank.

(4) Mohamed Milad Ebrayik Hassadi resigned from his positions as Vice Chairman of the Board and Chairman of the Audit Committee on May 21, 2025. Fakher Muftah Omar Buferna commenced his duty on April 10, 2025.

(5) Saleh Ah H. Keshlaf commenced his duty on September 24, 2025.

##### General Manager and Deputies

Name	Job Title – Description
Faasal Kh Ali Khalil Othman <sup>(1)</sup>	Member of the Board of Directors and Deputy General Manager – Assistant General Manager –Credits and Operations Division
Zafer Basri Yüksel <sup>(1)</sup>	Assistant General Manager– Treasury, FI, Sales & Marketing Division

(1) Zafer Basri Yüksel took office on 17 March 2025 and Faasal Kh Ali Khalil Othman took office on 15 December 2025.

(2) Salih Hatipoğlu resigned from his position as Executive Vice President of Financial Management, IT and Support Services on 2 May 2025. Reyad A. A. Dawihir resigned from his position as Executive Vice President of Loans & Operations on 15 December 2025.

#### 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
Libyan Foreign Bank	2,036,681	63.23%	2,036,681
T. İş Bankası A.Ş.	662,749	20.58%	662,749
T.C. Ziraat Bankası A.Ş.	497,061	15.43%	497,061

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

The Parent Bank was established to incorporate commercial activities among Türkiye, Middle East and North African countries. The Bank is authorized to collect deposits and operates in corporate banking areas. The Bank has four branches; two in Istanbul, one in Ankara and one in Gaziantep and has share participations in a subsidiary operating in financial leasing business.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### GENERAL INFORMATION ABOUT THE PARENT BANK (Continued)

**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**

### **CONSOLIDATED FINANCIAL STATEMENTS**

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- II CONSOLIDATED BALANCE SHEET-LIABILITIES
- III CONSOLIDATED OFF-BALANCE SHEET COMMITMENTS
- IV CONSOLIDATED STATEMENT OF PROFIT OR LOSS
- V CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- VI CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VII CONSOLIDATED STATEMENT OF CASH FLOWS
- VIII STATEMENT OF PROFIT DISTRIBUTION

# ARAP TÜRK BANKASI A.Ş.

## Consolidated Balance Sheet (Statement of Financial Position) as of 31 December 2025

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

I- BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
ASSETS	Note	TL	FC	TOTAL	TL	FC	TOTAL
<b>I. FINANCIAL ASSETS (Net)</b>		<b>503,403</b>	<b>11,058,615</b>	<b>11,562,018</b>	<b>518,649</b>	<b>7,488,699</b>	<b>8,007,348</b>
<b>1.1 Cash and Cash Equivalents</b>	(1)	<b>124,740</b>	<b>10,989,812</b>	<b>11,114,552</b>	<b>189,393</b>	<b>6,894,898</b>	<b>7,084,291</b>
1.1.1 Cash and Balances with Central Bank		25,348	5,433,952	5,459,300	10,474	4,122,804	4,133,278
1.1.2 Banks	(4)	104,162	5,555,925	5,660,087	111,586	2,772,104	2,883,690
1.1.3 Money Markets		-	-	-	70,092	-	70,092
1.1.4 Expected Credit Loss (-)		4,770	65	4,835	2,759	10	2,769
<b>1.2 Financial Assets Measured at Fair Value Through Profit or Loss</b>	(2)	-	-	-	-	-	-
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
<b>1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	(5)	<b>378,663</b>	<b>68,803</b>	<b>447,466</b>	<b>329,256</b>	<b>593,801</b>	<b>923,057</b>
1.3.1 Government Securities		378,439	21,670	400,109	329,032	555,529	884,561
1.3.2 Equity Securities		224	2,768	2,992	224	2,170	2,394
1.3.3 Other Financial Assets		-	44,365	44,365	-	36,102	36,102
<b>1.4 Derivative Financial Assets</b>	(3)	-	-	-	-	-	-
1.4.1 Derivative Financial Assets Measured at Fair Value Through Profit or Loss		-	-	-	-	-	-
1.4.2 Derivative Financial Assets Measured at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)</b>		<b>4,239,659</b>	<b>11,923,367</b>	<b>16,163,026</b>	<b>1,093,822</b>	<b>9,303,491</b>	<b>10,397,313</b>
<b>2.1 Loans</b>	(6)	<b>4,058,520</b>	<b>8,829,930</b>	<b>12,888,450</b>	<b>952,182</b>	<b>4,878,693</b>	<b>5,830,875</b>
<b>2.2 Lease Receivables</b>		<b>132,150</b>	<b>1,566,148</b>	<b>1,698,298</b>	<b>134,497</b>	<b>1,301,430</b>	<b>1,435,927</b>
<b>2.3 Factoring Receivables</b>		-	-	-	-	-	-
<b>2.4 Other Financial Assets Measured at Amortised Cost</b>	(7)	<b>140,927</b>	<b>1,536,321</b>	<b>1,677,248</b>	<b>44,086</b>	<b>3,128,476</b>	<b>3,172,562</b>
2.4.1 Government Securities		140,927	1,242,830	1,383,757	44,086	2,892,450	2,936,536
2.4.2 Other Financial Assets		-	293,491	293,491	-	236,026	236,026
<b>2.5 Expected Credit Loss (-)</b>		<b>91,938</b>	<b>9,032</b>	<b>100,970</b>	<b>36,943</b>	<b>5,108</b>	<b>42,051</b>
<b>III. ASSETS HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>	(17)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>IV. EQUITY INVESTMENTS</b>		-	-	-	-	-	-
<b>4.1 Associations (Net)</b>	(8)	-	-	-	-	-	-
4.1.1 Associates Accounted Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
<b>4.2 Subsidiaries (Net)</b>	(9)	-	-	-	-	-	-
4.2.1 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
<b>4.3 Joint Ventures (Net)</b>	(10)	-	-	-	-	-	-
4.3.1 Joint Ventures Accounted Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
<b>V. TANGIBLE ASSETS (Net)</b>	(13)	<b>1,950,311</b>	-	<b>1,950,311</b>	<b>1,441,993</b>	-	<b>1,441,993</b>
<b>VI. INTANGIBLE ASSETS (Net)</b>	(14)	<b>25,435</b>	-	<b>25,435</b>	<b>16,257</b>	-	<b>16,257</b>
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		25,435	-	25,435	16,257	-	16,257
<b>VII. INVESTMENT PROPERTY (Net)</b>	(15)	-	-	-	-	-	-
<b>VIII. CURRENT TAX ASSET</b>	(16)	-	-	-	-	-	-
<b>IX. DEFERRED TAX ASSET</b>	(16)	-	-	-	<b>2,296</b>	-	<b>2,296</b>
<b>X. OTHER ASSETS (Net)</b>	(18)	<b>191,492</b>	<b>255,060</b>	<b>446,552</b>	<b>109,244</b>	<b>81,102</b>	<b>190,346</b>
<b>TOTAL ASSETS</b>		<b>6,910,300</b>	<b>23,237,042</b>	<b>30,147,342</b>	<b>3,182,261</b>	<b>16,873,292</b>	<b>20,055,553</b>

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

# ARAP TÜRK BANKASI A.Ş.

## Consolidated Balance Sheet (Statement of Financial Position) as of 31 December 2025

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

II- BALANCE SHEET (STATEMENT OF FINANCIAL POSITION)		CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
LIABILITIES	Note	TL	FC	TOTAL	TL	FC	TOTAL
<b>I. DEPOSITS</b>	(1)	875,329	13,885,265	14,760,594	150,268	10,321,863	10,472,131
<b>II. FUNDS BORROWED</b>	(3)	3,212	8,702,606	8,705,818	33,505	6,108,716	6,142,221
<b>III. MONEY MARKETS</b>		-	-	-	-	-	-
<b>IV. SECURITIES ISSUED (Net)</b>		-	-	-	-	-	-
4.1 Bills		-	-	-	-	-	-
4.2 Asset Backed Securities		-	-	-	-	-	-
4.3 Bonds		-	-	-	-	-	-
<b>V. FUNDS</b>		-	-	-	-	-	-
5.1 Borrower Funds		-	-	-	-	-	-
5.2 Other		-	-	-	-	-	-
<b>VI. FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS</b>		-	-	-	-	-	-
<b>VII. DERIVATIVE FINANCIAL LIABILITIES</b>	(2)	-	-	-	-	55	55
7.1 Derivative Financial Liabilities at Fair Value Through Profit or Loss		-	-	-	-	55	55
7.2 Derivative Financial Liabilities at Fair Value Through Other Comprehensive Income		-	-	-	-	-	-
<b>VIII. FACTORING LIABILITIES</b>		-	-	-	-	-	-
<b>IX. LEASE LIABILITIES (Net)</b>	(5)	861	602	1,463	1,344	881	2,225
<b>X. PROVISIONS</b>	(7)	256,385	30,262	286,647	179,095	24,187	203,282
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		154,752	-	154,752	114,820	-	114,820
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		101,633	30,262	131,895	64,275	24,187	88,462
<b>XI. CURRENT TAX LIABILITY</b>	(8)	140,093	-	140,093	72,968	-	72,968
<b>XII. DEFERRED TAX LIABILITY</b>		198,301	-	198,301	90,715	-	90,715
<b>XIII. LIABILITIES FOR ASSETS HELD FOR SALE AND RELATED TO DISCONTINUED OPERATIONS (Net)</b>		-	-	-	-	-	-
13.1 Held for Sale Purpose		-	-	-	-	-	-
13.2 Related to Discontinued Operations		-	-	-	-	-	-
<b>XIV. SUBORDINATED DEBT INSTRUMENTS</b>		-	-	-	-	-	-
14.1 Loans		-	-	-	-	-	-
14.2 Other Debt Instruments		-	-	-	-	-	-
<b>XV. OTHER LIABILITIES</b>	(4)	166,947	534,629	701,576	91,970	283,406	375,376
<b>XVI. SHAREHOLDERS' EQUITY</b>	(9)	5,351,706	1,144	5,352,850	2,694,829	1,751	2,696,580
16.1 Paid-in capital		3,221,000	-	3,221,000	440,000	-	440,000
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	1,029,335	-	1,029,335
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(107,640)	1,144	(106,496)	(143,054)	1,751	(141,303)
16.5 Profit Reserves		89,560	-	89,560	79,232	-	79,232
16.5.1 Legal Reserves		89,559	-	89,559	79,231	-	79,231
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)		767,858	-	767,858	1,289,316	-	1,289,316
16.6.1 Prior Periods' Profit or (Loss)		186,693	-	186,693	1,090,762	-	1,090,762
16.6.2 Current Period Profit or (Loss)		581,165	-	581,165	198,554	-	198,554
<b>TOTAL LIABILITIES</b>		<b>6,992,834</b>	<b>23,154,508</b>	<b>30,147,342</b>	<b>3,314,694</b>	<b>16,740,859</b>	<b>20,055,553</b>

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

## Consolidated Statement of Off-Balance Sheet Commitments as of 31 December 2025

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

	Note	CURRENT PERIOD			PRIOR PERIOD		
		31.12.2025			31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
<b>A. OFF-BALANCE SHEET COMMITMENTS (I+II+III)</b>		<b>4,672,933</b>	<b>24,626,808</b>	<b>29,299,741</b>	<b>1,102,370</b>	<b>15,459,337</b>	<b>16,561,707</b>
<b>I. GUARANTEES AND WARRANTIES</b>	<b>(1) (2) (3)</b>	<b>4,665,882</b>	<b>23,925,389</b>	<b>28,591,271</b>	<b>1,093,862</b>	<b>15,203,695</b>	<b>16,297,557</b>
1.1 Letters of Guarantee		4,440,382	14,586,274	19,026,656	1,093,862	10,332,269	11,426,131
1.1.1 Guarantees Subject to State Tender Law		96,272	-	96,272	81,714	239	81,953
1.1.2 Guarantees Given for Foreign Trade Operations		201,382	14,411,599	14,612,981	10,762	10,129,605	10,140,367
1.1.3 Other Letters of Guarantee		4,142,728	174,675	4,317,403	1,001,386	202,425	1,203,811
1.2 Bank Acceptances		-	-	-	-	-	-
1.2.1 Import Letter of Acceptance		-	-	-	-	-	-
1.2.2 Other Bank Acceptances		-	-	-	-	-	-
1.3 Letters of Credit		-	8,930,252	8,930,252	-	4,871,426	4,871,426
1.3.1 Documentary Letters of Credit		-	-	-	-	-	-
1.3.2 Other Letters of Credit		-	8,930,252	8,930,252	-	4,871,426	4,871,426
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		225,500	408,863	634,363	-	-	-
1.9 Other Collaterals		-	-	-	-	-	-
<b>II. COMMITMENTS</b>	<b>(1)</b>	<b>7,051</b>	<b>701,419</b>	<b>708,470</b>	<b>8,508</b>	<b>224,355</b>	<b>232,863</b>
2.1 Irrevocable Commitments		1,305	171,472	172,777	908	5,748	6,656
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		1,176	-	1,176	908	-	908
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		129	171,472	171,601	-	5,748	5,748
2.2 Revocable Commitments		5,746	529,947	535,693	7,600	218,607	226,207
2.2.1 Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2 Other Revocable Commitments		5,746	529,947	535,693	7,600	218,607	226,207
<b>III. DERIVATIVE FINANCIAL INSTRUMENTS</b>	<b>(4)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31,287</b>	<b>31,287</b>
3.1 Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1 Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2 Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3 Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2 Trading Transactions		-	-	-	-	31,287	31,287
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		-	-	-	-	31,287	31,287
3.2.2.1 Foreign Currency Swap-Buy		-	-	-	-	15,498	15,498
3.2.2.2 Foreign Currency Swap-Sell		-	-	-	-	15,789	15,789
3.2.2.3 Interest Rate Swap-Buy		-	-	-	-	-	-
3.2.2.4 Interest Rate Swap-Sell		-	-	-	-	-	-
3.2.3 Foreign Currency, Interest rate and Securities Options		-	-	-	-	-	-
3.2.3.1 Foreign Currency Options-Buy		-	-	-	-	-	-
3.2.3.2 Foreign Currency Options-Sell		-	-	-	-	-	-
3.2.3.3 Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4 Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5 Securities Options-Buy		-	-	-	-	-	-
3.2.3.6 Securities Options-Sell		-	-	-	-	-	-
3.2.4 Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1 Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2 Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5 Interest Rate Futures		-	-	-	-	-	-
3.2.5.1 Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2 Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6 Other		-	-	-	-	-	-
<b>B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)</b>		<b>4,768,033</b>	<b>24,757,734</b>	<b>29,525,767</b>	<b>2,926,733</b>	<b>17,103,414</b>	<b>20,030,147</b>
<b>IV. ITEMS HELD IN CUSTODY</b>		<b>243,263</b>	<b>-</b>	<b>243,263</b>	<b>5,981</b>	<b>-</b>	<b>5,981</b>
4.1 Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2 Investment Securities Held in Custody		-	-	-	-	-	-
4.3 Checks Received for Collection		17,763	-	17,763	5,981	-	5,981
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		225,500	-	225,500	-	-	-
4.8 Custodians		-	-	-	-	-	-
<b>V. PLEDGES RECEIVED</b>		<b>4,524,770</b>	<b>24,757,734</b>	<b>29,282,504</b>	<b>2,920,752</b>	<b>17,103,414</b>	<b>20,024,166</b>
5.1 Marketable Securities		-	-	-	-	-	-
5.2 Guarantee Notes		12,383	885,306	897,689	16,820	841,211	858,031
5.3 Commodity		-	-	-	-	-	-
5.4 Warranty		-	-	-	-	-	-
5.5 Immovable		106,394	1,036,866	1,143,260	106,394	853,783	960,177
5.6 Other Pledged Items		4,405,993	22,835,562	27,241,555	2,797,538	15,408,420	18,205,958
5.7 Pledged Items-Depositary		-	-	-	-	-	-
<b>VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)</b>		<b>9,440,966</b>	<b>49,384,542</b>	<b>58,825,508</b>	<b>4,029,103</b>	<b>32,562,751</b>	<b>36,591,854</b>

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 December 2025

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

IV. STATEMENT OF PROFIT OR LOSS	Note	Current Period	Prior Period
		01.01.2025- 31.12.2025	01.01.2024- 31.12.2024
<b>I. INTEREST INCOME</b>	<b>(1)</b>	<b>2,366,429</b>	<b>1,379,612</b>
1.1 Interest on Loans		1,543,642	722,269
1.2 Interest on Reserve Requirements		11,596	15,984
1.3 Interest on Banks		167,562	120,731
1.4 Interest on Money Market Transactions		92,355	7,623
1.5 Interest on Marketable Securities Portfolio		315,658	324,412
1.5.1 Fair Value Through Profit or Loss		-	-
1.5.2 Fair Value Through Other Comprehensive Income		112,924	103,247
1.5.3 Measured at Amortised Cost		202,734	221,165
1.6 Financial Lease Income		230,843	187,991
1.7 Other Interest Income		4,773	602
<b>II. INTEREST EXPENSE (-)</b>	<b>(2)</b>	<b>493,591</b>	<b>456,886</b>
2.1 Interest on Deposits		134,795	115,531
2.2 Interest on Funds Borrowed		358,796	341,355
2.3 Interest Expense on Money Market Transactions		-	-
2.4 Interest on Securities Issued		-	-
2.5 Lease Interest Expenses		-	-
2.6 Other Interest Expenses		-	-
<b>III. NET INTEREST INCOME (I - II)</b>		<b>1,872,838</b>	<b>922,726</b>
<b>IV. NET FEES AND COMMISSIONS INCOME</b>		<b>397,055</b>	<b>245,892</b>
4.1 Fees and Commissions Received		429,855	273,333
4.1.1 Non-cash Loans		83,842	60,177
4.1.2 Other		346,013	213,156
4.2 Fees and Commissions Paid		32,800	27,441
4.2.1 Non-cash Loans		17	54
4.2.2 Other		32,783	27,387
<b>V. DIVIDEND INCOME</b>	<b>(3)</b>	<b>420</b>	<b>206</b>
<b>VI. TRADING INCOME /(LOSS) (Net)</b>	<b>(4)</b>	<b>64,968</b>	<b>54,959</b>
6.1 Trading Gains / (Losses) on Securities		3,299	35,747
6.2 Gains / (Losses) on Derivative Financial Transactions		(251)	(463)
6.3 Foreign Exchange Gains / (Losses)		61,920	19,675
<b>VII. OTHER OPERATING INCOME</b>	<b>(5)</b>	<b>51,438</b>	<b>37,781</b>
<b>VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII+VIII)</b>		<b>2,386,719</b>	<b>1,261,564</b>
<b>IX. EXPECTED CREDIT LOSS (-)</b>	<b>(6)</b>	<b>106,768</b>	<b>21,858</b>
<b>X. OTHER PROVISION EXPENSE (-)</b>	<b>(7)</b>	<b>25,700</b>	<b>22,493</b>
<b>XI. PERSONNEL EXPENSE (-)</b>		<b>953,387</b>	<b>649,360</b>
<b>XII. OTHER OPERATING EXPENSES (-)</b>	<b>(8)</b>	<b>449,701</b>	<b>315,994</b>
<b>XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X)</b>		<b>851,163</b>	<b>251,859</b>
<b>XIV. EXCESS AMOUNT RECORDED AS INCOME AFTER MERGER</b>		-	-
<b>XV. INCOME/(LOSS) FROM INVESTMENTS IN SUBSIDIARIES CONSOLIDATED BASED ON EQUITY METHOD</b>		-	-
<b>XVI. INCOME/(LOSS) ON NET MONETARY POSITION</b>		-	-
<b>XVII. PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XII+...+XV)</b>	<b>(9)</b>	<b>851,163</b>	<b>251,859</b>
<b>XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (±)</b>	<b>(10)</b>	<b>(269,998)</b>	<b>(53,305)</b>
18.1 Current Tax Provision		(251,373)	(128,750)
18.2 Deferred Tax Income Effect (+)		177,415	162,955
18.3 Deferred Tax Expense Effect (-)		158,790	238,400
<b>XIX. CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)</b>	<b>(11)</b>	<b>581,165</b>	<b>198,554</b>
<b>XX. INCOME FROM DISCONTINUED OPERATIONS</b>		-	-
20.1 Income from Non-current Assets Held for Sale		-	-
20.2 Profit from Sales of Associates, Subsidiaries and Joint Ventures		-	-
20.3 Income from Other Discontinued Operations		-	-
<b>XXI. EXPENSES FOR DISCONTINUED OPERATIONS (-)</b>		-	-
21.1 Expenses for Non-current Assets Held for Sale		-	-
21.2 Loss from Sales of Associates, Subsidiaries and Joint Ventures		-	-
21.3 Expenses for Other Discontinued Operations		-	-
<b>XXII. PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XIX-XX)</b>		-	-
<b>XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)</b>		-	-
23.1 Current Tax Provision		-	-
23.2 Deferred Tax Expense Effect (+)		-	-
23.3 Deferred Tax Income Effect (-)		-	-
<b>XXIV. CURRENT PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)</b>		-	-
<b>XXV. NET PROFIT/(LOSS) (XVIII±XXIII)</b>	<b>(12)</b>	<b>581,165</b>	<b>198,554</b>
25.1 Group Profit / Loss		581,165	198,554
25.2 Minority Interest Profit / Loss(-)		-	-
Earning/(Loss) per share (in TL full)		0.0018	0.0045

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 December 2025

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

	Current Period	Prior Period
	1 January - 31 December 2025	1 January - 31 December 2024
<b>V.-STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>		
<b>I. CURRENT PERIOD PROFIT/LOSS</b>	<b>581,165</b>	<b>198,554</b>
<b>II. OTHER COMPREHENSIVE INCOME</b>	<b>386,400</b>	<b>296,289</b>
<b>2.1 Other Comprehensive Income That will Not Be Reclassified To Profit or Loss</b>	<b>351,593</b>	<b>344,598</b>
2.1.1 Tangible Assets Revaluation Increase/Decrease	427,966	455,394
2.1.2 Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3 Defined Benefit Pension Plan Remeasurement Gain/Loss	59	(2,821)
2.1.4 Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5 Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	(76,432)	(107,975)
2.2 Reclassified to Profit or Loss	<b>34,807</b>	<b>(48,309)</b>
2.2.1 Foreign Currency Translation Differences	-	-
2.2.2 Valuation and/or Reclassification Income/Expense of the Financial Assets at Fair Value through Other Comprehensive Income	49,556	(69,721)
2.2.3 Cash Flow Hedge Income/Loss	-	-
2.2.4 Foreign Net Investment Hedge Income/Loss	-	-
Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.5 Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(14,749)	21,412
<b>III. TOTAL COMPREHENSIVE INCOME (I+II)</b>	<b>967,565</b>	<b>494,843</b>

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 the Year Ended at 31 December 2025

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

VI.- STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in capital	Share premium	Share certificate cancelled profits	Other capital reserves	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss			Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity Excluding Controlling Interests	Non-Controlling Interests	Total Equity
					1	2	3	4	5	6						
<b>CURRENT PERIOD</b>																
31 December 2025																
I. Balance at the beginning of the period	440,000	-	-	-	-	1,047,667	(18,332)	-	(141,303)	-	79,232	1,090,762	198,554	2,696,580	-	2,696,580
II. Adjustment in accordance with TMS 8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Effect of adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. Effect of changes in accounting policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
III. New 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 (loss)	-	-	-	-	-	351,488	135	34,807	-	-	-	581,165	-	967,565	-	967,565
V. Capital increase in cash	1,710,705	-	-	-	-	-	-	-	-	-	-	-	-	1,710,705	-	1,710,705
VI. Capital increase through internal reserves	1,070,295	-	-	-	-	-	-	-	-	-	(1,070,295)	-	-	-	-	-
VII. Issued capital inflation adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VIII. Convertible bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IX. Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
X. Increase (decrease) through other changes, equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XI. Profit distribution	-	-	-	-	-	-	-	-	-	-	10,328	166,226	(198,554)	(22,000)	-	(22,000)
11.1. Dividends distributed	-	-	-	-	-	-	-	-	-	-	(22,000)	(22,000)	-	(22,000)	-	(22,000)
11.2. Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	188,226	(198,554)	-	-	-	-
11.3. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Balances (III+IV+..... +X+XI)</b>	<b>3,221,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,399,125</b>	<b>(18,197)</b>	<b>-</b>	<b>(106,496)</b>	<b>-</b>	<b>89,560</b>	<b>186,693</b>	<b>581,165</b>	<b>5,352,850</b>	<b>-</b>	<b>5,352,850</b>

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

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

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

4. Exchange Differences on Translation.

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

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

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

# ARAP TÜRK BANKASI A.Ş.

## Consolidated Statement of Changes In Shareholders' Equity for the Year Ended at 31 December 2024

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

	Other Comprehensive Income/Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/Expense Items to be Recycled to Profit or Loss			Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity Excluding Controlling Interests	Non-Controlling Interests	Total Equity
	1	2	3	4	5	6						
<b>VI. - STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY</b>												
<b>PRIOR PERIOD</b>												
31 December 2024												
II. Balance at the beginning of the period							70,425	936,917	162,652	2,201,737	-	2,201,737
III. Adjustment in accordance with TMS 8												
2.1. Effect of adjustment												
2.2. Effect of changes in accounting policies												
IV. New balance (I+II)												
V. Total comprehensive income (loss)							70,425	936,917	162,652	2,201,737	-	2,201,737
VI. Capital increase in cash									198,554	494,843	-	494,843
VII. Capital increase through internal reserves												
VIII. Issued capital inflation adjustment												
IX. Convertible bonds												
X. Subordinated debt												
XI. Increase (decrease) through other changes, equity												
XI. Profit distribution							8,807	153,845	(162,652)			
11.1. Dividends distributed												
11.2. Transfers to legal reserves												
11.3. Other							8,807	153,845	(162,652)			
<b>Balances (III+IV+...+XI+XII)</b>							<b>79,232</b>	<b>1,090,762</b>	<b>198,554</b>	<b>2,696,580</b>	<b>-</b>	<b>2,696,580</b>

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

2. Accumulated Gains/Losses on Revaluations of Defined Plans.

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

4. Exchange Differences on Translation.

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

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

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

# ARAP TÜRK BANKASI A.Ş.

## Consolidated Statement of Cash Flows for the Year Ended at 31 December 2025

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

VII. STATEMENT OF CASH FLOWS	Note	Current Period 01.01.2025 - 31.12.2025	Prior Period 01.01.2024 - 31.12.2024
<b>A. CASH FLOWS FROM BANKING OPERATIONS</b>			
<b>1.1 Operating Profit Before Changes in Operating Assets and Liabilities</b>		<b>1,341,220</b>	<b>(135,588)</b>
1.1.1 Interest Received		2,064,935	1,280,745
1.1.2 Interest Paid		(464,200)	(509,866)
1.1.3 Dividend Received		-	206
1.1.4 Fees and Commissions Received		429,855	273,333
1.1.5 Other Income		73,028	97,374
1.1.6 Collections from Previously Written-off Loans and Other Receivables		42,062	194
1.1.7 Payments to Personnel and Service Suppliers		(1,192,454)	(827,088)
1.1.8 Taxes Paid		(235,608)	7,044
1.1.9 Other	(1)	623,602	(457,530)
<b>1.2 Changes in Operating Assets and Liabilities</b>		<b>(3,693,467)</b>	<b>(274,449)</b>
1.2.1 Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss		-	30,927
1.2.2 Net (increase) / decrease in due from banks and other financial institutions		-	-
1.2.3 Net (increase) / decrease in loans		(5,144,279)	(2,032,754)
1.2.4 Net (increase) / decrease in other assets		(233,342)	(47,406)
1.2.5 Net increase / (decrease) in bank deposits		396,295	480,881
1.2.6 Net increase / (decrease) in other deposits		1,020,041	1,703,123
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		785,243	(368,980)
1.2.9 Net increase / (decrease) in payables		-	-
1.2.10 Net increase / (decrease) in other liabilities	(1)	(517,425)	(40,240)
<b>I. Net Cash Provided from Banking Operations</b>		<b>(2,352,247)</b>	<b>(410,037)</b>
<b>B. CASH FLOWS FROM INVESTMENT ACTIVITIES</b>			
<b>II. Net Cash Provided from Investing Activities</b>		<b>2,549,238</b>	<b>1,821,103</b>
2.1 Cash paid for acquisition of investments, associates and subsidiaries		-	-
2.2 Cash obtained from disposal of investments, associates and subsidiaries		-	-
2.3 Purchases of tangible assets		(122,748)	(214,985)
2.4 Disposals of tangible assets		10,155	105
2.5 Purchase of Financial Assets at Fair Value Through Other Comprehensive Income		(126,171)	-
2.6 Sale of Financial Assets at Fair Value Through Other Comprehensive Income		699,446	1,257,132
2.7 Purchase of Financial Assets Measured at Amortised Cost		(125,292)	-
2.8 Sale of Financial Assets Measured at Amortised Cost		2,223,928	785,990
2.9 Other	(1)	(10,080)	(7,139)
<b>C. CASH FLOWS FROM FINANCING ACTIVITIES</b>			
<b>III. Net Cash Provided from Financing Activities</b>		<b>1,686,376</b>	<b>(2,182)</b>
3.1 Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		-	-
3.3 Issued Equity Instruments		1,710,705	-
3.4 Dividends Paid		(22,000)	-
3.5 Payments for Finance Leases		(2,329)	(2,182)
3.6 Other		-	-
<b>IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents</b>	<b>(1)</b>	<b>1,413,447</b>	<b>575,730</b>
<b>V. Net Decrease/ Increase in Cash and Cash Equivalents (I+II+III+IV)</b>	<b>(1)</b>	<b>3,296,814</b>	<b>1,984,614</b>
<b>VI. Cash and Cash Equivalents at the Beginning of the Period</b>	<b>(1)</b>	<b>4,582,254</b>	<b>2,597,640</b>
<b>VII. Cash and Cash Equivalents at the End of the Period</b>	<b>(1)</b>	<b>7,879,068</b>	<b>4,582,254</b>

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

## Consolidated Statement of Profit Distribution Table for the Year Ended 31 December 2025

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

	Current Period(***) 31 December 2025	Prior Period 31 December 2024(*)
<b>I. DISTRIBUTION OF CURRENT YEAR INCOME</b>		
1.1 CURRENT YEAR INCOME	814,726	229,770
1.2 TAXES AND DUTIES PAYABLE(-)	(249,698)	(47,582)
1.2.1 Corporate Tax ( Income Tax)	(237,238)	(117,155)
1.2.2 Income withholding tax	-	-
1.2.3 Other taxes and duties	(12,460)	69,573
<b>A. NET INCOME FOR THE YEAR (1.1-1.2)</b>	<b>565,028</b>	<b>182,188</b>
1.3 PRIOR YEARS LOSSES (-)	-	-
1.4 FIRST LEGAL RESERVES (-)	-	9,110
1.5 OTHER STATUTORY RESERVES (-)	-	-
<b>B. NET INCOME AVAILABLE FOR DISTRIBUTION [(A-(1.3+1.4+1.5)]</b>	<b>565,028</b>	<b>173,078</b>
1.6 FIRST DIVIDEND TO SHAREHOLDERS (-)	-	-
1.6.1 To owners of ordinary shares	-	-
1.6.2 To owners of preferred shares	-	-
1.6.3 To owners of preferred shares (preemptive rights)	-	-
1.6.4 To profit sharing bonds	-	-
1.6.5 To holders of profit and loss sharing certificates	-	-
1.7 DIVIDENDS TO PERSONNEL (-)	-	-
1.8 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
1.9 SECOND DIVIDEND TO SHAREHOLDERS (-)	-	-
1.9.1 To owners of ordinary shares	-	-
1.9.2 To owners of preferred shares	-	-
1.9.3 To owners of preferred shares (preemptive rights)	-	-
1.9.4 To profit sharing bonds	-	-
1.9.5 To holders of profit and loss sharing certificates	-	-
1.10 STATUTORY RESERVES (-)	-	-
1.11 GENERAL RESERVES	-	-
1.12 OTHER RESERVES	-	-
1.13 SPECIAL FUNDS	-	-
<b>II. DISTRIBUTION OF RESERVES</b>		
2.1 APPROPRIATED RESERVES	-	-
2.2 DIVIDENDS TO SHAREHOLDERS (-)	-	-
2.2.1 To owners of ordinary shares	-	-
2.2.2 To owners of preferred shares	-	-
2.2.3 To owners of preferred shares (preemptive rights)	-	-
2.2.4 To profit sharing bonds	-	-
2.2.5 To holders of profit and loss sharing certificates	-	-
2.3 DIVIDENDS TO PERSONNEL (-)	-	-
2.4 DIVIDENDS TO BOARD OF DIRECTORS (-)	-	-
<b>III. EARNINGS PER SHARE</b>		
3.1 TO OWNERS OF ORDINARY SHARES	0,0018	0,0041
3.2 TO OWNERS OF ORDINARY SHARES (%)	0.18	0.41
3.3 TO OWNERS OF PRIVILEGED SHARES	-	-
3.4 TO OWNERS OF PRIVILEGED SHARES (%)	-	-
<b>IV. DIVIDEND PER SHARE</b>		
4.1 TO OWNERS OF ORDINARY SHARES	-	-
4.2 TO OWNERS OF ORDINARY SHARES (%)	-	-
4.3 TO OWNERS OF PRIVILAGED SHARES	-	-
4.4 TO OWNERS OF PRIVILAGED SHARES (%)	-	-

(\*) The profit distribution table for the previous period was finalised with the decision of the Ordinary General Assembly after the independently audited financial statements dated 31 December 2024 were published and restated accordingly.

(\*\*) The Profit Distribution Table has been prepared based on the Parent Bank's unconsolidated financial statements.

(\*\*\*) The Bank's authorized body for profit distribution is the General Assembly. As of the date these financial statements were prepared, the annual Ordinary General Assembly meeting has not yet been held.

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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").

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.

With the announcement dated 23 November 2023, POA announced that the financial statements of the entities applying the Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2025 should be prepared in accordance with the Financial Reporting Standard in Hyperinflationary Economies ("TAS 29"), however, institutions or organisations authorised to regulate and supervise in their fields may determine different transition dates for the implementation of TAS 29. Based on this announcement of POA, BRSA has decided not to subject the financial statements of banks and financial leasing, factoring, financing, savings finance and asset management companies as of 31 December 2025 to inflation adjustment required under TAS 29 with its decision dated 12 December 2023 and numbered 10744. In accordance with the decision of BRSA dated 11 January 2024 and numbered 10825; banks, financial leasing, factoring, financing, savings financing and asset management companies will apply inflation accounting as of 1 January 2025. Accordingly, the unconsolidated financial statements as at 31 December 2025 have not been restated in accordance with TAS 29 Financial Reporting in Hyperinflationary Economies. However, in accordance with the Banking Regulation and Supervision Agency's (BRSA) decision dated December 5, 2024, and numbered 11021, banks, as well as financial leasing, factoring, financing, savings financing, and asset management companies, will not apply inflation accounting in 2025.

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosed contingent assets and liabilities at the date of the balance sheet and the reported amounts of revenues and expenses during the period. Although these estimates are based on management's best judgement and knowledge, actual results may differ from these estimates. The assumptions and estimates used are disclosed in the related notes. The financial statements are prepared on the cost basis except for real estate and financial assets and liabilities which are shown at their fair values.. The accounting policies and valuation principles followed for the correct understanding of the financial statements are explained in Notes II to XXIV.

Effective from 1 January 2025, the amendments to TAS/TFRS do not have a significant impact on the accounting policies, financial position and performance of the Bank. The amendments to TAS and TFRS issued but not yet effective as at the date of finalisation of the financial statements are not expected to have a significant impact on the accounting policies, financial position and performance of the Bank.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

The Bank's core business activities include corporate banking, commercial banking, securities transactions (Treasury operations) and international banking services. The Bank uses financial instruments extensively due to its nature. The Bank's funding sources are deposits, borrowings and shareholders' equity, which are invested in high quality financial assets. The Bank monitors the balance of the resources used and the placements made in various financial assets in terms of risk and return with an effective asset - liability management strategy.

21 of TAS 21 - The Effects of Changes in Foreign Exchange Rates, foreign exchange gains and losses arising from foreign currency transactions are translated into Turkish Lira at the exchange rates prevailing at the dates of the transactions and recognized in the records.

At the end of the relevant period, the balances of foreign currency assets and liabilities are translated into Turkish Lira at the exchange rates prevailing at the balance sheet date and the resulting exchange differences are recognized 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 November 8, 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.

#### **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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

Derivative financial instruments of the Bank are classified under "IFRS 9 Financial Instruments" ("IFRS 9"), "Derivative Financial Assets Designated at Fair Value through Profit or Loss".

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

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

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

#### 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

Fees and commission income and expenses are calculated on an accrual basis according to the nature of the fees and commissions and included in the effective interest method, and income provided through contracts or through the purchase of assets for a third real or legal person is recognised in the periods in which they are realised.

#### VII. INFORMATION ON FINANCIAL ASSETS

Financial assets are recognized or derecognized according to IFRS 9 Financial Instruments Part 3 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.

##### 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 income statement.

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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### 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 initially recognised at fair value plus transaction costs. Financial assets at fair value through other comprehensive income are subsequently measured at fair value. Interest income calculated using the effective interest method on marketable securities at fair value through other comprehensive income and dividend income on marketable securities representing a share in capital are recognised in the statement of profit or loss. The difference between the fair value and the amortised cost of financial assets at fair value through other comprehensive income, i.e. "Unrealised gains and losses", is not recognised in the statement of profit or loss until the collection of the fair value of the financial asset, sale, disposal or impairment of the financial asset, or until the asset is sold, disposed of or impaired, whichever occurs first. "Accumulated Other Comprehensive Income or Expenses to be Reclassified to Profit or Loss" account. When these securities are collected or disposed of, the accumulated fair value differences reflected in equity are recognised in the statement of profit or loss.

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.

##### 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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment

The Group recognises expected credit loss provisions for financial assets measured at amortised cost and at fair value through other comprehensive income.

Pursuant to the "Regulation on the Procedures and Principles for the Classification of Loans and Provisions to be Set Aside for These Loans" published in the Official Gazette No. 29750 dated 22 June 2016, the Bank started to recognise impairment provisions in accordance with the expected credit loss model under TFRS 9 as from 1 January 2018. The expected credit loss estimate is unbiased, probability-weighted and includes supportable information about past events, current conditions and forecasts of future economic conditions.

The expected credit loss model is applied to instruments recognised at amortised cost or at fair value through other comprehensive income (bank deposits, loans, securities, etc.) and, in addition, to debt securities, contract assets, loan commitments and financial guarantee contracts.

Although expected credit loss represents the estimate of credit losses expected over the life of a financial instrument, the following matters are important for its measurement.

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:

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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment (Continued)

###### *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).

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, but less than 90 days
2. Existence of an internal restructuring by the Bank
3. Highly adverse (negative) credit intelligence
4. Restructuring records in the Central Risk Register

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

##### e. Impairment (Continued)

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 credit 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.

Expected credit losses are measured using reasonable and supportable information and taking into account historical information as well as future base, favorable and unfavorable macroeconomic forecasts by including macroeconomic variables. Within the scope of the macroeconomic model, the final forecast obtained by weighting three scenarios (base, optimistic and negative) is used. The main macroeconomic independent variables used in these forecasts are the changes in "USDTRY, Consumer Price Index, Producer Price Index, Current Account Balance and Foreign Trade Balance". Credit risk parameters used in the calculation of expected credit losses are reviewed and evaluated at least once a year within the framework of model validation processes. Macroeconomic forecasts and past default data of portfolios used in risk parameter models are re-evaluated every quarter in order to reflect changes in the economic conjuncture and updated if necessary.

#### VIII. INFORMATION ON OFFSETTING FINANCIAL INSTRUMENTS

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

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

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

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

Securities subject to repurchase 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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### 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 related amount is very low. In addition, the asset should be actively marketed at a price that is consistent with the true value.

A discontinued operation is a part of an entity which is classified as to be disposed or held for sale. The results related to discontinuing operations are presented separately in the 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 the intangible 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. The intangible assets purchased after this date are recorded at their historical costs. The intangible assets are amortized based on straight line amortization. The useful life of software is determined as 3-15 years.

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

#### 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 Parent Bank is using the cost model under the TAS 16 "Property, Plant and Equipment" for the valuation of the property under tangible assets, the current year has been changed to the revaluation model in the valuation of the property 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. A&T Financial Leasing started to implement the relevant change in 2019.

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

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### XII. INFORMATION ON TANGIBLE ASSETS (Continued)

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 equipment, furniture and fixture	4-33	2-33

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

At each reporting date, the 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

##### *Finance leasing activities as the lessee*

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.

##### **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:

- The initial measurement amount of the lease liability,
- The amount obtained by deducting all lease incentives received from all lease payments made on or before the actual commencement of the lease,
- All initial direct costs incurred by the group

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

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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.

#### 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.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### XV. INFORMATION ON LIABILITIES REGARDING EMPLOYEE BENEFITS

#### *Reserve for other benefits to employees*

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

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

	<b>Current Year</b>	<b>Prior Year</b>
Discount Rate	29.00%	29.32%
Inflation Rate	24.50%	25.55%

The vacation pay obligation is calculated over the cumulative total of the number of unused vacation days calculated by deducting the leaves used by all personnel from the legally entitled vacation period each year.

#### *Other benefits to employees*

In accordance with the revised TAS 19, the Group recognizes a provision for other employee benefits in its financial statements based on the undiscounted amounts expected to be paid in exchange for services rendered by employees during an accounting period.

### XVI. INFORMATION ON TAX APPLICATIONS

#### **Corporate tax**

With the Law No. 7456 published in the Official Gazette No. 32249 dated July 15, 2023, the corporate tax rate for banks has been determined as 30% and this rate has entered into force to be applied to the corporate income for the accounting periods starting from January 1, 2023 and starting from the declarations to be submitted as of October 1, 2023.

Corporate tax rate is applied on the tax base which is calculated by adding non-deductible expenses and deducting exemptions and deductions in accordance with the tax laws to the commercial income of the corporations. If no profit is distributed, no further tax is payable.

Advance taxes are calculated and paid in the first quarter of the year at the corporate tax rate applicable to that year's earnings. Advance taxes paid during the year can be offset against the corporate tax calculated on the annual corporate tax return of that year.

Dividends paid to non-resident corporations that have a place of business or permanent representative in Türkiye and resident corporations are not subject to withholding tax. While 15% withholding tax is applied on dividend payments other than those made to non-resident corporations that have a place of business or permanent representative in Türkiye and resident corporations in Türkiye, this rate was changed to 10% with the Presidential Decree published in the Official Gazette dated December 22, 2021 and numbered 31697. In the application of withholding tax rates on dividend payments to non-resident corporations and real persons, the practices in the relevant Double Tax Treaty Agreements are also taken into consideration. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

Under the provisions of the Corporate Tax Law No. 5520, 50% of the gains arising from the sale of participation shares held in assets for at least two full years and founders' shares, redeemed shares and preemptive rights held for the same period are exempt from corporate tax, provided that they are held in a special fund account in liabilities until the end of the fifth year following the year of sale or added to capital and collected until the end of the second calendar year. 25% of the gains from the sale of immovable properties acquired before July 15, 2023 are exempt from corporate tax.

The law numbered 7352 dated January 29, 2022 on the amendment of the Tax Procedure Law and the Corporate Tax Law was enacted in the Official Gazette numbered 31734 on January 29, 2022, and the financial statements will not be subject to inflation adjustment regardless of whether the conditions for inflation adjustment within the scope of Repeated Article 298 are met in the 2021 and 2022 accounting periods, including the temporary accounting periods, and the temporary tax periods of the 2023 accounting period, December 31, 2024 will be subject to inflation adjustment regardless of whether the conditions for inflation adjustment are met. The provision added by Article 17 of Law No. 7491, following the third paragraph of temporary Article 33 of Law No. 213, states that 'Banks, companies within the scope of Law No. 6361 on Financial Leasing, Factoring, Financing, and Savings Financing Companies, payment and electronic money institutions, authorized exchange institutions, asset management companies, capital market institutions, insurance and reinsurance companies, and pension companies, are not taken into account in determining income for the fiscal periods, including temporary tax periods, in 2024 and 2025, regarding the profit/loss difference arising from the inflation adjustment.

In September 2023, the Public Oversight Accounting and Auditing Standards Authority (KGK) issued amendments to TAS 12 regarding the recognition and disclosure of deferred tax assets and liabilities related to Pillar Two income taxes, introducing a mandatory exemption. These amendments were enacted to clarify that TAS 12 applies to income taxes arising from tax laws implemented or nearly certain to be implemented under the Pillar Two Model Rules published by the Organisation for Economic Co-operation and Development (OECD). Additionally, the amendments introduce specific disclosure requirements for entities affected by such tax laws. The exemption from recognizing and disclosing deferred taxes under this scope, as well as the requirement to disclose the application of this exemption, became effective immediately upon the publication of the amendments.

On July 16, 2024, a draft law was submitted to the Grand National Assembly of Türkiye (TBMM) to adopt the OECD's Global Minimum Tax (Pillar Two) regulations. These regulations came into effect through legislation published in the Official Gazette on August 2, 2024. The implementation in Türkiye largely aligns with the OECD's Pillar Two Model Rules, showing similarities in areas such as scope, exemptions, consolidation, tax calculations, and reporting deadlines. Although secondary regulations detailing calculation methods and implementation have not yet been published, preliminary assessments based on OECD regulations indicate that these changes are not expected to have a significant impact on the Bank's financial statements. Nevertheless, regulatory developments continue to be monitored.

#### Deferred tax

Deferred tax assets and liabilities are recognized on temporary differences arising between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and are accounted for using the balance sheet liability method in accordance with TAS 12 - Income Taxes and related BRSA guidance. For tax purposes, differences that affect neither the taxable profit nor the accounting profit at the date of acquisition of assets and liabilities are excluded from this calculation.

If transactions and other events are recognized in profit or loss, the related tax effects are also recognized in profit or loss. If transactions and other events are recognized directly in equity, the related tax effects are also recognized directly in equity.

Deferred tax assets and deferred tax liabilities are netted off in the financial statements.

In accordance with Article 298 of the Tax Procedure Law, the tax advantage that will be provided in the future periods by the increase in the value of non-monetary items, fixed assets and prepaid expenses, which will be subject to inflation adjustment in the VUK Financial Statements dated December 31, 2024, is shown in the deferred tax asset.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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

The Parent Bank has not received any government grants or government assistance.

#### XXI. CASH AND CASH EQUIVALENTS

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

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

#### XXII. INFORMATION ON SEGMENT REPORTING

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

#### 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; however holding companies are not subject to this application. 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".

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### SECTION FOUR

#### INFORMATION ON THE FINANCIAL POSITION OF THE GROUP

The Group's capital adequacy standard ratio is 19.45% (31 December 2024: 19.10%). The capital adequacy standard ratio has been calculated based on the Regulation on Banks' Equity, the Regulation on the Measurement and Assessment of Capital Adequacy of Banks, the BRSA decision dated 12 December 2023 and numbered 10747, and other related legal regulations. Within the framework of the said Board decision, the amount subject to credit risk has been calculated by using the Central Bank of the Republic of Türkiye's buying exchange rates dated 28 June 2024, and the equity item has been calculated without taking into account negative net valuation differences of securities acquired before 1 January 2024 and classified under the "Financial Assets at Fair Value Through Other Comprehensive Income" portfolio. Pursuant to the Board Decision dated 13 November 2025 and numbered 11286, the temporary regulations applied in the calculation of banks' capital adequacy ratios have been terminated as of 1 January 2026, and the impact of this change on the capital adequacy ratio has been a decrease of approximately 418 basis points compared to the previous practice.

#### I. INFORMATION ON SHAREHOLDER'S EQUITY (Current Period)

##### Informations about Total Capital

	Current Period	Prior Period
<b>COMMON EQUITY TIER 1 CAPITAL</b>	<b>5,352,850</b>	<b>2,696,580</b>
Paid-in capital following all debts in terms of claim in liquidation of the Bank	3,221,000	440,000
Share issue premiums	-	-
Reserves	89,560	79,232
Gains recognized in equity as per TAS	1,274,432	888,032
Profit	767,858	1,289,316
Current Period Profit	581,165	198,554
Prior Period Profit	186,693	1,090,762
Shares acquired free of charge from subsidiaries, affiliates and jointly controlled partnerships and cannot be recognised within profit for the period	-	-
Minorities' shares	-	-
<b>Common Equity Tier 1 Capital Before Deductions</b>	<b>5,352,850</b>	<b>2,696,580</b>
<b>Deductions from Common Equity Tier 1 Capital</b>	<b>27,329</b>	<b>16,268</b>
Common Equity as per the 1st clause of Provisional Article 9 of the Regulation on the Equity of Banks	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS	-	-
Improvement costs for operating leasing	1,894	11
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	25,435	16,257
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
Differences are not recognized at the fair value of assets and liabilities subject to hedge of cash flow risk	-	-
Communiqué Related to Principles of the amount credit risk calculated with the Internal Ratings Based Approach, total expected loss amount exceeds the total provision	-	-
Gains arising from securitization transactions	-	-
Unrealized gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Defined-benefit pension fund net assets	-	-
Direct and indirect investments of the Bank in its own Common Equity	-	-
Shares obtained contrary to the 4th clause of the 56th Article of the Law	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Portion of mortgage servicing rights exceeding 10% of the Common Equity	-	-
Portion of deferred tax assets based on temporary differences exceeding 10% of the Common Equity	-	-
Amount exceeding 15% of the common equity as per the 2nd clause of the Provisional Article 2 of the Regulation on the Equity of Banks	-	-
Excess amount arising from the net long positions of investments in common equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital	-	-
Excess amount arising from mortgage servicing rights	-	-
Excess amount arising from deferred tax assets based on temporary differences	-	-
Other items to be defined by the BRSA	-	-
Deductions to be made from common equity due to insufficient Additional Tier I Capital or Tier II Capital	-	-
<b>Total Deductions From Common Equity Tier 1 Capital</b>	<b>27,329</b>	<b>16,268</b>
<b>Total Common Equity Tier 1 Capital</b>	<b>5,325,521</b>	<b>2,680,312</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### I. INFORMATION ON SHAREHOLDER'S EQUITY (Current Period) (Continued)

	Current Period	Prior Period
<b>ADDITIONAL TIER I CAPITAL</b>		
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)	-	-
<b>Additional Tier I Capital before Deductions</b>	-	-
<b>Deductions from Additional Tier I Capital</b>		
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of 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	-	-
<b>Transition from the Core Capital to Continue to deduce Components</b>	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not 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 (-)	-	-
<b>Total Deductions From Additional Tier I Capital</b>	-	-
<b>Total Additional Tier I Capital</b>	-	-
<b>Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)</b>	<b>5,325,521</b>	<b>2,680,312</b>
<b>TIER II CAPITAL</b>		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
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)	210,237	108,835
<b>Tier II Capital Before Deductions</b>	<b>210,237</b>	<b>108,835</b>
<b>Deductions From Tier II Capital</b>		
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
<b>Total Deductions from Tier II Capital</b>	-	-
<b>Total Tier II Capital</b>	<b>210,237</b>	<b>108,835</b>
<b>Total Capital (The sum of Tier I Capital and Tier II Capital)</b>	<b>5,535,758</b>	<b>2,789,147</b>
<b>The sum of Tier I Capital and Tier II Capital (Total Capital)</b>	<b>5,535,758</b>	<b>2,789,147</b>
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 (-)	-	-
<b>Elements that will continue to be deducted from the Total Tier I Capital and Contribution Capital (from the Capital) in the Transition Period</b>	-	-

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## Notes to Consolidated Financial Statements as of 31 December 2025

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

#### I. INFORMATION ON SHAREHOLDER'S EQUITY (Current Period) (Continued)

##### Informations about Total Capital (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 (-)	-	-
<b>TOTAL CAPITAL</b>	<b>5,535,758</b>	<b>2,789,147</b>
Total Capital (The sum of Tier I Capital and Tier II Capital)	5,535,758	2,789,147
Total risk weighted amounts	29,250,911	15,664,986
<b>CAPITAL ADEQUACY RATIOS</b>		
Consolidated Core Capital Adequacy Ratio (%)	18.73	18.40
Consolidated Tier I Capital Adequacy Ratio (%)	18.73	18.40
Consolidated Capital Adequacy Ratio (%) <sup>(*)</sup>	19.45	19.10
<b>BUFFERS</b>		
Total buffer requirement	2.889	2.877
Capital conservation buffer requirement (%)	2.500	2.500
Bank specific counter-cyclical buffer requirement (%)	0.389	0.377
The ratio of Additional Common Equity Tier I 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	14.23	13.90
<b>Amounts below the Excess Limits as per the Deduction Principles</b>	-	-
Portion of the total of net long positions of investments in equity items of 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	-	-
<b>Limits related to provisions considered in Tier II calculation</b>	<b>210,237</b>	<b>108,835</b>
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	210,237	108,835
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	-	-
<b>Debt instruments subjected to Article 4 (to be implemented between 1 January 2018 and 1 January 2022)</b>	-	-
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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**

Within the scope of internal capital adequacy assessment, the Parent Bank has reports, procedures and similar studies. In these studies, under the main headings of evaluation of the current year in terms of capital adequacy and development of legal ratios and evaluation of budget forecasts in terms of capital adequacy and development of legal ratios; there are detailed evaluations on quantifiable risks and non-quantifiable risks and all significant risks are covered.

#### Explanations Related to Debt Instruments included in Equity Calculation

None.

#### Necessary Explanations in order to Reach an Agreement Between the Statement of Shareholders's Equity and Balance-Sheet Amounts

	Balance sheet value	Amount of adjustment	Value at capital report
Paid-in capital	3,221,000	-	3,221,000
Other Capital Reserves	-	-	-
Bonus Shares which are not accounted in the current period profit or loss of Associates, Subsidiaries and Joint-Ventures	-	-	-
Portion of the current and prior periods' losses which cannot be covered through reserves and losses reflected in equity in accordance with TAS (-)	-	-	-
Accumulated Other Comprehensive Income or Loss Not Reclassified Through Profit or Loss	1,380,928	-	1,377,572
Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss	(106,496)	-	(106,496)
Profit Reserves	89,560	-	89,560
Profit or Loss	767,858	-	771,213
Prior Periods' Profit/Loss	186,693	-	186,692
Current Period Net Profit/Loss	581,165	-	584,521
Deductions from Common Equity TierI Capital <sup>(1)</sup>	-	27,329	(27,329)
<b>Common Equity Tier 1 capital</b>	-	-	<b>5,325,521</b>
Tier 1 capital	-	-	<b>5,325,521</b>
Provisions	-	(210,237)	210,237
<b>Tier 2 capital <sup>(2)</sup></b>	-	(210,237)	<b>210,237</b>
Shareholders's Equity Adjustments <sup>(3)</sup>	-	-	-
<b>Total Shareholders's Equity</b>	<b>5,352,850</b>	<b>(182,908)</b>	<b>5,535,758</b>

(1) The regulations cover Common Equity Tier 1 capital adjustments within the framework of paragraphs 9-1-b and c.

(2) The regulations cover general loan provisions included in Tier 2 capital within the framework of paragraphs 8-1-a.

(3) The regulations cover Shareholders's Equity adjustments within the framework of paragraphs 9-8-ç.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK

##### 1. For Credit Risk Analysis;

***Information on risk concentrations by debtors or group of debtors or geographical regions and sectors, basis for risk limits and the frequency of risk appraisals***

In terms of credit risk, the amount of cash and non-cash loans to be extended to a borrower or a group of borrowers is classified according to the type of loan in question and subject to a risk limitation in proportion to the equity of the Parent Bank. In addition, the sectoral distribution is reviewed regularly and the distribution targets are revised according to market conditions. The general limit and other intermediate limits of a company are evaluated and renewed every year and daily utilizations are made within the framework of these limits.

***Whether risk limits and distributions are determined for daily transactions, whether risk concentration for off-balance sheet risks is monitored on a daily basis on the basis of customers and treasury department officials of banks***

Controls to be made during limit allocation and loan disbursement, marketing strategies and issues to be considered during the period until the loan is repaid to the Bank are determined in the Bank's procedures prepared for loans. The Credit Department, Risk Management Department, Treasury Financial Institutions Department and Central Operations Department coordinate the daily transactions (especially cash loans).

***Whether the creditworthiness of the debtors of loans and other receivables is monitored at regular intervals in accordance with the relevant legislation, whether the account status documents received for the loans opened have been audited as stipulated in the relevant legislation, if not, the reasons, whether the credit limits have been changed, whether the loans and other receivables are collateralized***

The creditworthiness of the borrowers of loans and other receivables is monitored in accordance with the "Regulation on Procedures and Principles for the Classification of Loans and Provisions to be set aside".

The Bank's credit limits are updated at the discretion of the General Directorate and Senior Management and in parallel with economic conditions. The Bank receives sufficient collateral for its loans and other receivables. Since the majority of the companies with which the Bank has credits are among the leading companies in Türkiye, the majority of the collaterals received are company signatures or sureties. In addition, real estate mortgages, bank counter-guarantees, cash blockage, financing notes and real customer checks/notes are also taken as collateral. The collaterals received are in line with market conditions and collateral conditions of other banks.

After completing the financial data inputs that form the basis for qualitative and quantitative measurement and answering subjective questions, the system assigns ratings to all credit customers. The rating scale has a wide range of 22 grades from minimum "D" to maximum "AA+".

In 2025, the grade distribution weight of corporate and commercial companies evaluated is as follows<sup>(1)(2)</sup>:

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

The table below shows the distribution of corporate and commercial loans grades in respect of weight as of 31 December 2025:

Grade	Description	Weight
AA+	Maximum Reliability and Qualified	1.7%
AA	Maximum Reliability	10.3%
AA-	Maximum Reliability	13.7%
A+	Very Good Firm	20.0%
A	Very Good Firm	20.0%
A-	Very Good Firm	14.3%
BBB+	Reliable and Qualified	10.3%
BBB	Reliable and Qualified	2.8%
BBB-	Reliable and Qualified	3.4%
BB+	Low Reliable and risky	0.6%
BB	Low Reliable and risky	0.6%
BB-	Low Reliable and risky	0.6%
B-	Maximum Risk	1.7%

- (1) The above distribution does not include customers, personal loans and loans granted to banks.
- (2) Although the grade scale of the bank is composed of 22 grades, the grade items that do not have any loan amounts in both years are not shown in the table.

#### *Accounting applications, the definition of non-performing and impaired elements*

In accordance with Article 4 of the Regulation on Principles and Procedures Regarding the Classification of Loans and Provisions to be set aside for them, all receivables classified in Groups 3, 4 and 5 are considered non-performing regardless of whether the accrued interest and interest-like burdens on the borrower are added to the principal or refinanced.

Receivables whose collection of principal or interest payments is more than thirty days overdue from their due dates or due dates for various excusable reasons, although it is highly probable that they will be repaid, but which do not meet the overdue period condition and other criteria for classification in the third group are defined as overdue but not impaired.

#### *Value adjustments and provisions methods and approaches*

As of January 1, 2018, in accordance with the "Regulation on the Procedures and Principles Regarding the Classification of Loans and Provisions to be set aside" published in the Official Gazette dated June 22, 2016 and numbered 29750, the Bank started to set aside impairment provisions in accordance with TFRS 9. In this context, as of January 1, 2018, the method of allocating provisions for loan losses allocated within the framework of the relevant legislation of the BRSA has been changed by applying the expected credit loss model with the implementation of TFRS 9. The expected credit loss estimate is unbiased, weighted by probability and contains supportable information about past events, current conditions and forecasts of future economic conditions.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### I. For Credit Risk Analysis; (Continued)

*Credit risk is the risk reduction effects without taking into consideration the total amount of exposures after offsetting transactions with the related risks are differentiated according to the different risk classes and the types of the average amount for the period*

Risk Classifications	Current Period												
	January	February	March	April	May	June	July	August	September	October	November	December	Average
Contingent and Non-Contingent Receivables from Sovereign Governments and Central Banks	7,097,673	6,670,266	6,539,542	5,328,148	5,266,836	5,113,304	5,226,172	5,201,435	5,248,883	4,695,900	4,878,528	4,932,336	5,524,919
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	10,479,954	10,797,631	11,474,639	14,161,114	13,182,722	13,208,677	14,111,163	14,263,826	14,055,233	13,849,491	13,914,268	14,731,796	13,185,876
Contingent and Non-Contingent Corporate Receivables	7,185,411	7,238,265	7,508,475	7,759,791	8,449,463	8,859,412	9,314,950	10,234,522	11,142,702	12,120,190	12,870,656	13,072,041	9,646,323
Contingent and Non-Contingent Retail Receivables	2,740	4,564	6,043	7,442	8,827	9,433	9,616	9,440	10,014	9,937	10,091	9,673	8,135
Contingent and Non-Contingent Receivables Secured by Property	-	-	-	-	-	-	-	-	-	-	-	-	-
Past Due Loans	54	54	28,225	28,434	32,996	30,848	32,229	41,031	40,573	38,283	39,368	2,058	26,179
Higher-Risk Receivables Defined by BRSA	2,418,616	2,189,973	1,767,558	1,726,722	2,067,150	2,096,350	2,557,370	3,634,689	3,470,749	3,254,492	3,674,651	3,649,175	2,708,958
Marketable Securities Collateralized Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitization Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Short-Term Receivables from Banks and Corporate Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Receivables	1,742,365	1,974,132	1,944,475	1,875,770	1,924,939	2,046,728	1,838,804	1,813,995	1,842,417	1,756,624	2,680,102	2,356,654	1,983,084
<b>Total exposure to risks</b>	<b>28,926,813</b>	<b>28,874,685</b>	<b>29,269,957</b>	<b>30,887,421</b>	<b>30,932,933</b>	<b>31,364,752</b>	<b>33,090,304</b>	<b>35,298,938</b>	<b>35,810,571</b>	<b>35,724,917</b>	<b>38,067,664</b>	<b>38,753,733</b>	<b>33,083,474</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

**Information on the control limits of the Bank for forward transactions, options and similar contracts, management of credit risk for these instruments together with the potential risks arising from market conditions**

The Parent Bank evaluates and manages credit risks that are generated from forward transactions and similar contracts together with potential risks in the market.

**Information on whether the Bank decreases the risk by liquidating its forward transactions, options and similar contracts in case of facing a significant credit risk or not**

The Parent Bank tries to mitigate the total risk if it's exposed to huge amount of risk over the forward transactions.

**For Credit Risk Analysis;**

***Information on whether the indemnified non-cash loans are evaluated as having the same risk weight with non-performing loans or not***

Indemnified non-cash loans are evaluated as having the same risk weight with cash loans which are collected upon maturity. These loans are classified according to their commitments and are recorded under the follow-up accounts.

***Information on whether the loans that are structured and rescheduled are included in a new rating group as determined by the Bank's risk management system, other than the follow-up plan defined in the banking regulations or not; whether new precautions are taken for these methods or not; whether the Bank's risk management accepts long term commitments as having more risk than short term commitments which results in a diversification of risk or not***

The Parent Bank acts in frame of the related regulations for the loans that are structured and rescheduled. On the other hand, while doing risk evaluation of the loans and commitments, maturity issue is also taken into consideration.

**For Credit Risk Analysis;**

***Evaluation of the significance of country specific risk if the banks have foreign operations and credit transactions in a few countries or these operations are coordinated with a few financial entities***

The Parent Bank has no activities abroad on the branch level. However in the loan lending processes to the foreign based firms, the economic conditions of the country and the financial structure of the company in question is taken into consideration.

***Evaluation of the Bank's competitive credit risk being an active participant of the international banking transactions market***

The Parent Bank has significant relationship with the North Africa and Middle East Region within the international trade transactions. However in the volume of the banking transactions the Bank defines its credit risk concentration as limited from these regions.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 1. For Credit Risk Analysis; (Continued)

###### *The share of the top 100 and 200 cash loan customers in total loan cash loans portfolio*

The share of the top 100 and 200 cash loan customers comprises 99.95% and 100% of the total cash loans portfolio of the Parent Bank respectively.

###### *The share of the top 100 and 200 non-cash loan customers in total loan non-cash loans portfolio*

The share of the top 100 and 200 non-cash loan customers comprises 98.17% and 100% of the total non-cash loans portfolio of the Parent Bank respectively.

###### *The share of the total cash and non-cash loan balance of the top 100 and 200 loan customers in total assets and off-balance sheet items*

The Parent Bank's total cash and non-cash loans from its top 100 and 200 loan customers comprise 83.35% and 91.02% of the total assets and off-balance sheet items.

###### **The first and second stage provision amount provided by the Parent Bank for credit risk**

The first and second stage provision amount provided by the Group for Stage 1 and Stage 2 credit risk is TL 88,649 (31 December 2024: TL 33,210).

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 2. Geographical distribution of risk amounts decomposed as part of significant risk groups. <sup>(1)</sup>

Current Period	Central Governments and Central Banks	Banks and Financial Intermediaries	Corporate Receivables	Retail Receivables	Receivables Secured by Residential Property	Past due loans <sup>(4)</sup>	Higher-Risk Receivables Defined by BRSA	Other receivables	Total
Domestic	4,932,336	13,049,429	13,072,041	9,648	-	2,058	33,822	2,356,654	33,455,988
European Union Countries	-	268,513	-	-	-	-	-	-	268,513
OECD Countries <sup>(2)</sup>	-	66,117	-	-	-	-	-	-	66,117
Off-Shore Banking Regions	-	-	-	-	-	-	-	-	-
USA, Canada	-	461,892	-	-	-	-	-	-	461,892
Other Countries	-	885,845	-	25	-	-	3,615,353	-	4,501,223
Associates, subsidiaries and jointly controlled partnership	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,932,336</b>	<b>14,731,796</b>	<b>13,072,041</b>	<b>9,673</b>	<b>-</b>	<b>2,058</b>	<b>3,649,175</b>	<b>2,356,654</b>	<b>38,753,733</b>

Prior Period	Central Governments and Central Banks	Banks and Financial Intermediaries	Corporate Receivables	Retail Receivables	Receivables Secured by Residential Property	Past due loans <sup>(4)</sup>	Higher-Risk Receivables Defined by BRSA	Other receivables	Total
Domestic	5,265,785	7,390,856	5,466,840	1,561	-	58	26,874	1,683,839	19,835,813
European Union Countries	-	184,672	-	-	-	-	-	-	184,672
OECD Countries <sup>(2)</sup>	-	1,064	-	-	-	-	-	-	1,064
Off-Shore Banking Regions	-	-	-	-	-	-	-	-	-
USA, Canada	-	140,488	-	-	-	-	-	-	140,488
Other Countries	-	741,103	-	19	-	-	1,710,399	-	2,451,521
Associates, subsidiaries and jointly controlled partnership	-	-	-	-	-	-	-	-	-
Unallocated Assets/Liabilities <sup>(3)</sup>	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>5,265,785</b>	<b>8,458,183</b>	<b>5,466,840</b>	<b>1,580</b>	<b>-</b>	<b>58</b>	<b>1,737,273</b>	<b>1,683,839</b>	<b>22,613,558</b>

<sup>(1)</sup> Regulation on Measurement and Assessment of Capital Adequacy of Banks in the risk classes are taken into consideration.

<sup>(2)</sup> OECD Countries excluding European countries, USA and Canada

<sup>(3)</sup> Assets and liabilities that cannot be allocated on a consistent basis

<sup>(4)</sup> Net value of non performing loans

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 3. Risk profile by sector or counterparty <sup>(1)</sup>

	Central Governments and Central Banks	Central Governments and Central Banks	Financial Intermediaries	Corporate Receivables	Retail Receivables	Receivables Secured by Residential Property	Past due loans	Higher-Risk Receivables Defined by BRSA	Other Receivables	TL	FC	Total
<b>Agricultural</b>				<b>260,052</b>	-	-	<b>5</b>	-	-	<b>146,842</b>	<b>113,214</b>	<b>260,056</b>
Farming and Stockbreeding	-	-	-	260,052	-	-	5	-	-	146,842	113,214	260,056
Forestry	-	-	-	-	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-	-	-	-	-
<b>Manufacturing</b>				<b>9,526,226</b>	<b>10</b>	-	<b>22</b>	-	-	<b>3,342,207</b>	<b>6,184,052</b>	<b>9,526,259</b>
Mining	-	-	-	658,269	10	-	22	-	-	383	657,886	658,269
Production	-	-	-	8,709,143	-	-	-	-	-	3,318,630	5,390,546	8,709,176
Electric, gas and water	-	-	-	158,814	-	-	-	-	-	23,194	135,620	158,814
<b>Construction</b>				<b>2,296,348</b>	-	-	<b>2,031</b>	<b>33,822</b>	-	<b>31,884</b>	<b>2,300,318</b>	<b>2,332,202</b>
Services	<b>4,932,336</b>	<b>14,731,796</b>	<b>14,731,796</b>	<b>989,413</b>	<b>4</b>	-	-	<b>3,615,353</b>	-	<b>5,469,807</b>	<b>18,799,093</b>	<b>24,268,900</b>
Wholesale and retail trade	-	-	-	956,462	-	-	-	-	-	135,750	820,712	956,462
Hotel, food and beverage services	-	-	-	-	4	-	-	-	-	4	-	4
Transportation and telecommunication	-	-	-	4,118	-	-	-	871	-	874	4,115	4,989
Financial institutions	4,932,336	14,731,796	14,731,796	-	-	-	-	3,614,482	-	5,333,180	17,945,433	23,278,613
Real estate and Leasing services	-	-	-	12,273	-	-	-	-	-	-	12,273	12,273
"Self-employment" type Services	-	-	-	-	-	-	-	-	-	-	-	-
Education services	-	-	-	-	-	-	-	-	-	-	-	-
Health and social services	-	-	-	16,560	-	-	-	-	-	-	16,560	16,560
<b>Other</b>				<b>3</b>	<b>9,659</b>	-	-	-	<b>2,356,654</b>	<b>2,044,059</b>	<b>322,257</b>	<b>2,366,316</b>
<b>Total</b>	<b>4,932,336</b>	<b>14,731,796</b>	<b>14,731,796</b>	<b>13,072,041</b>	<b>9,673</b>	<b>-</b>	<b>2,058</b>	<b>3,649,175</b>	<b>2,356,654</b>	<b>11,034,799</b>	<b>27,718,934</b>	<b>38,753,733</b>

<sup>(1)</sup> Regulation on Measurement and Assessment of Capital Adequacy of Banks in the risk classes are taken into consideration.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II INFORMATION ON CREDIT RISK (Continued)

#### 4. Presentation of maturity risk bearing based on their outstanding maturities

Risk Classifications <sup>(2)</sup>	Payment Term <sup>(1)</sup>				1 Year and Over
	1 Month	1-3 Month	3-6 Month	6-12 Month	
Contingent and Non-Contingent Receivables from Central Governments and Central Banks	364,185	617,656	32,763	32,401	-
Contingent and Non-Contingent Receivables from Regional Governments and Local Authorities	-	-	-	-	-
Contingent and Non-Contingent Receivables from Administrative Units and Non-commercial Enterprises	-	-	-	-	-
Contingent and Non-Contingent Receivables from Multilateral Development Banks	-	-	-	-	-
Contingent and Non-Contingent Receivables from International Organizations	-	-	-	-	-
Contingent and Non-Contingent Receivables from Banks and Financial Intermediaries	4,944,673	2,673,813	2,617,309	3,477,628	646,709
Contingent and Non-Contingent Corporate Receivables	860,568	1,720,472	2,953,363	4,249,185	3,284,747
Contingent and Non-Contingent Retail Receivables	59	397	1,683	4,234	3,272
Contingent and Non-Contingent Receivables Secured by Residential Property	-	-	-	-	-
Past Due Loans	-	-	-	-	-
Higher-Risk Receivables Defined by BRSA	1,146,733	3,077,706	173,874	772,047	160,549
Marketable Securities Collateralized Mortgages	-	-	-	-	-
Securitization Exposures	-	-	-	-	-
Short-Term Receivables from Banks and Corporate	-	-	-	-	-
Undertakings for Collective Investments in Mutual Funds	-	-	-	-	-
Other Receivables	-	-	-	-	-
<b>Total</b>	<b>7,316,218</b>	<b>8,090,044</b>	<b>5,778,992</b>	<b>8,535,495</b>	<b>4,095,277</b>

(1) Items that cannot be distributed are not included.

(2) It represents the total risk amount before credit risk reduction and after conversion to credit.

#### 5. Information on risk classes

##### *Assigned credit rating agencies and export credit agencies changed the names and the reasons for these organizations*

The international credit rating agency Islamic International Rating Agency and the risk classification issued by the OECD are used for receivables from central governments and central banks. The rating agency note is not used for domestic resident customers.

##### *With the export credit agency of a credit rating agency assigned to each risk classes are used*

The risk classes of the Islamic International Rating Agency are used for central government / central bank receivables and for resident customers abroad. The OECD published country risk classification is used for those with no rating

The Group does not use credit rating for the domestic resident customers and banks.

##### *If there is no credit rating for items not included in trading accounts but instead there is a credit rating for the issuer or issue, information on the process of using such credit ratings available for such items*

For the short term receivables that has been issued by banks and financial intermediaries that has not any short term rating, risk weight of the issuer is used in the context of related regulation.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 5. Information on risk classes (Continued)

*Assigned to each grade credit rating agencies and export credit agency ratings of the Regulation on Measurement and Assessment of Capital Adequacy of Banks to which of the credit quality of the stages*

Credit Quality Level	Islamic International Rating Agency
1	Between AAA and AA-
2	Between A+ and A-
3	Between BBB+ and BBB-
4	Between BB+ and BB-
5	Between B+ and B-
6	Between CCC+ and below

OECD Country Risk Classification Credit Quality Tier	0	1	2	3	4	5	6	7
Risk weights (%)	0	0	20	50	100	100	100	150

*Risk weight of the total amount of risk before and after credit risk mitigation and equity deducted amounts*

##### Risk amount based on weight of risks

Risk weights	Before credit risk mitigation	After credit risk mitigation
0%	5,067,830	5,067,830
10%	-	-
20%	4,357,204	4,357,204
35%	-	-
50%	9,588,324	9,588,323
75%	9,673	9,673
100%	16,146,249	16,081,528
150%	5,345,230	3,649,175
200%	-	-
1250%	-	-
Deductible from Equity	27,329	27,329

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

#### 6. Sector or counterparty type, individually impaired loans and non-performing loan amounts, value adjustments and provisions during the period information on value adjustments and provisions Miscellaneous information based on important sectors

##### Miscellaneous information by significant sectors or counterparty type

Important Sectors / Counterparties	Loans		Provisions	
	Impaired in Value (IFRS 9)		Non-performing (Provision Regulation)*	Expected Credit Loss (IFRS 9)
	Significant increase in credit risk (Stage 2)	Defaulted (Stage 3)		
<b>Agricultural</b>	-	8	8	3
Farming and Stockbreeding	-	8	8	3
Forestry	-	-	-	-
Fishing	-	-	-	-
<b>Manufacturing</b>	357,944	1,380	1,380	1,358
Mining	-	-	-	-
Production	357,944	1,380	1,380	1,358
Electric, gas and water	-	-	-	-
<b>Construction</b>	460,083	3,320	3,320	1,289
<b>Services</b>	19,480	108	109	109
Wholesale and retail trade	1,853	-	-	-
Hotel, food and beverage services	-	-	-	-
Transportation and telecommunication	-	-	-	-
Financial institutions	-	-	-	-
Real estate and Leasing services	17,627	108	109	109
"Self-employment" type Services	-	-	-	-
Education services	-	-	-	-
Health and social services	-	-	-	-
<b>Other</b>	382	-	-	-

#### 7. Value adjustments and provisions on the exchange of credit information

	Opening Balance	The amount of provision during the period	Reversal of provision	Other adjustments	Closing Balance
<b>Stage 3 provisions</b>	1,899	8,184	7,324	-	2,759
<b>Stage 1 &amp; 2 provisions</b>	38,060	77,559	18,726	-	96,893

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### II. INFORMATION ON CREDIT RISK (Continued)

##### 8. Other information on credit risk

##### Sectoral concentrations for cash loans

	Current Period				Prior Period			
	TL	(%)	FC	(%)	TL	(%)	FC	(%)
<b>Agricultural</b>	<b>146,838</b>	<b>3.62</b>	<b>152,438</b>	<b>1.73</b>	<b>21,235</b>	<b>2.23</b>	<b>21,612</b>	<b>0.44</b>
Farming and stockbreeding	146,838	3.62	152,438	1.73	21,235	2.23	-	-
Forestry	-	-	-	-	-	-	21,612	0.44
Fishing	-	-	-	-	-	-	-	-
<b>Manufacturing</b>	<b>2,725,379</b>	<b>67.15</b>	<b>6,450,260</b>	<b>73.05</b>	<b>187,597</b>	<b>19.70</b>	<b>2,262,511</b>	<b>46.38</b>
Mining	-	-	899,050	10.18	-	-	724,421	14.85
Production	2,725,379	67.15	5,508,364	62.38	187,597	19.70	1,538,090	31.53
Electric, gas and water	-	-	42,846	0.49	-	-	-	-
<b>Construction</b>	<b>15,623</b>	<b>0.38</b>	<b>839,140</b>	<b>9.50</b>	<b>-</b>	<b>-</b>	<b>680,822</b>	<b>13.95</b>
<b>Services</b>	<b>1,161,053</b>	<b>28.61</b>	<b>1,012,164</b>	<b>11.46</b>	<b>741,713</b>	<b>77.90</b>	<b>1,586,314</b>	<b>32.52</b>
Wholesale and retail trade	30,000	0.74	234,013	2.65	-	-	173,899	3.56
Hotel, food and beverage Services	-	-	-	-	-	-	-	-
Transportation and Telecommunication	-	-	-	-	-	-	-	-
Financial institutions	1,131,053	27.87	756,536	8.57	741,713	77.90	1,412,415	28.95
Real estate and Leasing Services	-	-	-	-	-	-	-	-
"Self-employment" type Services	-	-	-	-	-	-	-	-
Education services	-	-	-	-	-	-	-	-
Health and social services	-	-	21,615	0.24	-	-	-	-
<b>Other</b>	<b>9,627</b>	<b>0.24</b>	<b>375,928</b>	<b>4.26</b>	<b>1,637</b>	<b>0.17</b>	<b>327,442</b>	<b>6.71</b>
<b>Total</b>	<b>4,058,520</b>	<b>100</b>	<b>8,829,930</b>	<b>100</b>	<b>952,182</b>	<b>100</b>	<b>4,878,701</b>	<b>100</b>

##### Sectoral and regional concentration of impaired loans and receivables

<b>Sectoral</b>	<b>Current Period</b>	<b>Prior Period</b>
Farming and Stockbreeding	8	-
Manufacturing	1,380	1,404
Construction	3,320	473
Financial institutions	-	-
Hotel and Restaurant Services	-	-
Wholesale and retail trade	108	80
<b>Total impaired loans and receivables</b>	<b>4,816</b>	<b>1,957</b>

<b>Regional</b>	<b>Current Period</b>	<b>Prior Period</b>
Türkiye	4,816	1,957
<b>Total impaired loans and receivables</b>	<b>4,816</b>	<b>1,957</b>

##### Past due but not impaired loans and receivables

None. (31 December 2024: None).

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### III. 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**

<b>Date</b>	<b>US Dollars</b>	<b>Euro</b>
24 December 2025	42.7474	50.3857
25 December 2025	42.7434	50.4208
26 December 2025	42.7641	50.3896
27 December 2025	42.7656	50.3547
30 December 2025	42.8542	50.4519
31 December 2025	42.8623	50.4532
Balance Sheet Valuation Rate	42.8623	50.4532

**The basic arithmetical average of the Parent Bank's foreign exchange bid rate for the last thirty days**

The basic arithmetical average of the Bank's foreign exchange bid rate for December 2025 is TL 42.5861 for USD, TL 49.8477 for EURO.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### Information on Currency Risk of the Group

<b>Current Period</b>	<b>Euro</b>	<b>USD</b>	<b>Other</b>	<b>Total</b>
<b>Assets</b>				
Cash (Cash in Vault, Foreign currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	2,480,449	2,950,848	2,655	5,433,952
Banks	2,433,399	3,058,104	64,422	5,555,925
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Interbank Money Market Placements	-	-	-	-
Financial Assets Measured at Fair Value through Comprehensive Income	1,162	67,641	-	68,803
Loans	4,324,584	4,505,346	-	8,829,930
Investments in Subsidiaries and Associates	-	-	-	-
Financial Assets Measured at Amortised Cost	682,436	853,885	-	1,536,321
Financial Derivative held for Hedging (Assets)	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	1,672,769	139,342	-	1,812,111
<b>Total Assets</b>	<b>11,594,799</b>	<b>11,575,166</b>	<b>67,077</b>	<b>23,237,042</b>
<b>Liabilities</b>				
Bank Deposits	2,533,021	1,566,981	2,576	4,102,578
Foreign Currency Deposits	3,915,499	5,803,492	63,696	9,782,687
Money Market Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	5,016,216	3,686,390	-	8,702,606
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-
Financial Derivatives held for Hedging (Liabilities)	-	-	-	-
Other Liabilities <sup>(2)</sup>	132,582	430,241	2,670	565,493
<b>Total Liabilities</b>	<b>11,597,318</b>	<b>11,487,104</b>	<b>68,942</b>	<b>23,153,364</b>
<b>Net Balance Sheet Position</b>	<b>(2,519)</b>	<b>88,062</b>	<b>(1,865)</b>	<b>83,678</b>
<b>Net Off Balance Sheet Position</b>	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
<b>Non-Cash Loans</b>	<b>10,115,891</b>	<b>11,859,120</b>	<b>1,950,378</b>	<b>23,925,389</b>
<b>Prior Period</b>				
Total Assets	7,107,853	9,693,517	71,922	16,873,292
Total Liabilities	7,089,257	9,595,185	54,666	16,739,108
Balance Sheet Position, net	18,596	98,332	17,256	134,184
Off Balance Sheet Position, net	15,498	(15,789)	-	(291)
Financial Derivatives (Assets)	15,498	-	-	15,498
Financial Derivatives (Liabilities)	-	(15,789)	-	(15,789)
Non-cash Loans	5,274,092	8,359,222	1,570,381	15,203,695

(1) In accordance with the provisions of the "Regulation on the Calculation and Application of Foreign Currency Net General Position / Equity Standard Ratio in Banks' Consolidated and Non-Consolidated Basis"; Equity has not been taken into consideration in calculating the risk of exchange rate amounting to TL 1,751.

(2) Includes financial lease receivables.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### Exposed currency risk

The possible increases or decreases in the shareholders' equity and the profit/loss as per an assumption of devaluation/appreciation by 10 percent of TL against currencies mentioned below as of 31 December 2025 and 31 December 2024 are presented in the below table. The other variables, especially the interest rates, are assumed to be fixed in this analysis.

Assuming 10 percent appreciation of TL;

	Current Period		Prior Period	
	Profit and Loss Statement	Shareholders' Equity <sup>(1)</sup>	Profit and Loss Statement	Shareholders' Equity <sup>(1)</sup>
Euro	252	252	(5,416)	(5,416)
US Dollar	(8,806)	(8,920)	(7,806)	(8,094)
Other Currencies	187	187	(868)	(868)
<b>Total</b>	<b>(8,367)</b>	<b>(8,481)</b>	<b>(14,090)</b>	<b>(14,378)</b>

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

Assuming 10 percent depreciation of TL;

	Current Period		Prior Period	
	Profit and Loss Statement	Shareholders' Equity <sup>(1)</sup>	Profit and Loss Statement	Shareholders' Equity <sup>(1)</sup>
Euro	(252)	(252)	5,416	5,416
US Dollar	8,806	8,920	7,806	8,094
Other Currencies	(187)	(187)	868	868
<b>Total</b>	<b>8,367</b>	<b>8,481</b>	<b>14,090</b>	<b>14,378</b>

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

#### IV. 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 early warning limit for the Securities Duration Risk/Total Assets ratio was set by the Board of Directors at a maximum of 10%, with a maximum limit of 12% and a maximum exception of 14%, and the early warning limit for the Interest Rate Risk arising from Banking Accounts/Total Equity ratio was set at a maximum of 12%, with a maximum limit of 13% and a maximum exception of 14%.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### IV. 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
<b>Assets</b>							
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 <sup>(1)(3)</sup>	94,506	248,136	644,550	672,249	-	2,355,350	4,014,791
<b>Total assets</b>	<b>7,592,742</b>	<b>5,095,348</b>	<b>5,965,470</b>	<b>3,245,915</b>	<b>-</b>	<b>8,247,867</b>	<b>30,147,342</b>
<b>Liabilities</b>							
Bank Deposits	1,396,593	-	-	-	-	3,176,562	4,573,155
Other Deposits	1,091,035	102,027	85,262	2,770	-	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 <sup>(2)</sup>	126	277	465	595	-	6,679,467	6,680,930
<b>Total liabilities</b>	<b>4,418,590</b>	<b>2,378,571</b>	<b>4,279,269</b>	<b>308,538</b>	<b>-</b>	<b>18,762,374</b>	<b>30,147,342</b>
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	-	-	-	-	-	-	-
<b>Total Position</b>	<b>3,174,152</b>	<b>2,716,777</b>	<b>1,686,201</b>	<b>2,937,377</b>	<b>-</b>	<b>(10,514,507)</b>	<b>-</b>

- The amount of TL 2,355,350 presented under the non-interest-bearing column of other assets consists of tangible assets amounting to TL 1,950,311, expected loss provisions of TL 105,805, intangible assets of TL 25,435 and other non-interest-bearing and non-allocable amounts of TL 485,409.
- The amount of TL 6,679,467 presented under the non-interest-bearing column of other liabilities consists of equity amounting to TL 5,352,850, provisions of TL 286,647, current tax liabilities of TL 140,093, deferred tax liabilities of TL 198,301 and non-allocable amounts included in other liabilities of TL 701,576.
- Includes financial lease receivables

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### IV. 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
<b>Assets</b>							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	4,133,278	4,133,278
Banks	2,837,04	-	-	-	-	46,676	2,883,690
Financial assets at fair value through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	70,092	-	-	-	-	-	70,092
Financial Assets at Fair Value Through Other Comprehensive Income	4,575	530,404	7,949	329,280	48,453	2,396	923,057
Loans	1,280,003	1,758,036	2,295,301	496,427	-	1,108	5,830,875
Financial Assets Measured at Amortized Cost	42,424	1,267,182	754,465	1,108,491	-	-	3,172,562
Other Assets <sup>(1)(3)</sup>	73,856	222,969	578,117	536,304	-	1,630,753	3,041,999
<b>Total assets</b>	<b>4,307,964</b>	<b>3,778,591</b>	<b>3,635,832</b>	<b>2,470,502</b>	<b>48,453</b>	<b>5,814,211</b>	<b>20,055,553</b>
<b>Liabilities</b>							
Bank Deposits	2,502,368	707,064	-	-	-	-	3,209,432
Other Deposits	238,613	60,203	413,059	505	-	6,550,319	7,262,699
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	2,022,933	1,670,471	2,408,156	40,661	-	-	6,142,221
Other liabilities <sup>(2)</sup>	531	1,078	616	-	-	3,438,976	3,441,201
<b>Total liabilities</b>	<b>4,764,445</b>	<b>2,438,816</b>	<b>2,821,831</b>	<b>41,166</b>	<b>-</b>	<b>9,989,295</b>	<b>20,055,553</b>
Long Position in the Balance Sheet	-	1,339,775	814,001	2,429,336	48,453	-	4,631,565
Short Position in the Balance Sheet	(456,481)	-	-	-	-	(4,175,084)	(4,631,565)
Long Position in the Off-balance Sheet	15,498	-	-	-	-	-	15,498
Short Position in the Off-balance Sheet	(15,789)	-	-	-	-	-	(15,789)
<b>Total Position</b>	<b>(456,772)</b>	<b>1,339,775</b>	<b>814,001</b>	<b>2,429,336</b>	<b>48,453</b>	<b>(4,175,084)</b>	<b>(291)</b>

- The amount of TL 2,355,350 presented under the non-interest-bearing column of other assets consists of tangible assets amounting to TL 1,950,311, expected loss provisions of TL 105,805, intangible assets of TL 25,435 and other non-interest-bearing and non-allocable amounts of TL 485,409.
- The amount of TL 6,679,467 presented under the non-interest-bearing column of other liabilities consists of equity amounting to TL 5,352,850, provisions of TL 286,647, current tax liabilities of TL 140,093, deferred tax liabilities of TL 198,301 and non-allocable amounts included in other liabilities of TL 701,576..
- Includes financial lease receivables

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### IV. INFORMATION ON CONSOLIDATED INTEREST RATE RISK (Continued)

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

Current Period	EURO	USD	TL
<b>Assets</b>			
Cash (cash in vault, effectives, 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
<b>Liabilities</b>			
Interbank Deposits	2.85	4.59	38.50
Other Deposits	0.49	0.98	37.10
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	4.03	5.37	44.95
<b>Prior Period</b>			
<b>Assets</b>			
Cash (cash in vault, effectives, money in transit, cheques purchased) and Balances with the Central Bank of Türkiye	-	-	8.50
Banks	2.59	4.82	48.24
Financial Assets at Fair Value through Profit or Loss	-	-	-
Money Market Placements	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	3.27	6.21	10.65
Loans	9.19	7.59	51.33
Financial Assets Measured at Amortized Cost	-	-	19.22
Financial Lease Receivables	9.98	7.43	50.68
<b>Liabilities</b>			
Interbank Deposits	5.07	7.10	-
Other Deposits	0.48	2.84	48.75
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	-	-	-
Funds Borrowed from Other Financial Institutions	4.76	6.07	44.95

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### V. 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.

#### VI. 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
- Increase in short-term debt and/or additional short-term deposits and deposit-like resources,
- 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 ("ALCO") 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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

##### **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 backed by well-established shareholders who are among the strongest financial institutions in Türkiye and the MENA region. Libyan Foreign Bank, 100% owned by the Central Bank of Libya, is the largest shareholder of the Parent Bank. The share of funds obtained from the Parent Bank's risk group in liabilities is 23%.

##### **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.

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

The majority of the Parent Bank's liabilities consist of funds received from the main shareholder Libyan Foreign Bank and its related banks. 57% of these funds are denominated in USD and 43% in 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.

##### **Information regarding to the Liquidity Emergency Action Plan**

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 Liabilities Committee.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

##### Liquidity coverage ratio

Liquidity coverage ratios calculated in accordance with the "Regulation on Liquidity Coverage Ratio Calculation of Banks" published in the Official Gazette dated March 21, 2014 and numbered 28948 are disclosed to the public in the following format. Consolidated foreign currency and total liquidity coverage ratios for the last three months including the reporting period and the lowest and highest values of the consolidated foreign currency and total liquidity coverage ratios calculated weekly for the last three months are disclosed by indicating the weeks.

The lowest and highest values of the consolidated foreign currency and total liquidity coverage ratios for the last three months including the reporting period are given below by month:

	Month	FC	Month	FC+TL
<b>Lowest</b>	December	194	December	121
<b>Highest</b>	October	239	October	161

The average of the consolidated liquidity coverage ratio calculated by taking the monthly simple arithmetic average for the last three months is given below:

Current Period	Consideration Ratio Not Applied		Consideration Ratio Applied	
	Total Value <sup>(1)</sup>		Total Value <sup>(1)</sup>	
	TL+FC	FC	TL+FC	FC
<b>HIGH QUALITY LIQUID ASSETS</b>				
1 High quality liquid assets	6,781,309	7,355,835	7,039,142	6,501,967
<b>CASH OUTFLOWS</b>				
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
<b>16 TOTAL CASH OUTFLOW</b>	<b>9,923,359</b>	<b>13,039,115</b>	<b>11,835,557</b>	<b>9,016,919</b>
<b>CASH INFLOWS</b>				
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
<b>20 TOTAL CASH INFLOWS</b>	<b>6,437,856</b>	<b>7,176,289</b>	<b>6,602,098</b>	<b>5,864,012</b>
<b>21 TOTAL HQLA STOCK</b>			<b>7,039,142</b>	<b>6,501,967</b>
<b>22 TOTAL NET CASH OUTFLOWS</b>			<b>5,233,460</b>	<b>3,152,907</b>
<b>23 LIQUIDITY COVERAGE RATIO (%)</b>			<b>134.50</b>	<b>206.22</b>

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

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

Prior Period	Consideration Ratio Not Applied Total Value <sup>(1)</sup>		Consideration Ratio Applied Total Value <sup>(1)</sup>		
	TL+FC	FC	TL+FC	FC	
	<b>HIGH QUALITY LIQUID ASSETS</b>				
1	High quality liquid assets	10,556,057	10,150,992	8,239,422	7,834,358
	<b>CASH OUTFLOWS</b>				
2	Real person deposits and retail deposits	2,845,764	1,788,752	233,901	178,875
3	Stable deposit	1,013,517	-	50,676	-
4	Deposit with low stability	1,832,247	1,788,752	183,225	178,875
5	Unsecured debts except real person deposits and retail deposits	7,873,974	7,442,410	5,418,146	4,998,672
6	Operational deposit	-	-	-	-
7	Non-operating deposits	7,211,665	7,178,793	4,755,837	4,735,055
8	Other unsecured debts	662,309	263,617	662,309	263,617
9	Secured debts	-	-	-	-
10	Other cash outflows	15,911,106	14,811,974	1,212,370	819,976
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	15,911,106	14,811,974	1,212,370	819,976
16	<b>TOTAL CASH OUTFLOW</b>	<b>26,630,844</b>	<b>24,043,136</b>	<b>6,864,417</b>	<b>5,997,523</b>
	<b>CASH INFLOWS</b>				
17	Secured receivables	-	-	-	-
18	Unsecured claims	4,621,562	4,180,070	4,122,549	3,733,773
19	Other cash inflows	2,545	2,545	2,545	2,545
20	<b>TOTAL CASH INFLOWS</b>	<b>4,624,107</b>	<b>4,182,615</b>	<b>4,125,094</b>	<b>3,736,318</b>
				<b>Upper Limit Applied Amounts</b>	
21	<b>TOTAL HQLA STOCK</b>			<b>8,239,422</b>	<b>7,834,358</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>			<b>2,739,323</b>	<b>2,261,205</b>
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>			<b>300.78</b>	<b>346.47</b>

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

##### **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.

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

High quality liquid assets consist of cash, cash equivalents, debt instruments issued by the CBRT and the Treasury and debt instruments with a credit rating or probability of default between A+ and BBB- or equivalent. The Bank's high quality liquid assets consist of 71% of CBRT accounts, 27% of debt instruments issued by the Treasury and 2% of cash and cash equivalents.

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

A significant portion of fund resources is composed of deposits received. Deposits received account for 78% of total liabilities and 37% of these deposits are deposits received from banks.

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

Cash outflows due to derivative contracts occur during periods when the bank's derivative liabilities exceed its derivative receivables. As at 31 December 2025, 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. 78% of the liability is deposits and 48% 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.

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## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

##### Presentation of assets and liabilities based on their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Unallocated	Total
<b>Assets</b>								
Cash (cash in vault, effectives, money in transit, cheques purchased) and Central Bank of Türkiye balances	205,251	5,254,049	-	-	-	-	-	5,459,300
Banks	433,707	5,030,017	196,363	-	-	-	-	5,660,087
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-
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	2,100,651	6,649,085	2,195,227	-	1,108	12,888,450
Investment securities held-to-maturity	-	500,896	823,362	352,990	-	-	-	1,677,248
Other assets <sup>(1) (3)</sup>	-	146,673	190,435	664,208	710,292	-	2,303,183	4,014,791
<b>Total Assets</b>		<b>638,958</b>	<b>12,894,368</b>	<b>3,310,811</b>	<b>7,711,964</b>	<b>3,283,958</b>	-	<b>2,307,283</b>
<b>Liabilities</b>								
Interbank Deposits	3,176,562	1,396,593	-	-	-	-	-	4,573,155
Other Deposits	8,906,345	1,091,035	102,027	85,262	2,770	-	-	10,187,439
Funds provided from other financial institutions	-	-	-	-	-	-	-	-
Money market borrowings	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Miscellaneous payables	-	1,260,795	2,146,949	3,572,545	1,725,529	-	-	8,705,818
Other liabilities <sup>(2)</sup>	-	6,095	2,653	-	1,136	-	6,671,046	6,680,930
<b>Total Liabilities</b>	<b>12,082,907</b>	<b>3,754,518</b>	<b>2,251,629</b>	<b>3,657,807</b>	<b>1,729,435</b>	-	<b>6,671,046</b>	<b>30,147,342</b>
<b>Net Liquidity Gap</b>	<b>(11,443,949)</b>	<b>9,139,850</b>	<b>1,059,182</b>	<b>4,054,157</b>	<b>1,554,523</b>	-	<b>(4,363,763)</b>	-
<b>Prior Period</b>								
Total Assets	530,222	8,008,174	3,178,528	4,172,718	2,534,861	48,453	1,582,597	20,055,553
Total Liabilities	8,982,098	1,801,294	2,066,885	3,002,895	773,095	-	3,429,286	20,055,553
<b>Net Liquidity Gap</b>	<b>(8,451,876)</b>	<b>6,206,880</b>	<b>1,111,643</b>	<b>1,169,823</b>	<b>1,761,766</b>	<b>48,453</b>	<b>(1,846,689)</b>	-

(1) The amount of TL 2,303,183 in other assets unallocated column consists of TL 1,950,311 Tangible Fixed Assets, TL 105,805 Provisions for Expected Losses, TL 25,435 Intangible Fixed Assets, TL 0 Deferred Tax Assets, TL 221,632 other non-interest bearing amounts and other unallocated amounts.

(2) The amount of TL 6,671,046 in other liabilities unallocated column consists of Equity amounting to TL 5,352,850, Provisions amounting to TL 286,647, Current Tax Liability amounting to TL 140,423, Deferred Tax Liability amounting to TL 198,301, derivative liabilities amounting to TL 0 and other non-interest bearing amounts amounting to TL 692,825.

(3) Includes financial lease receivables

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION ON CONSOLIDATED LIQUIDITY RISK MANAGEMENT (Continued)

In addition to the Bank's Liquidity Coverage Ratio, the Bank has started reporting the Net Stable Funding Ratio (NSFR) to the Banking Regulation and Supervision Agency (BDDK) in accordance with the Regulation on the Calculation of Banks' Net Stable Funding Ratio, which was published in the Official Gazette dated May 26, 2023, and numbered 32202. This regulation ensures the measurement of medium- and long-term liquidity risk.

Current Period		Unweighted value by residual maturity				Weighted Value
		Without Maturity*	Less than 6 Months	6 Months to < 1 Year	1 Year and More Than 1 Year	
<b>Available Stable Funds</b>						
1	Capital	-	-	-	5,372,044	5,372,044
2	Tier I and Tier II Capital	-	-	-	5,372,044	5,372,044
3	Other Capital Instruments	-	-	-	-	-
Deposits from the Natural Persons and Small Business						
4	Customers	3,187,442	499,544	21,361	5,520	3,408,752
5	Stable Deposits / Participation Funds	1,155,411	159,577	8,316	2,119	1,259,153
6	Less Stable Deposits / Participation Funds	2,032,031	339,967	13,045	3,401	2,149,599
7	Wholesale Funding	6,869,551	5,701,562	2,471,076	1,995,665	6,188,479
8	Operational Deposits	-	-	-	-	-
9	Other Wholesale Funding	6,869,551	5,701,562	2,471,076	1,995,665	6,188,479
10	Liabilities with Matching Independent Assets	-	-	-	-	-
11	Other Liabilities	1,659,167	24,506	-	-	-
12	Derivative Liabilities	-	-	-	-	-
All Other Equity and Liabilities not Included in the Above						
13	Categories	1,659,167	24,506	-	-	-
14	<b>Available Stable Fund</b>	-	-	-	-	<b>14,969,275</b>
<b>Required Stable Funding</b>						
15	High Quality Liquid Assets (HQLA)	-	-	-	-	<b>86,728</b>
Deposits Held at Credit Institutions of Financial Institutions for Operational Purposes						
16	Operational Purposes	-	-	-	-	-
17	Performing Loans and Securities	2,706,443	11,505,304	4,003,884	2,532,079	9,747,556
Performing Loans to Credit Institutions or Financial Institutions Secured by Level 1 HQLA						
18	Operational Purposes	-	-	-	-	-
Performing Loans to Credit Institutions or Financial Institutions Secured by Non-Level 1 HQLA and Unsecured Performing						
19	Loans to Credit Institutions or Financial Institutions	623,580	7,295,195	345,356	-	1,890,537
Performing Loans to Non-Financial Corporate Clients, Loans to Natural Person Customers and Small Business Customers, and						
20	Loans to Sovereigns, Central Banks and PSEs	2,082,863	4,210,109	3,658,528	2,532,079	7,857,019
21	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
22	Performing Loans Encumbered with Residential Mortgages	-	-	-	-	-
23	Loans with a risk weight of less than or equal to 35%	-	-	-	-	-
Exchange Traded Equities and Securities That are not in Default and Do not Qualify as HQLA						
24	Assets with Matching Interdependent Liabilities	-	-	-	-	-
25	Other Assets	2,793,695	24,506	-	24,367	2,818,062
26	Physical Traded Commodities, Including Gold	-	-	-	-	-
Assets Posted as Initial Margin for Derivative Contracts or						
27	Contributions to Default Funds of Central Counterparties	-	-	-	-	-
28	Derivative Assets	-	-	-	-	-
Derivative Liabilities Before Deduction of Variation Margin						
29	Posted	-	-	-	-	-
30	All Other Assets Not Included in the Above Categories	2,793,695	24,506	-	24,367	2,818,062
31	Off-Balance Sheet Items	-	27,033,650	-	-	1,351,683
32	<b>Required Stable Fund</b>	-	-	-	-	<b>14,004,029</b>
33	<b>Net Stable Funding Ratio (%)</b>	-	-	-	-	<b>106.68</b>

\* Items to be reported in the "without maturity" time bucket do not have a stated maturity. These may include but are not limited to, items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-high quality liquid asset equities and physical traded commodities.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VII. 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	Prior Period
Total assets in consolidated financial statements prepared in accordance with Turkish Accounting Standards <sup>(1)</sup>	39,896	33,444
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	36,028
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	2,829,961	4,402,774
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	361,604	335,920
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	-	-
<b>Total Risk Amount</b>	<b>3,246,744</b>	<b>4,808,166</b>

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VII. EXPLANATIONS ON LEVERAGE RATIO (Continued)

Leverage ratio disclosure as follows:

	Current Period <sup>(1)</sup>	Prior Period <sup>(1)</sup>
<b>Balance sheet assets</b>		
1 Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	29,219,239	17,828,018
2 (Assets deducted from main capital)	(25,401)	(15,650)
3 Total risk amount of the balance sheet assets (Sum of 1st and 2nd rows)	29,193,839	17,812,368
<b>Derivative financial instruments and credit derivatives</b>		
4 Replacement cost of derivative financial instruments and credit derivatives	-	-
5 Potential credit risk amount of derivative financial instruments and credit derivatives	-	-
6 Total risk amount of derivative financial instruments and credit derivatives (Sum of 4th and 5th rows)	-	-
<b>Security or secured financing transactions</b>		
7 Risk amount of security or secured financing transactions (Except balance sheet)	-	-
8 Risk amount due to intermediated transactions	-	-
9 Total risk amount of security or secured financing transactions (Sum of 7th and 8th rows)	-	-
<b>Off-balance sheet transactions</b>		
10 Gross nominal amount of off-balance sheet transactions	27,106,022	15,138,840
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)	27,106,022	15,138,840
<b>Equity and total risk</b>		
13 Main capital	5,141,842	2,299,325
14 Total risk amount (Sum of 3th, 6th, 9th and 12th rows)	56,299,861	32,951,208
<b>Leverage ratio</b>		
15 Leverage ratio	%9.13	%6.99

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES

The fair value of the financial assets measured at amortised cost; in case of situations where market price or fair value cannot be determined; is calculated over the quoted market prices of other investment securities that are of the same interest, maturity and similar in other clauses.

The estimated fair value of the demand deposit represents the amount to be paid at the moment of demand. Placements of changing rates and the fair value of the overnight deposit equal to their book values. The fair value of the fixed yield deposit is calculated over the cash flows discounted using the market interest rates implicated on similar borrowing and other payables.

The estimated fair value of the loans is calculated over the cash flows discounted using the market interest rates implicated on the constant interest loans. The carrying values of floating-rate loans are deemed a reasonable proxy for their fair values.

In the table below; fair values and book values of some of the financial assets and liabilities are presented. The book value of the assets and liabilities is the total of the cost and accumulated interest accruals.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

##### Fair value hierarchy

The table below analyses financial instruments carried at fair value by valuation method. The different levels have been defined as follows:

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities,  
Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or,  
Level 3: Inputs for the asset or liability that is not based on observable market data (unobservable inputs).

	Carrying Value		Fair Value	
	Current Period	Prior Period	Current Period	Prior Period
<b>Financial Assets</b>	<b>22,371,549</b>	<b>14,316,203</b>	<b>20,911,628</b>	<b>10,879,154</b>
Banks	5,660,087	2,883,690	5,660,087	1,298,462
Money market receivables	-	70,092	-	-
Financial Assets Measured at Fair Value				
Through Other Comprehensive Income	447,466	923,057	447,466	2,107,500
Financial Assets Measured at Amortised Cost	1,677,248	3,172,562	2,119,462	3,369,638
Loans	12,888,450	5,830,875	11,136,274	2,913,215
Leasing receivables	1,698,298	1,435,927	1,548,339	1,190,339
<b>Financial Liabilities</b>	<b>24,167,988</b>	<b>16,989,728</b>	<b>24,167,988</b>	<b>13,069,400</b>
Bank deposits	4,573,155	3,209,432	4,573,155	2,272,585
Other Deposits	10,187,439	7,262,699	10,187,439	4,641,642
Funds provided from other financial institutions	8,705,818	6,142,221	8,705,818	5,994,220
Money market borrowings	-	-	-	-
Marketable securities issued	-	-	-	-
Miscellaneous Payables	701,576	375,376	701,576	160,953
<b>Current Period</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets</b>				
Financial assets measured at fair value through Profit or Loss	-	-	-	-
Public sector debt securities	-	-	-	-
Equity Securities	-	-	-	-
Other financial assets	-	-	-	-
Financial Assets Measured at Fair Value				
Through Other Comprehensive Income	444,474	-	2,992	447,466
Public sector debt securities	400,109	-	-	400,109
Equity Securities	-	-	2,992	2,992
Other financial assets	44,365	-	-	44,365
<b>Prior Period</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>Financial Assets</b>				
Financial assets measured at fair value through Profit or Loss	-	-	-	-
Public sector debt securities	-	-	-	-
Equity Securities	-	-	-	-
Other financial assets	-	-	-	-
Financial Assets Measured at Fair Value				
Through Other Comprehensive Income	920,663	-	2,394	923,057
Public sector debt securities	884,561	-	-	884,561
Equity Securities	-	-	2,394	2,394
Other financial assets	36,102	-	-	36,102

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VIII. INFORMATION ON FAIR VALUES OF FINANCIAL ASSETS AND LIABILITIES (Continued)

The movement of the data related to assets or liabilities that are not based on observable market data during the period is as follows:

	Current Period	Prior Period
Balances at beginning of period	2,394	12,013
Purchases during the period	-	-
Disposals through sale/redemption	-	-
Valuation effect	598	(9,619)
Transfers	-	-
<b>Balances at end of period</b>	<b>2,992</b>	<b>2,394</b>

#### IX. TRANSACTIONS ON BEHALF AND ACCOUNT OF OTHERS AND FAITH-BASED TRANSACTIONS

##### *Information on whether Bank carries out trading, custody, consulting, management services for third parties*

The Bank does not carry out any other trading, custody, management and consulting services on behalf and account of others.

##### *Information on trust transactions with other financial institutions or direct financial services given within the context of trust transactions to other financial institutions and possible effects of such transactions on Bank's financial situation*

The Bank does not have transactions based on trust.

##### **Main sources of differences between risk amounts and amounts in financial statements which are evaluated in accordance with TAS**

Risk Management process of the Bank passes through various stages; such as, defining, measuring, analyzing and pursuing risks, risk management policies and enactment of implementation principles and their realization, reporting, researching, conformity and auditing, within the frame of principles jointly fixed by the bank's Risk Management Department, Audit Committee and High Level Management and approved by the Board of Directors.

The risk policy of the Bank is set out on the below mentioned principles.

- To be selective in risk taking.
- To define, measure, analyze and manage risks effectively.
- To secure the balance between the risk and return.
- To have adequate capital to cover existing and possible future risks.
- To have sound collaterals covering the existing and possible risks, and to follow up closely the sufficiency of the collaterals.
- To secure the appropriateness of risks to the defined limits.
- To keep under control the appropriateness of all kinds of operations to the approved policies and procedures.
- To supply the harmonization of the operations with the laws and regulations.
- To establish corporate risk culture within the Bank.
- To set out an effective reporting line and inform related management authorities on time to eliminate any kind of discrepancy.

The Bank defines, measures, analyzes and manages the risks involved in its operations and defines its risk management policies and application procedures on base of main risk categories on consolidated basis.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION 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)	27,228,148	13,602,227	2,178,252
2 Standardised approach (SA)	27,228,148	13,602,227	2,178,252
3 Internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	-	33	-
5 Standardised approach for counterparty credit risk (SA-CCR)	-	33	-
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	319,000	850,938	25,520
17 Standardised approach (SA)	319,000	850,938	25,520
18 Internal model approaches (IMM)	-	-	-
19 Operational Risk	1,703,763	1,211,788	136,301
20 Basic Indicator Approach	1,703,763	1,211,788	136,301
21 Standard Approach	-	-	-
22 Advanced measurement approach	-	-	-
23 The amount of the discount threshold under the equity (subject to a 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-
<b>25 Total (1+4+7+8+9+10+11+12+16+19+23+24)</b>	<b>29,250,911</b>	<b>15,664,986</b>	<b>2,340,073</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Main sources of differences between TAS exposure amounts and carrying values in financial statements

	Gross Carrying Values of TAS						
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<b>Assets</b>							
Cash And Balances With The Central Bank Of Türkiye	5,459,300	5,459,300	5,459,300	-	-	5,433,952	-
Financial assets held for trading	-	-	-	-	-	-	-
Financial Assets At Fair Value Through Profit Or Loss	-	-	-	-	-	-	-
Banks	5,660,087	5,660,087	5,660,087	-	-	5,555,925	-
Money Market Placements	-	-	-	-	-	-	-
Investment Securities Available-for-Sale (net)	447,466	447,466	2,992	-	-	447,466	-
Loans And Receivables	12,888,450	12,888,450	12,888,450	-	-	8,829,930	-
Factoring Receivables	-	-	-	-	-	-	-
Investment Securities Held-to-Maturity (net)	1,677,248	1,677,248	1,677,248	-	-	1,536,321	-
Associates (net)	-	-	-	-	-	-	-
Subsidiaries (net)	-	-	-	-	-	-	-
Joint Ventures (net)	-	-	-	-	-	-	-
Lease Receivables	1,698,298	1,698,298	1,698,298	-	-	1,566,148	-
Derivative Financial Assets Held For Hedging	-	-	-	-	-	-	-
Tangible Assets (net)	1,950,311	1,950,311	1,950,311	-	-	-	1,894
Intangible Assets (net)	25,435	25,435	-	-	-	-	25,435
Investment Property (net)	-	-	-	-	-	-	-
Tax Asset	-	-	-	-	-	-	-
Asset Held For Sale And Assets Of Discontinued Operations (Net)	-	-	-	-	-	-	-
Other Assets	340,747	340,747	354,451	-	-	255,060	-
<b>Total Assets</b>							
<b>Liabilities</b>							
Deposits	14,760,594	14,760,594	-	-	-	13,885,265	-
Derivative Financial Liabilities Held For Trading	-	-	-	-	-	-	-
Funds Borrowed	8,705,818	8,705,818	-	-	-	8,702,606	-
Interbank Money Market	-	-	-	-	-	-	-
Marketable Securities Issued (Net)	-	-	-	-	-	-	-
Funds	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Other External Resources	701,576	701,576	-	-	-	534,629	-
Factoring Payables	-	-	-	-	-	-	-
Leasing Transactions Payables	1,463	1,463	-	-	-	-	-
Derivative Financial Liabilities Held For Hedging	-	-	-	-	-	-	-
Provisions	286,647	286,647	-	-	-	30,262	-
Tax Liability	338,394	338,394	-	-	-	-	-
Liabilities For Assets Held For Resale And Assets Of Discontinued Operations	-	-	-	-	-	-	-
Subordinated Loans	-	-	-	-	-	-	-
Shareholders' Equity	5,352,850	5,352,850	-	-	-	-	-
<b>Total Liabilities</b>	<b>30,147,342</b>	<b>30,147,342</b>				<b>23,152,762</b>	

##### Main sources of differences between TAS exposure amounts and carrying values in financial statements

	Total	Subject to credit risk framework	Subject to the securitisation framework	Subject to counterparty credit risk framework	Subject to the market risk framework
<b>Asset carrying value amount under scope of TAS</b>	53,315,939	29,691,137	-	-	23,624,802
Liabilities carrying value amount under TAS of consolidation	23,152,762	-	-	-	23,152,762
Total net amount under regulatory scope of consolidation	-	-	-	-	-
Off-balance sheet amounts	53,192,856	29,095,995	-	-	24,096,861
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
<b>Risk amounts</b>	<b>129,661,557</b>	<b>58,787,132</b>			<b>70,874,425</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### General qualitative information on credit risk

The objective of the credit risk management is to maximize the risk-adjusted return of the bank by managing the risks in appropriate parameters that the bank may face. The credit risk management covers all types of credits and transactions and also considers the relationship of the credit risks with other risk types.

The widest and most visible sources of the credit risk are the loans extended by the Bank; however, there are also some other factors depending on the activities of the Bank. These stand on both banking books and accounts of on balance sheet and off balance sheet items. From day to day, banks face more credit risks not related to loans; for example different financial instruments like interbank transactions, acceptances, trade finance, foreign exchange transactions, swap transactions, bonds, options, futures, guarantees and commitments.

Effective applications related to the credit risk management cover especially the following fields;

- Clear definition of the responsibilities in credit risk management process,
- Effective functioning of the lending policy,
- Understanding the basic characteristics of credit risk,
- Making all related personnel aware of the credit risk management policies,
- Keeping appropriate credit risk measurement, review and follow-up functions,
- Setting limits for credit risk, periodically reviewing the limits and effectively controlling the risk-limit position,
- Analyzing the risk structure of a new instrument before using it,
- Having sufficient management reporting system,
- Providing sufficient audit and control function on credit risk,
- Separating credit utilization and marketing function,
- Evaluating credit risk on solo and consolidated basis.

Beside the standard credit risk in credit activities, also the risks related to the economic conditions in the country of the borrower should be considered.

Effective loan extension is based on the determination of a reliable and well-defined lending criterion. For the effective credit risk management, it is essential to have sufficient information that will enable the detailed evaluation of the real risk profile of the credit applicant.

The Bank's credit risk amount is calculated by standard approach.

##### Credit quality of assets

	Gross Carrying Values of TAS according to Consolidated Financial Statements		Allowances / impairments	Net Values
	Defaulted exposures	Non-defaulted exposures		
1 Loans	4,816	22,231,978	89,757	22,147,037
2 Debt Securities	-	1,271,862	-	1,271,862
3 Of which defaulted	-	22,526,214	43,466	22,482,748
<b>4 Total</b>	<b>4,816</b>	<b>46,030,054</b>	<b>133,223</b>	<b>45,901,647</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Changes in stock of defaulted loans and debt securities

1	Defaulted loans and debt securities at end of the previous reporting period	1,956
	Loans and debt securities that have defaulted since the last reporting period	44,922
3	Returned to non-defaulted status	-
4	Amounts written off	-
5	Other changes	(42,062)
<b>6</b>	<b>Defaulted loans and debt securities at end of the reporting period (1+2-3-4±5)</b>	<b>4,816</b>

##### Additional disclosure related to the credit quality of assets

None.

##### Qualitative requirements for public disclosure regarding credit risk mitigation techniques

Financial guarantees are used as a Credit Risk Mitigation Technique that affects the Bank's Credit Risk Amount. Financial collaterals consist of deposits that are blocked against risk.

##### Credit risk mitigation techniques – overview

	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
1 Loans	44,758,192	-	-	1,829,341	1,760,776	-	-
2 Debt Securities	1,271,862	-	-	-	-	-	-
<b>3 Total</b>	<b>46,030,054</b>	-	-	<b>1,829,341</b>	<b>1,760,776</b>	-	-
4 Of which defaulted	4,816	-	-	-	-	-	-

##### Qualitative disclosures regarding ratings which the Group uses in the calculation of credit risk by standard approach.

The Parent Bank credit risk of the counterparty when calculating the standard approach to Türkiye built Banks and Agent for the risks of the Corporation Islamic International Rating Agency of the country of its rating, while for those that are built outside of Türkiye the bank's Islamic International Rating Agency rating of about if any; if not, the country of residence uses the OECD rating. Counterparty Türkiye Central Government and / or the risks that the Central Bank uses the Islamic International Rating Agency notes Türkiye.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Operational Risk

##### Standardised Approach – Credit risk exposure and credit risk mitigation effects

Risk Classes	Exposure amount before credit conversion factor and credit risk mitigation		Exposure amount after credit conversion factor and credit risk mitigation		Risk-weighted amount and risk-weighted amount density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	Risk-weighted amount	Risk-weighted amount density
1 Claims on central governments or central banks	4,932,336	-	4,932,336	-	-	0%
2 Claims on regional governments or local authorities	-	-	-	-	-	-
3 Claims on administrative bodies and non-commercial undertakings	-	-	-	-	-	-
4 Claims on multilateral development banks	-	-	-	-	-	-
5 Claims on international organisations	-	-	-	-	-	-
6 Claims on banks and brokerage houses	6,118,379	12,580,126	6,118,379	8,613,418	6,451,883	44%
7 Corporate claims	9,802,470	4,636,749	9,802,470	3,269,571	13,072,041	100%
8 Retail claims	9,635	161	9,634	39	7,255	75%
9 Claims secured by residential real estate mortgages	-	-	-	-	-	-
10 Claims secured by commercial real estate mortgages	-	-	-	-	-	-
11 Past due claims	2,357	-	2,357	-	2,047	87%
12 High-risk claims as determined by the Board	279,551	5,285,991	279,551	3,369,624	5,473,762	150%
13 Covered bonds	-	-	-	-	-	-
14 Short-term claims on banks and brokerage houses and short-term corporate claims	-	-	-	-	-	-
15 Investments in collective investment undertakings	-	-	-	-	-	-
16 Other claims	2,356,356	-	2,356,354	-	2,221,160	94%
17 Equity investments	-	-	-	-	-	-
<b>18 Total</b>	<b>23,501,083</b>	<b>22,503,028</b>	<b>23,501,080</b>	<b>15,252,653</b>	<b>27,228,148</b>	<b>70%</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

		%0	%10	%20	%35	%50	%75	%100	%150	%200	Others	Total exposure amount (CCF and CRM)
1	Claims on central governments or central banks	4,932,336	-	-	-	-	-	-	-	-	-	4,932,336
2	Claims on regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-
3	Claims on administrative bodies and non-commercial undertakings	-	-	-	-	-	-	-	-	-	-	-
4	Claims on multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
5	Claims on international organisations	-	-	-	-	-	-	-	-	-	-	-
6	Claims on banks and brokerage houses	-	4,357,204	-	9,588,301	-	786,291	-	-	-	-	14,731,796
7	Corporate claims	-	-	-	-	-	13,072,041	-	-	-	-	13,072,041
8	Retail claims	-	-	-	-	-	9,673	-	-	-	-	9,673
9	Claims secured by residential real estate mortgages	-	-	-	-	-	-	-	-	-	-	-
10	Claims secured by commercial real estate mortgages	-	-	-	-	-	-	-	-	-	-	-
11	Past due claims	-	-	-	-	22	-	2,036	-	-	-	2,058
12	High-risk claims as determined by the Board	-	-	-	-	-	-	-	3,649,175	-	-	3,649,175
13	Covered bonds	-	-	-	-	-	-	-	-	-	-	-
14	Short-term claims on banks and brokerage houses and short-term corporate claims	-	-	-	-	-	-	-	-	-	-	-
15	Investments in collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-
16	Other claims	-	-	-	-	-	-	-	-	-	-	-
17	Equity investments	135,494	-	-	-	-	-	2,221,160	-	-	-	2,356,654
<b>18</b>	<b>Total</b>	<b>5,067,830</b>	<b>-</b>	<b>4,357,204</b>	<b>-</b>	<b>9,588,323</b>	<b>9,673</b>	<b>16,081,528</b>	<b>3,649,175</b>	<b>-</b>	<b>-</b>	<b>38,753,733</b>

#### Qualitative disclosures related to IRB models

None.

#### IRB - Credit risk exposures by portfolio and PD range

None.

#### IRB – Effect on RWA of credit derivatives used as CRM techniques

None.

#### RWA flow statements of credit risk exposures under IRB

None.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### **IRB – Backtesting of probability of default (PD) per portfolio**

*None.*

##### **IRB (specialised lending and equities under the simple risk weight method)**

*None.*

##### **Qualitative disclosure related to counterparty credit risk**

This risk arises when a counterparty fails to fulfill its obligations. This is due to the refusal or inability of the counterparty to fulfill its obligations due to adverse price movements or unforeseen external conditions.

Counterparty Credit Risk is an important risk that causes credit risk for banks that perform money and capital market transactions. These transactions are listed below.

- Derivative Financial Instruments,
- Repo Transactions,
- Securities or Commodity Lending Transactions,
- Trades with Long Settlement Period,
- Overdraft Securities Transactions

Some of the characteristics of the CRR and credit risk are given below in comparison.

- Credit risk is one-way; only the lender is exposed to risk. ERR is two-way and both parties may suffer losses depending on the market value of the transaction.
- In credit risk, the amount of risk for the lender is always positive. In ERR, the value of the position created by the transaction can be positive or negative. Whichever party has a positive value of the position until maturity is the party exposed to risk.
- In any loan transaction, the loan principal is lent and collected at maturity along with interest. In transactions subject to ERR, it is possible to net mutual receivables and pay the remaining balance depending on the agreement to be made.

In credit risk, the amount of risk exposure is easily measurable, whereas in ERR, this amount is determined by the value of the asset subject to the transaction, the value of the collateral and market factors.

The Parent Bank uses the standard method for the calculation of counterparty credit risk amount.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Standardised approach – CCR exposures by regulatory portfolio and risk weights

##### Counterparty Credit Risk (CCR) approach analysis

*None.*

##### Credit valuation adjustment (CVA) capital charge

*None.*

##### IRB – CCR exposures by portfolio and PD scale

*None.*

##### Composition of collateral for CCR exposure

*None.*

##### Credit derivatives exposures

*None.*

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### RWA flow statements of CCR exposures under Internal Model Method (IMM)

None.

##### Quantitative disclosure - description of a bank's securitisation exposures

None.

##### Securitisation exposures in the banking book

None.

##### Securitisation exposures in the trading book

None.

##### Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor

None.

##### Securitisation exposures in the banking book and associated capital requirements – bank acting as investor

None .

##### Qualitative information on market risk for public disclosure

The objective of market risk management is to maximize the Parent Bank's risk-related returns by effectively managing market risk using parameters appropriate to the size of the Parent Bank.

Market risk management consists of interest rate risk, currency risk, liquidity risk and counterparty credit risk arising from trading accounts and takes into account the relationship between these risks and other risks. Since the Parent Bank does not have a commodity and equity portfolio, it is not exposed to commodity risk and equity position risk.

The market risk management of the Bank is based on below mentioned principles.

- Clear definition of the responsibilities in market risk management process,
- Effective determination, functioning and monitoring of the treasury policy,
- Having standards for valuing positions and measuring performance,
- Understanding the basic characteristics of the risks in market risk category,
- Making all related personnel aware of the market risk management policies,
- Keeping appropriate market risk measurement, review and follow-up functions,
- Setting limits for market risk, periodically reviewing the limits and effectively monitoring the risk-limit position,
- Analyzing the risk structure of a new instrument before using it,
- Having contingency planning for crisis situations,
- Having effective management reporting system,
- Providing strong audit and control function on market risk,
- Separating Treasury Front Office and Treasury Back Office function,
- Evaluating market risk on solo and consolidated basis.
- Sound market risk management involves the application of four basic elements in the management of assets, liabilities and off-balance-sheet instruments:
  - Appropriate board and high-level management oversight;
  - Adequate risk management policies and procedures;
  - Appropriate risk measurement, monitoring and control functions; and
  - Comprehensive internal controls and independent audits.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Qualitative requirements for public disclosure regarding market risk (Continued)

The specific manner in which a bank applies these elements in managing its market risk will depend upon the complexity and nature of its holdings and activities as well as on the level of market risk exposure.

The market risk is managed in the Bank on portfolio level. In order to control the market risk exposure, the limits are used.

It is believed that having sufficient and correct information on a right time in a well-designed format is important for effective market risk management. The Board of Directors, High Level Management and ALCO should receive sufficient information on time to make decision about the treasury strategy of the Bank.

The Risk Management Department reviews the market risk level of the Bank periodically.

The market risk structure of the Bank and the harmony of the operations with the approved policies and limits are monitored and controlled by the internal audit and internal control functions of the Bank.

For the effective management of market risks, it is important to understand the basic characteristics of interest rate, foreign exchange and liquidity risks.

The Bank's market risk amount is calculated by standard approach.

##### Qualitative disclosures for banks using the Internal Models Approach (IMA)

None.

##### Market risk under standardised approach

	Current Period	Prior Period
	RWA	RWA
<b>Outright products</b>		
1 Interest rate risk (general and specific)	138,675	695,088
2 Equity risk (general and specific)	-	-
3 Foreign exchange risk	180,325	155,850
4 Commodity risk	-	-
<b>Options</b>		
5 Simplified approach	-	-
6 Delta-plus method	-	-
7 Scenario approach	-	-
8 Securitisation	-	-
<b>9 Total</b>	<b>319,000</b>	<b>850,938</b>

##### RWA flow statements of market risk exposures under an IMA

None.

##### IMA values for trading portfolios

None.

##### Comparison of VaR estimates with gains/losses

None.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Disclosures on Operational Risk

At the Parent Bank, the amount subject to operational risk is calculated once a year using the Basic Indicator Approach in accordance with Article 24 of the Regulation on the Measurement and Assessment of Capital Adequacy of Banks. As of 31 December 2025, the amount subject to operational risk is TL 1,703,763 (31.12.2024: TL 1,211,788), and information regarding the calculation is presented below.

<b>Current Period</b>	<b>2 PY Amount</b>	<b>1 PY Amount</b>	<b>CP Amount</b>	<b>Total/Number of Years with Positive GI</b>	<b>Rate (%)</b>	<b>Total</b>
Gross Income	672,915	810,616	1,242,480	908,670	15	136,301
Amount Subject to Operational Risk (Total*12.5)						1,703,763
<b>Prior Period</b>	<b>2 PY Amount</b>	<b>1 PY Amount</b>	<b>CP Amount</b>	<b>Total/Number of Years with Positive GI</b>	<b>Rate (%)</b>	<b>Total</b>
Gross Income	455,334	672,915	810,616	646,288	15	96,943
Amount Subject to Operational Risk (Total*12.5)						1,211,788

##### Disclosures to be made to the public regarding interest rate risk arising from banking book activities

The interest rate sensitivity of on-balance sheet and off-balance sheet assets and liabilities is regularly assessed at the Asset-Liability Committee meetings, taking into account developments in the market.

The standard ratio for interest rate risk arising from banking book activities is calculated by dividing the risk-weighted amount of the change in economic value by Tier 1 capital. In the calculation of the change in economic value, all interest-rate-sensitive on-balance sheet assets recorded in the banking book other than assets deducted from Common Equity Tier 1 capital, tangible fixed assets, intangible assets and equity investments, all on-balance sheet liabilities other than Common Equity Tier 1 capital, and all future cash flows arising from off-balance sheet items are taken into consideration.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### X. INFORMATION ON RISK MANAGEMENT (Continued)

##### Disclosures Related to Operational Risk

Interest rate risk arising from banking book activities is measured monthly, in accordance with the "Regulation on the Measurement and Assessment of Interest Rate Risk Arising from Banking Book Activities Using the Standardised Approach" published in the Official Gazette dated 12 May 2025 and numbered 32898, and the ratios based on this measurement are reported to the Asset-Liability Committee, the Audit Committee and the Board of Directors. Capital is maintained at a level commensurate with the interest rate risk arising from banking book activities.

Interest rate risk related to interest-sensitive financial instruments included in the trading portfolio is assessed within the scope of market risk.

In the regulation aligned with Basel standards, the risk-weighted amount of the change in economic value that would generate the highest loss for the Bank is calculated by considering 6 interest rate shock scenarios. Cash flows are discounted using risk-free yield curves determined by the institution.

In the measurement of the Change in Economic Value (CEV), cash flows generated based on the repricing dates of interest-sensitive on-balance sheet items in the banking book, including margins, are taken into consideration. For the parallel, short and long shocks, economic value changes are calculated for 6 scenarios constructed using shocks of 400 basis points, 500 basis points and 300 basis points for TL, 200 basis points, 300 basis points and 225 basis points for USD and other foreign currencies, and 225 basis points, 350 basis points and 200 basis points for EUR.

In the calculation made as of 31 December 2025, the highest change in economic value for the total portfolio arises under the "Parallel Upward" interest rate shock scenario, and the CEV is calculated as TL 168,331 thousand. Accordingly, the Standard Ratio for Interest Rate Risk Arising from Banking Book Activities (IRRBB Standard Ratio) is calculated as 3.23%.

Current Period	EDD
Parallel Upward	168.331
Parallel Downward	(169.278)
Steepener	(68.198)
Flattener	106.566
Short-term Upward	167.040
Short-term Downward	(164.211)
<b>Maximum</b>	<b>168.331</b>
<b>Period</b>	<b>Current Period</b>
<b>Tier 1 Capital</b>	<b>5.204.133</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### XI. 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.

Information on operational segments on 31 December 2025 and 31 December 2024 are presented in the table below:

Current Period	Corporate and Commercial				Other	Total Operations of the Group
	Retail Banking	Commercial Banking	Treasury	Leasing		
Interest Income (Net)	(10,747)	1,531,423	177,308	174,854	-	1,872,838
Commission Income (Net)	-	386,635	-	10,420	-	397,055
Unallocated	-	(1,298,807)	-	(120,343)	-	(1,419,150)
Income/Expenses (Net)	-	-	-	-	-	-
Income from Subsidiaries	-	-	-	-	420	420
Dividend Income	-	-	-	-	-	-
Other Dividend Income	-	-	-	-	420	420
<b>Operating Income</b>	<b>(10,747)</b>	<b>619,251</b>	<b>177,308</b>	<b>64,931</b>	<b>420</b>	<b>851,163</b>
Income before tax	-	-	-	-	851,163	851,163
Tax Provision	-	-	-	-	(269,998)	(269,998)
<b>Net Profit for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>581,165</b>	<b>581,165</b>

Current Period	Corporate and Commercial				Other	Total Operations of the Group
	Retail Banking	Commercial Banking	Treasury	Leasing		
Segment Assets	9,626	1,667,622	23,789,013	2,413,869	-	27,880,130
Unallocated assets	-	-	-	-	2,267,212	2,267,212
<b>Total Assets</b>	<b>9,626</b>	<b>1,667,622</b>	<b>23,789,013</b>	<b>2,413,869</b>	<b>2,267,212</b>	<b>30,147,342</b>
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
<b>Total Liabilities</b>	<b>3,683,624</b>	<b>6,688,308</b>	<b>11,266,327</b>	<b>1,899,870</b>	<b>6,609,213</b>	<b>30,147,342</b>

Prior Period	Corporate and Commercial				Other	Total Operations of the Group
	Retail Banking	Commercial Banking	Treasury	Leasing		
Interest Income (Net)	(16,008)	730,286	99,655	108,793	-	922,726
Commission Income (Net)	-	238,226	-	7,666	-	245,892
Unallocated	-	-	-	-	-	-
Income/Expenses (Net)	-	-	-	(86,372)	(830,593)	(916,965)
Income from Subsidiaries	-	-	-	-	206	206
Dividend Income	-	-	-	-	-	-
Other Dividend Income	-	-	-	-	206	206
<b>Operating Income</b>	<b>(16,008)</b>	<b>968,512</b>	<b>99,655</b>	<b>30,087</b>	<b>(830,387)</b>	<b>251,859</b>
Income before tax	-	-	-	-	251,859	251,859
Tax Provision	-	-	-	-	(53,305)	(53,305)
<b>Net Profit for the period</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>198,554</b>	<b>198,554</b>

Prior Period	Corporate and Commercial				Other	Total Operations of the Group
	Retail Banking	Commercial Banking	Treasury	Leasing		
Segment Assets	1,630	3,170,932	10,923,399	1,716,305	-	15,812,266
Unallocated assets	-	-	-	-	4,243,287	4,243,287
<b>Total Assets</b>	<b>1,630</b>	<b>3,170,932</b>	<b>10,923,399</b>	<b>1,716,305</b>	<b>4,243,287</b>	<b>20,055,553</b>
Segment Liabilities	2,910,062	4,385,114	7,993,332	1,394,671	-	16,683,179
Unallocated Liabilities	-	-	-	-	675,794	675,794
Equity	-	-	-	-	2,696,580	2,696,580
<b>Total Liabilities</b>	<b>2,910,062</b>	<b>4,385,114</b>	<b>7,993,332</b>	<b>1,394,671</b>	<b>3,372,374</b>	<b>20,055,553</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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/Effective	1,600	179,903	1,489	134,010
Central Bank of Türkiye	23,748	5,254,049	8,985	3,988,794
Other	-	-	-	-
<b>Total</b>	<b>25,348</b>	<b>5,433,952</b>	<b>10,474</b>	<b>4,122,804</b>

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits <sup>(1)</sup>	23,748	-	8,985	-
Unrestricted Time Deposits	-	2,016,341	-	1,494,349
Restricted Time Deposits	-	-	-	-
Reserve Deposits	-	3,237,708	-	2,494,445
<b>Total</b>	<b>23,748</b>	<b>5,254,049</b>	<b>8,985</b>	<b>3,988,794</b>

<sup>(1)</sup> General reserve amount requirements maintained at CBRT.

###### Information on Reserve Deposits

Banks established in Türkiye or operating in Türkiye through branches are subject to the Communiqué of the Central Bank of the Republic of Türkiye No. 2013/15 on Required Reserves. Based on the accounting standards and recording principles applicable to banks, the items specified in the communiqué, excluding liabilities to the Central Bank of the Republic of Türkiye, the Treasury, domestic banks and the Turkish headquarters and branches of banks established under international agreements, constitute their liabilities subject to required reserves.

Banks maintain required reserves with the Central Bank of the Republic of Türkiye for their Turkish Lira and foreign currency liabilities specified in the aforementioned communiqué. The maintenance period for required reserves starts on the Friday of the second week following the liability calculation date and lasts for 14 days. In accordance with the Communiqué on Required Reserves, required reserves may be held at the Central Bank of the Republic of Türkiye in Turkish Lira, USD, EUR and standard gold. Required reserve ratios vary depending on the maturity structure of liabilities and are applied in the range of 3%–17% for TL deposits and other liabilities, 22%–32% for FC deposits and precious metal deposit accounts, and 5%–32% for other FC liabilities. In addition, an additional required reserve in TL at a rate of 2.5% is maintained for foreign-currency-denominated deposits (excluding foreign bank deposits and precious metal accounts).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

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

None (December 31, 2024: None).

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

None (December 31, 2024: None).

##### 4. Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
<b>Banks</b>				
Domestic banks	104,162	4,675,238	111,586	2,425,810
Foreign banks	-	880,687	-	346,294
Branches and head office abroad	-	-	-	-
<b>Total</b>	<b>104,162</b>	<b>5,555,925</b>	<b>111,586</b>	<b>2,772,104</b>

	Free Amount		Restricted Amount	
	Current Period	Prior Period	Current Period	Prior Period
EU Countries	239,206	128,245	-	-
USA, Canada	606,201	191,183	-	-
OECD Countries	-	-	-	-
Off-shore Banking Regions	-	-	-	-
Other	35,280	26,866	-	-
<b>Total</b>	<b>880,687</b>	<b>346,294</b>	<b>-</b>	<b>-</b>

#### Information on Expected Credit Losses Information on Expected Loss Provisions

Current 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	-	-	-	-
<b>Balances at End of Period</b>	<b>4,835</b>	<b>-</b>	<b>-</b>	<b>4,835</b>

Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	1,674	-	-	1,674
Additions during the Period	2,648	-	-	2,648
Disposal	(1,553)	-	-	(1,553)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>2,769</b>	<b>-</b>	<b>-</b>	<b>2,769</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

##### 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 December 2025, the Bank does not have any financial assets at fair value through other comprehensive income that are subject to repo transactions.

In the current period, the Parent Company does not have any securities given as collateral/blocked as assets at fair value through other comprehensive income (December 31, 2024: None).

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

	Current Period	Prior Period
<b>Debt Securities</b>	600,289	1,141,112
Quoted in stock exchange	600,289	1,141,112
Not quoted in stock exchange	-	-
<b>Share Certificates</b>	2,992	2,394
Quoted in stock Exchange	-	-
Not quoted in stock Exchange	2,992	2,394
<b>Impairment provision (-)</b>	<b>155,815</b>	<b>220,449</b>
<b>Total</b>	<b>447,466</b>	<b>923,057</b>

###### *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
<b>Direct Loans Granted to Shareholders</b>	-	1,544,641	-	333,214
Corporate Shareholders	-	1,544,641	-	333,214
Individual Shareholders	-	-	-	-
<b>Indirect Loans Granted to Shareholders</b>	-	-	-	-
<b>Loans Granted to the Bank's personnel</b>	9,626	-	1,630	-
<b>Total</b>	<b>9,626</b>	<b>1,544,641</b>	<b>1,630</b>	<b>333,214</b>

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

	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured or Rescheduled	
Cash Loans			Loans with revised contract terms	Refinancing
<b>Non-Specialized Loans</b>	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	7,597,985	439,436	-	-
<b>Specialized Lending</b>	-	-	-	-
<b>Other Receivables</b>	-	-	-	-
<b>Total</b>	<b>12,443,816</b>	<b>439,818</b>	<b>-</b>	<b>-</b>

(1) Includes spot loans.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

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

###### Current Period

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

###### Prior Period

	Standard Loan <sup>(1)</sup>	Loans Under Close Monitoring <sup>(1)</sup>
12-Month expected credit losses	20,031	-
Significant increase in credit risk	-	18,029

Cash Loans	Loans Under Close Monitoring		
	Standard Loans	Not Restructured	Restructured
Short Term Loans	9,388,561	382	-
Medium and Long Term Loans	3,058,963	439,436	-
<b>Total</b>	<b>12,447,524</b>	<b>439,818</b>	<b>-</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

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

	Short Term	Middle and Long Term	Total
<b>Consumer Loans-TL</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Consumer Loans-Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Individual Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Individual Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Loans- TL</b>	<b>4,686</b>	<b>4,940</b>	<b>9,626</b>
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	4,686	4,940	9,626
Other	-	-	-
<b>Personnel Loans- Indexed to FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Loans-FC</b>	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
<b>Personnel Credit Cards-TL</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Personnel Credit Cards-FC</b>	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
<b>Deposits with Credit Limit-TL (Individual)</b>	-	-	-
<b>Deposits with Credit Limit-FC (Individual)</b>	-	-	-
<b>Total</b>	<b>4,686</b>	<b>4,940</b>	<b>9,626</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

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

##### Distribution of Loans by Type of Borrower

	Current Period	Prior Period
Public	-	-
Private	12,888,450	5,830,875
<b>Total</b>	<b>12,888,450</b>	<b>5,830,875</b>

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

	Short-term	Medium and long-term	Total
<b>Installment Commercial Loans – TL</b>	<b>79,628</b>	<b>23,418</b>	<b>103,046</b>
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	79,628	23,418	103,046
Other	-	-	-
<b>Installment Commercial Loans – FX Indexed</b>	<b>-</b>	<b>-</b>	<b>-</b>
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
<b>Installment Commercial Loans – Foreign</b>	<b>-</b>	<b>301,255</b>	<b>301,255</b>
Workplace Loans	-	-	-
Vehicle Loans	-	-	-
Consumer Loans	-	301,255	301,255
Other	-	-	-
<b>Corporate Credit Cards – TL</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-installment	-	-	-
<b>Corporate Credit Cards – Foreign Currency</b>	<b>-</b>	<b>-</b>	<b>-</b>
Installment	-	-	-
Non-installment	-	-	-
<b>Overdraft Accounts – TL (Legal Entities)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Overdraft Accounts – Foreign Currency (Legal)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>79,628</b>	<b>324,673</b>	<b>404,301</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

##### 5. Information on Loans (continued)

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

###### *Allocation of domestic and foreign loans*

	Current Period	Prior Period
Domestic loans	12,512,521	5,503,434
Foreign loans	375,929	327,441
<b>Total</b>	<b>12,888,450</b>	<b>5,830,875</b>

###### **Loans to subsidiaries and associates**

	Current Period	Prior Period
Direct loans to subsidiaries and associates	11,712	34,758
Indirect Loans Granted to Subsidiaries and Associates	-	-
<b>Total</b>	<b>11,712</b>	<b>34,758</b>

###### *Specific provisions for loans*<sup>(1)</sup>

Specific provisions	Current Period	Prior Period
Loans and receivables with limited collectibles	-	-
Loans and receivables with doubtful collectibles	-	-
Uncollectible loans and receivables	2,759	1,899
<b>Total</b>	<b>2,759</b>	<b>1,899</b>

(1) Includes Financial lease receivables.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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 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.

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

##### *Current Period*

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectibles	Loans and receivables with doubtful collectibles	Uncollectible loans and receivables
<b>Balances at Beginning of Period</b>	-	-	1,956
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	-	-	-
<b>Balances at End of the Period</b>	-	-	4,816
Specific provisions (-)	-	-	2,759
<b>Net Balance on Balance Sheet</b>	-	-	2,057

##### *Prior Period*

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectibles	Loans and receivables with doubtful collectibles	Uncollectible loans and receivables
<b>Balances at Beginning of Period</b>	-	-	3,451
Additions (+)	-	-	505
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	1,805
Collections (-)	-	-	194
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
<b>Balances at End of the Period</b>	-	-	1,957
Specific provisions (-)	-	-	1,899
<b>Net Balance on Balance Sheet</b>	-	-	58

(1) Includes Financial lease receivables.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

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

None (December 31, 2024: None).

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

	III. Group	IV. Group	V. Group
	Loans and receivables with limited collectability	Loans and receivables with doubtful collectability	Non-performing loans and receivables
<b>Current Period (Net)</b>	-	-	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) <sup>(1)</sup>	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-
<b>Prior Period (Net)</b>	-	-	58
Loans granted to real persons and legal entities (Gross)	-	-	1,957
Specific provisions (-)	-	-	1,899
Loans granted to real persons and legal entities (Net)	-	-	58
Banks (Gross) <sup>(1)</sup>	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross) <sup>(2)</sup>	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-

## Notes to Consolidated Financial Statements as of 31 December 2025

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

None.

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

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

*Information on write-off policy*

The 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 5<sup>th</sup> group (3<sup>rd</sup> 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.

The Group does not have any receivables written off during the period in accordance with TFRS 9 (December 31, 2024: None).

#### Expected credit loss for loans

*Information on Expected Credit Loss*

<b>Current Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	16,885	16,325	1,108	34,318
Additions during the Period	54,622	16,214	7,324	78,160
Disposal	(15,370)	(27)	(7,324)	(22,721)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>56,137</b>	<b>32,512</b>	<b>1,108</b>	<b>89,757</b>
<b>Prior Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	11,788	15	2,913	14,716
Additions during the Period	15,565	16,325	-	31,890
Disposal	(10,468)	(15)	(1,805)	(12,288)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>16,885</b>	<b>16,325</b>	<b>1,108</b>	<b>34,318</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

(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*

<b>Current Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
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	-	-	-	-
<b>Balances at End of Period</b>	<b>4,256</b>	<b>3,988</b>	<b>1,651</b>	<b>9,895</b>

<b>Prior Period</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
Balances at Beginning of Period	3,012	2,621	332	5,965
Additions during the Period	2,038	1,610	504	4,152
Disposal	(2,188)	(2,242)	(45)	(4,475)
Transfer to Stage1	284	(284)	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>3,146</b>	<b>1,705</b>	<b>791</b>	<b>5,642</b>

#### 4. Information on financial assets measured at amortised cost

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

The Bank has no financial assets at amortized cost subject to repurchase agreements in the current period (December 31, 2024: None).

The Bank has no securities given as collateral/blocked as collateral from financial assets measured at amortized cost in the current period (December 31, 2024: None).

*Information on government financial assets measured at amortised cost*

	<b>Current Period</b>		<b>Prior Period</b>	
	<b>TL</b>	<b>FC</b>	<b>TL</b>	<b>FC</b>
Government Bonds	140,927	1,242,830	44,086	2,892,450
Treasury Bonds	-	-	-	-
Other Public Bonds	-	293,491	-	236,026
<b>Total</b>	<b>140,927</b>	<b>1,536,321</b>	<b>44,086</b>	<b>3,128,476</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

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

	Current Period	Prior Period
<b>Debt Instruments</b>	<b>1,677,248</b>	<b>3,172,562</b>
Quoted at stock exchange	1,677,248	3,172,562
Not-quoted at stock exchange	-	-
Impairment loss provision (-)	-	-
<b>Total</b>	<b>1,677,248</b>	<b>3,172,562</b>

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

	Current Period	Prior Period
<b>Balances at the Beginning of the Period</b>	<b>3,172,562</b>	<b>3,386,775</b>
Foreign Currency Gains / Losses on Monetary assets	603,322	571,777
Purchases during the Period	125,292	-
Disposals through sales and redemptions	(2,223,928)	(785,990)
Impairment loss provision	-	-
<b>Period end balance</b>	<b>1,677,248</b>	<b>3,172,562</b>

#### *Information on Expected Credit Loss*

Current Period	Stage 1	Stage 2	Stage 3	Total
Balance at Beginning of Prior Period	2,091	-	-	2,091
Additions during the Period	67	-	-	67
Disposals	(840)	-	-	(840)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balance at End of Period</b>	<b>1,318</b>	<b>-</b>	<b>-</b>	<b>1,318</b>
Prior Period	Stage 1	Stage 2	Stage 3	Total
Balance at Beginning of Prior Period	4,253	-	-	4,253
Additions during the Period	20	-	-	20
Disposals	(2,182)	-	-	(2,182)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balance at End of Period</b>	<b>2,091</b>	<b>-</b>	<b>-</b>	<b>2,091</b>

#### 8 Information on associates

The Group does not have an associate.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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 including consolidation*

##### A&T Finansal Kiralama A.Ş.

##### Information on Shareholder's Equity

	Current Period	Prior Period
<b>CORE CAPITAL</b>		
Paid in Capital	190,000	161,500
Capital Reserves	228	228
Legal Reserves	10,216	8,998
Extraordinary Reserves – Legal Reserve per General Legislation	1	1
Profit / Loss	55,093	36,954
<i>Net Profit</i>	47,987	24,494
<i>Prior Period Profit/Loss</i>	7,106	12,460
Intangible Assets (-)	3,614	4,945
<b>Total Core Capital</b>	<b>251,924</b>	<b>202,736</b>
<b>SUPPLEMENTARY CAPITAL</b>	-	-
<b>CAPITAL</b>	<b>251,924</b>	<b>202,736</b>
<b>DEDUCTION FROM CAPITAL</b>	-	-
<b>NET AVAILABLE CAPITAL <sup>(1)</sup></b>	<b>251,924</b>	<b>202,736</b>

(1) There is no restriction on shareholders' equity of subsidiary. After deduction from the capital, the total net available equity is TL 251,924.

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 is the capital amount stated in Turkish Lira in the articles of association and registered in the trade registry. Inflation adjustment to paid-in capital is the inflation adjustment to shareholders' equity. Extraordinary reserves are the reserves appropriated in accordance with the resolution of the general shareholders' meeting after the legal reserves are allocated from the profit after tax. Legal Reserves: The legal reserves are appropriated out of the annual profit in accordance with the first paragraph of Article 519 and the third subparagraph of the second paragraph, Article 521 of the Turkish Commercial Code No. 6102 and the Articles of Association.

##### *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 <sup>(1)</sup>
2,413,869	315,215	92,304	270,599	-	47,987	7,106	-

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	99.98	99.98

<sup>(1)</sup> As of the current period, there is no fair value measurement for the relevant subsidiary. The subsidiary's financial information has been audited.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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) (Continued)

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

	Current Period	Prior Period
<b>Balance at the Beginning of the Period</b>	<b>161,695</b>	<b>153,696</b>
<b>Movements during the Period</b>	<b>28,532</b>	<b>7,999</b>
Purchases	-	-
Bonus Shares Received	28,532	7,999
Dividends from Current Year Profit	-	-
Sales	-	-
Revaluation Increase, Effect of Inflation and F/X Difference	-	-
Impairment Provision	-	-
<b>Balance at the End of the Period</b>	<b>190,227</b>	<b>161,695</b>
<b>Capital Commitments</b>	<b>-</b>	<b>-</b>
<b>Share Percentage at the end of Period (%)</b>	<b>99.98</b>	<b>99.98</b>

###### *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	190,227	161,695
Finance Companies	-	-
Other Affiliates	-	-

###### *Quoted Subsidiaries*

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

###### *Subsidiaries sold and acquired in the current year*

None.

#### 10. Information on joint ventures

The Parent Bank has no joint ventures.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

##### 11. Information on Financial Lease Receivables (Net)

	Current Period	Prior Period
Gross Financial Lease Investment	1,931,794	1,633,359
Earned Financial Lease Income (-)	233,496	197,432
Cancelled Leasing Amounts	-	-
<b>Net Investment on Leases</b>	<b>1,698,298</b>	<b>1,435,927</b>

	Current Period	Prior Period
Stage 1	1,296,517	1,170,227
Stage 2	398,072	264,851
Stage 3	3,709	849
<b>Total</b>	<b>1,698,298</b>	<b>1,435,927</b>

##### Maturity analysis of financial lease receivables

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than 1 year	1,140,010	988,006	967,911	835,254
Between 1-4 years	791,784	710,292	665,448	600,673
Over 4 years	-	-	-	-
<b>Total</b>	<b>1,931,794</b>	<b>1,698,298</b>	<b>1,633,359</b>	<b>1,435,927</b>

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

The Bank has no financial derivatives for hedging.

##### 13. Information on tangible assets

Current Period	Leased Tangible Assets			Other Tangible Assets	Total
	Real Estate	Assets	Vehicles	Assets	
<b>Balance at the End of the Prior Period - 31 December 2024</b>					
Cost	1,419,066	14,082	5,408	54,510	1,493,066
Accumulated Depreciation (-)	(584)	(3,956)	(2,156)	(44,377)	(51,073)
<b>Net Book Value</b>	<b>1,418,482</b>	<b>10,126</b>	<b>3,252</b>	<b>10,133</b>	<b>1,441,993</b>
<b>Balance at the End of the Current Period - 31 December 2025</b>					
<b>Net Book Value at the Beginning of the Current Period</b>	<b>1,419,066</b>	<b>14,082</b>	<b>5,408</b>	<b>54,510</b>	<b>1,493,066</b>
Additions	-	-	68,022	35,687	103,709
Disposals (-)	-	(10,116)	-	(39)	(10,155)
Revaluation Surplus	427,966	-	-	-	427,966
<b>Cost at the End of the Current Period</b>	<b>1,847,032</b>	<b>3,966</b>	<b>73,430</b>	<b>90,158</b>	<b>2,014,586</b>
Accumulated Depreciation (-)	(584)	(3,956)	(2,156)	(44,377)	(51,073)
Depreciation Expense (-)	(852)	-	(2,374)	(9,976)	(13,202)
Depreciation of Disposals (-)	-	-	-	-	-
<b>Accumulated Depreciation at the End of the Current Period (-)</b>	<b>(1,436)</b>	<b>(3,956)</b>	<b>(4,530)</b>	<b>(54,353)</b>	<b>(64,275)</b>
<b>Net Book Value at the End of the Current Period</b>	<b>1,845,596</b>	<b>10</b>	<b>68,900</b>	<b>35,805</b>	<b>1,950,311</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

##### 13. Information on tangible assets (Continued)

Prior Period	Real Estates	Leased Tangible Assets	Vehicles	Other Tangible Assets	Total
<b>Balance at the End of the Prior Period- 31 December 2023</b>					
Cost	963,672	12,636	5,327	51,594	1,033,229
Accumulated Depreciation (-)	(396)	(3,956)	(1,275)	(27,241)	(32,868)
<b>Net Book Value</b>	<b>963,276</b>	<b>8,680</b>	<b>4,052</b>	<b>24,353</b>	<b>1,000,361</b>
<b>Balance at the End of the Current Period -31 December 2024</b>					
<b>Net Book Value at the Beginning of the Current Period</b>	<b>963,672</b>	<b>12,636</b>	<b>5,327</b>	<b>51,594</b>	<b>1,033,229</b>
Additions	-	1,446	81	3,030	4,557
Disposals (-)	-	-	-	(114)	(114)
Revaluation Surplus	455,394	-	-	-	455,394
<b>Cost at the End of the Current Period</b>	<b>1,419,066</b>	<b>14,082</b>	<b>5,408</b>	<b>54,510</b>	<b>1,493,066</b>
Accumulated Depreciation (-)	(396)	(3,956)	(1,275)	(27,241)	(32,868)
Depreciation Expense (-)	(188)	-	(881)	(17,050)	(18,119)
Depreciation of Disposals (-)	-	-	-	(86)	(86)
<b>Accumulated Depreciation at the End of the Current Period (-)</b>	<b>(584)</b>	<b>(3,956)</b>	<b>(2,156)</b>	<b>(44,377)</b>	<b>(51,073)</b>
<b>Net Book Value at the End of the Current Period</b>	<b>1,418,482</b>	<b>10,126</b>	<b>3,252</b>	<b>10,133</b>	<b>1,441,993</b>

##### 14. Information on intangible assets

	Current Period	Prior Period
<b>Balance at the End of the Prior Period – 31 December 2024</b>		
Cost	49,935	42,376
Accumulated Depreciation (-)	(33,678)	-26,538
<b>Net Book Value</b>	<b>16,257</b>	<b>15,838</b>
<b>Balance at the End of the Current Period – 31 December 2025</b>		
<b>Net Book Value at the Beginning of the Current Period</b>	<b>49,935</b>	<b>42,376</b>
Additions	19,259	7,559
Disposals (-)	-	0
Impairment(-)	-	0
<b>Cost at the Beginning of the current period</b>	<b>69,194</b>	<b>49,935</b>
Accumulated Depreciation (-)	(33,678)	-26,538
Amortization and amortization expense of disposals(-)	(10,081)	-7,140
Impairment Depreciation(-)	-	0
<b>Accumulated Amortization at end of the current period</b>	<b>(43,759)</b>	<b>-33,678</b>
<b>Net Book Value at end of the current period</b>	<b>25,435</b>	<b>16,257</b>

##### 15. Information on investment property

The Group has no investment property.

## Notes to Consolidated Financial Statements as of 31 December 2025

(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)

##### 16. Information on tax assets

The Group has no current tax assets.

##### 17. Information about fixed assets held for sale

None.

##### 18. Information on other assets

Other assets of the balance sheet have the correct form of TL 446,552 and do not exceed 10% of the general table total, excluding external commitments (31 December 2024: TL 190,346).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### II. INFORMATION ON DISCLOSURES RELATED TO CONSOLIDATED LIABILITIES

#### 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
<b>Saving Deposits</b>	<b>30,769</b>	-	<b>7,937</b>	<b>2,393</b>	<b>6,009</b>	<b>3,003</b>	<b>1,401</b>	-	<b>51,512</b>
	<b>8,725,29</b>								
<b>Foreign Currency Deposits</b>	<b>4</b>	-	<b>197,226</b>	<b>232,458</b>	<b>96,631</b>	<b>496,433</b>	<b>34,645</b>	-	<b>9,782,687</b>
Residents in Türkiye	2,861,11	-	187,641	68,580	27,989	464,661	6,770	-	3,616,754
Residents Abroad	5,864,18	-	9,585	163,878	68,642	31,772	27,875	-	6,165,933
<b>Public Sector Deposits</b>	-	-	-	-	-	-	-	-	-
<b>Commercial Deposits</b>	<b>133,732</b>	-	<b>202,958</b>	-	-	-	-	-	<b>336,690</b>
<b>Other Ins. Deposits</b>	<b>16,550</b>	-	-	-	-	-	-	-	<b>16,550</b>
<b>Precious Metal Deposits</b>	-	-	-	-	-	-	-	-	-
	<b>3,176,56</b>								
<b>Bank Deposits</b>	<b>2</b>	-	<b>642,043</b>	<b>754,542</b>	<b>8</b>	-	-	-	<b>4,573,155</b>
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	470,503	754,542	-	-	-	-	1,225,045
	<b>3,176,56</b>								
Foreign Banks	2	-	171,540	-	8	-	-	-	3,348,110
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>12,082,907</b>	-	<b>1,050,164</b>	<b>989,393</b>	<b>102,648</b>	<b>499,436</b>	<b>36,046</b>	-	<b>14,760,594</b>

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
<b>Saving Deposits</b>	<b>26,668</b>	-	<b>7,637</b>	<b>13,748</b>	<b>4,755</b>	<b>6,938</b>	<b>5,690</b>	-	<b>65,436</b>
<b>Foreign Currency Deposits</b>	<b>6,438,992</b>	-	<b>977</b>	<b>114,139</b>	<b>498,259</b>	<b>26,829</b>	<b>33,247</b>	-	<b>7,112,443</b>
Residents in Türkiye	2,476,306	-	977	50,953	389,545	5,288	2,640	-	2,925,709
Residents Abroad	3,962,686	-	-	63,186	108,714	21,541	30,607	-	4,186,734
<b>Public Sector Deposits</b>	-	-	-	-	-	-	-	-	-
<b>Commercial Deposits</b>	<b>62,426</b>	-	-	<b>161</b>	-	-	-	-	<b>62,587</b>
<b>Other Ins. Deposits</b>	<b>22,233</b>	-	-	-	-	-	-	-	<b>22,233</b>
<b>Precious Metal Deposits</b>	-	-	-	-	-	-	-	-	-
<b>Bank Deposits</b>	<b>2,431,779</b>	-	<b>70,587</b>	<b>707,066</b>	-	-	-	-	<b>3,209,432</b>
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	-	-	-	707,066	-	-	-	-	707,066
Foreign Banks	2,431,779	-	70,587	-	-	-	-	-	2,502,366
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>8,982,098</b>	-	<b>79,201</b>	<b>835,114</b>	<b>503,014</b>	<b>33,767</b>	<b>38,937</b>	-	<b>10,472,131</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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)

##### Information on savings 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 the Amendment to the Regulation on Deposits and Participation Funds Subject to Insurance and Premiums to be Collected by the Savings Deposit Insurance Fund" published in the Official Gazette dated 7/08/2022 and numbered 31936, all deposits and participation funds other than those belonging to official institutions, credit institutions and financial institutions in credit institutions have started to be insured. In this context, commercial deposits within the scope of insurance amounting to TL 287,864 are not included in the footnote. (31 December 2024: TL 199,760)

	Covered by Deposit Insurance Fund		Not Covered by Deposit Insurance Fund	
	Current Period	Prior Period	Current Period	Prior Period
Saving Deposits	28,992	24,974	22,520	40,462
Foreign Currency Saving Deposits	1,321,178	947,591	2,310,934	1,897,035
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under Foreign Insurance Coverage	-	-	-	-
<b>Total</b>	<b>1,350,170</b>	<b>972,565</b>	<b>2,333,454</b>	<b>1,937,497</b>

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

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

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

The Parent Bank's headquarter is located in Türkiye.

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

Individual deposits not covered by deposit insurance

	Current Period	Prior Period
Deposits and Other Accounts held at Foreign Branches	-	-
Deposits and Other Accounts held by Shareholders and their Relatives	-	-
Deposits and Other Accounts of the Chairman and Members of Board of Directors, Chief Executive Officer, Senior Executive Officers and their Relatives	17,206	24,601
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 Depositary Banks established for Off-Shore Banking Activities in Türkiye	-	-
<b>Total</b>	<b>17,206</b>	<b>24,601</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

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

The group has no financial derivative liabilities. (31 December 2024: 55 TL)

##### 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	3,212	337,979	33,505	28,934
From Foreign Banks, Institutions and Funds	-	8,364,627	-	6,079,782
<b>Total</b>	<b>3,212</b>	<b>8,702,606</b>	<b>33,505</b>	<b>6,108,716</b>

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Short-Term	3,212	2,096,634	-	2,973,539
Long-Term	-	6,605,972	33,505	3,135,177
<b>Total</b>	<b>3,212</b>	<b>8,702,606</b>	<b>33,505</b>	<b>6,108,716</b>

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

Group's liabilities come from 50% of deposits. (31 December 2024: 52%).

##### 4. Information on other liabilities

Other liabilities in the balance sheet amounts to TL 641,120 and does not exceed 10% of the total balance sheet (31 December 2024: TL 375,376).

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

	Current Period		Prior Period	
	Gross	Net	Gross	Net
Less than a year	638	1,463	590	418
Between 1 – 4 years	-	-	4,831	3,676
More than four years	-	-	1,026	855
<b>Total</b>	<b>638</b>	<b>1,463</b>	<b>6,447</b>	<b>4,949</b>

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

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

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 7. Information on provisions

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

The Group accounts for its obligations related to severance pay and vacation rights in accordance with TAS 19 "Employee Benefits", and has calculated its obligations arising from future severance and notice pay at their net present value and reflected them in the financial statements. As of the current period, employee benefits amounting to TL 110,583 (31 December 2024: TL 79,831) and provisions for severance pay amounting to TL 44,169 (31 December 2024: TL 34,989) have been recognized under the "Provision for Employee Benefits" account in the financial statements.

	<u>Current Period</u>	<u>Prior Period</u>
Prior period ending balance	34,989	33,568
Provision amount provided/reversed during the period	9,239	(2,558)
Actuarial gain/(loss)	(59)	3,979
<b>Total</b>	<b>44,169</b>	<b>34,989</b>

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

	<u>Current Period</u>	<u>Prior Period</u>
Provisions for non-cash loans	131,888	88,219
Provisions for law suits	7	8
Other provisions	-	235
<b>Total</b>	<b>131,895</b>	<b>88,462</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

#### 8. Explanations on tax liabilities

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

As of 31 December 2025, the Bank's corporate tax payable is TL 140,093 (31 December 2024: TL 72,968)

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

As of the current period, the Group has a deferred tax asset of TL 243,740 calculated over tax deductions and exemptions, and over the differences between the carrying amounts of assets and liabilities in the balance sheet and their tax bases determined in accordance with the tax legislation, which will be taken into account in the calculation of taxable profit/loss in subsequent periods, and a deferred tax liability of TL 442,041. A net deferred tax liability of TL 198,301 has been reflected in the balance sheet after offsetting the deferred tax asset and liability.

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

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/liability	Accumulated temporary differences	Deferred tax asset/liability
Provisions for employee benefits	125,752	37,730	105,820	31,748
Unearned revenues	20,908	6,272	11,799	3,540
Interest rediscounts	152,968	45,890	245,946	73,784
Provisions	202,575	60,772	104,350	31,305
Amortization	256,817	77,045	290,613	87,613
Other	53,442	16,031	26,790	7,607
<b>Deferred tax asset</b>	<b>812,462</b>	<b>243,740</b>	<b>785,318</b>	<b>235,597</b>
Tangible assets revaluation surplus	(1,826,035)	(408,132)	1,398,069	333,095
Interest accruals	93,381	(28,014)	-	-
Other	(19,936)	(5,895)	(30,267)	(9,079)
<b>Deferred tax liability</b>	<b>(1,752,590)</b>	<b>(442,041)</b>	<b>1,367,802</b>	<b>324,016</b>
<b>Deferred tax asset/(liability) (net)</b>		<b>(198,301)</b>		<b>(88,419)</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 8. Explanations on tax liabilities (Continued)

###### Movement of deferred tax asset and liability:

	Current Period	Prior Period
Opening balance	(88,419)	(77,301)
Deferred tax income/(expense)(Net)	(18,625)	75,445
Deferred tax accounted under shareholder's equity	(91,257)	(86,563)
<b>Net Deferred Tax Asset/(Liability)</b>	<b>(198,301)</b>	<b>(88,419)</b>

	Current Period	Prior Period
Corporate Taxes Payable	88,756	41,118
Banking Insurance Transaction tax (BITT)	10,650	2,771
Taxation on Securities Income	494	287
Value Added Tax Payable	3,388	3,272
Value Added Tax Payable (Limited taxpayer)	184	337
Foreign exchange transaction tax	-	-
Taxation on real estate income	59	38
Other	22,879	14,898
<b>Total</b>	<b>126,410</b>	<b>62,721</b>

(1) TL 17,571 (31 December 2024: 10,392) includes income tax withheld from salaries and other taxes.

###### Information on premium payables

	Current Period	Prior Period
Social Security Premiums-Employee	4,589	3,388
Social Security Premiums-Employer	8,293	6,289
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	267	190
Unemployment Insurance-Employer	534	380
Others	-	-
<b>Total</b>	<b>13,683</b>	<b>10,247</b>

###### 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.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 9. Information on Shareholders' Equity

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

	Current Period	Prior Period
Common Stock	3,221,000	440,000
Preferred Stock	-	-

The decision to increase the share capital to TL 2,580,000 was approved at the Extraordinary General Assembly Meeting of the Parent Bank held on 4 December 2024, and the capital increase together with the related amendment to the relevant article of the Articles of Association was registered on 18 February 2025 and announced in the Trade Registry Gazette dated 18 February 2025 and numbered 11274. Pursuant to the permission obtained from the BRSA, the accounting of the said capital increase was made on 18 February 2025, with TL 1,070,295 from internal resources and TL 1,069,705 in cash. The decision to increase the share capital to TL 3,221,000 in cash was approved at the Extraordinary General Assembly Meeting of the Bank held on 4 March 2025, and the capital increase together with the related amendment to the relevant article of the Articles of Association was registered on 13 May 2025 and announced in the Trade Registry Gazette dated 13 May 2025 and numbered 11330. Pursuant to the permission obtained from the BRSA, the accounting of the said capital increase was made on 13 May 2025 in the amount of TL 641,000 in cash. In accordance with the resolution adopted at the 45th Ordinary General Assembly Meeting held on 25 March 2025, it was decided to distribute dividends in the amount of TL 22,000 from the 2024 profit, and such distribution was made on 25 April 2025.

###### *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.

###### *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.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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 the privileges given to stocks representing the capital*

The share capital of the Parent Bank may be increased or decreased one or more times. Capital increase may be made by transferring money to the capital account and issuing new share certificates to the shareholders in proportion to their shares.

Each shareholder has the right to purchase the newly issued shares according to the ratio of his/her existing shares to the capital (pre-emptive right). This right may be exercised within thirty days following the date of the call to the shareholders. This call shall be made to the shareholders by sending registered letters to the addresses registered in the shareholders' ledger.

The pre-emptive right may be transferred only if it is approved by the affirmative votes of 80% majority of the members of the Board of Directors. New share certificates may not be issued with values below the nominal value of the initial share certificates.

Fractional share certificates are allocated and distributed by the Board of Directors.

The Parent Bank may not, directly or indirectly, finance the purchase of its own shares.

Arab shareholders shall be treated as Turkish citizens under Turkish law. This guarantee includes, but is not limited to, the transfer of share dividends and other distributed earnings, and Arab shareholders similarly benefit from and are protected by the Foreign Capital Incentive Law No. 6224

###### *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	(107,640)	1,144	(143,054)	1,751
Exchange Rate Differences	-	-	-	-
<b>Total</b>	<b>(107,640)</b>	<b>1,144</b>	<b>(143,054)</b>	<b>1,751</b>

###### *Information on legal reserve*

In accordance with the resolution adopted at the 45th Ordinary General Assembly Meeting held on 25 March 2025, it was decided that TL 9,109 of the profit for 2024 be appropriated to legal reserves by the Parent Bank.

###### *Information on Minority Shares*

None.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### 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 172,777 as irrevocable commitments (31 December 2024: TL 6,656).

###### *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 30,262 over total non-cash loans (31 December 2024: TL 24,187).

###### *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 9,564,615 (31 December 2024: TL 4,871,426).

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

The total amount of the Group's guarantee letters is TL 19,026,656 (31 December 2024: TL 11,426,131).

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

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

	Current Period	Prior Period
Non-Cash Loans granted for Cash Loan Assurance	5,129,994	1,485,579
Less Than or Equal to One Year with Original Maturity	2,408,345	742,000
More Than One Year with Original Maturity	2,721,649	743,579
Other Non-Cash Loans	23,461,277	14,811,978
<b>Total</b>	<b>28,591,271</b>	<b>16,297,557</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 3. Information on sectoral risk concentrations of non-cash loans

	Current Period				Prior Period			
	TL	%	FC	%	TL	%	FC	%
<b>Agricultural</b>	-	-	-	-	-	-	-	-
Farming and Raising livestock	-	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-	-
<b>Manufacturing</b>	<b>716,403</b>	<b>15.35</b>	<b>1,791,176</b>	<b>7.49</b>	<b>103,199</b>	<b>9.43</b>	<b>1,289,187</b>	<b>8.48</b>
Mining	383	0.01	-	-	-	-	-	-
Production	669,632	14.35	1,633,983	6.83	89,323	8.17	1,280,166	8.42
Electric, gas and water	46,388	0.99	157,193	0.66	13,876	1.27	9,021	0.06
<b>Construction</b>	<b>7,002</b>	<b>0.15</b>	<b>3,573,467</b>	<b>14.94</b>	<b>12,056</b>	<b>1.10</b>	<b>2,421,813</b>	<b>15.93</b>
<b>Services</b>	<b>3,942,477</b>	<b>84.50</b>	<b>18,560,746</b>	<b>77.58</b>	<b>978,390</b>	<b>89.44</b>	<b>11,492,695</b>	<b>75.59</b>
Wholesale and Retail Trade	26,000	0.56	9,228	0.04	-	-	7,571	0.05
Hotel, Food and Beverage								
Services	7	0.00	-	-	7	0.00	-	-
Transportation and								
Telecommunication	1,743	0.04	11,701	0.05	1,917	0.18	8,626	0.06
Financial Institutions	3,914,727	83.90	18,539,817	77.49	976,466	89.27	11,476,498	75.48
Real Estate and Renting								
Services	-	-	-	-	-	-	-	-
Self-Employment Services	-	-	-	-	-	-	-	-
Education Services	-	-	-	-	-	-	-	-
Health and Social Services	-	-	-	-	-	-	-	-
<b>Other</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>217</b>	<b>0.02</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>4,665,882</b>	<b>100.00</b>	<b>23,925,389</b>	<b>100.00</b>	<b>1,093,862</b>	<b>100.00</b>	<b>15,203,695</b>	<b>100.00</b>

Current Period	Group I		Group II	
	TL	FC	TL	FC
Letters of guarantee	4,440,137	14,586,274	245	-
Bank acceptances	-	-	-	-
Letters of credit	-	8,930,252	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	225,500	408,863	-	-
<b>Non cash loans</b>	<b>4,665,637</b>	<b>23,925,389</b>	<b>245</b>	<b>-</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

Prior Period	Group I		Group II	
	TL	FC	TL	FC
Letters of guarantee	1,093,617	10,332,269	245	-
Bank acceptances	-	-	-	-
Letters of credit	-	4,871,426	-	-
Endorsements	-	-	-	-
Underwriting commitments	-	-	-	-
Factoring commitments	-	-	-	-
Other commitments and contingencies	-	-	-	-
<b>Non cash loans</b>	<b>1,093,617</b>	<b>15,203,695</b>	<b>245</b>	<b>-</b>

#### 4. Information on derivative transactions

	Current Period		Prior Period	
	TL	FC	TL	FC
Swap currency purchase transactiontransactions	-	-	-	15,498
Swap currency sale transactions	-	-	-	15,789
<b>Swap Money Buy Sell Transactions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31,287</b>

#### 5. Information on credit derivatives and related imposed risks

The Group does not have any credit derivate contract.

#### 6. Information on contingent liabilities and assets

None.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 7. Explanations Regarding Services Provided on Behalf and Account of Others

The Group does not provide custody services on behalf of its customers' clients.

##### 8. Information on Expected Loss Provisions

Current 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 Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>95,499</b>	<b>6,127</b>	<b>30,262</b>	<b>131,888</b>
Prior Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	82,310	-	19,498	101,808
Additions during the Period	19,352	440	4,689	24,481
Disposal	(38,070)	-	-	(38,070)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
<b>Balances at End of Period</b>	<b>63,592</b>	<b>440</b>	<b>24,187</b>	<b>88,219</b>

#### 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 <sup>(1)</sup>				
Short- Term Loans	998,803	351,231	239,575	194,044
Medium and Long- Term Loans	56,186	134,298	179,627	107,378
Interest Received From Non-Performing Loans	3,124	-	1,645	-
Premiums Received From Resource Utilization Support Fund	-	-	-	-
<b>Total</b>	<b>1,058,113</b>	<b>485,529</b>	<b>420,847</b>	<b>301,422</b>

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

###### Information on interest income received from banks

	Current Period		Prior Period	
	TL	FC	TL	FC
From Central Bank	-	-	-	-
From Domestic Banks	55,510	102,272	49,770	48,799
From Foreign Banks	-	9,780	886	21,276
From Foreign Headquarter and Branches	-	-	-	-
<b>Total</b>	<b>55,510</b>	<b>112,052</b>	<b>50,656</b>	<b>70,075</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### *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	81,889	31,035	57,398	45,849
Financial Assets Measured at Amortised Cost	43,577	159,157	7,858	213,307
<b>Total</b>	<b>125,466</b>	<b>190,192</b>	<b>65,256</b>	<b>259,156</b>

##### *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
<b>Banks</b>	<b>8,306</b>	<b>350,490</b>	<b>19,826</b>	<b>321,529</b>
Central Bank	-	-	-	-
Domestic Banks	8,306	12,768	19,826	4,272
Foreign Banks	-	337,722	-	317,257
<b>Other Institutions</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>8,306</b>	<b>350,490</b>	<b>19,826</b>	<b>321,529</b>

##### *Information on interest expense paid to subsidiaries and associates*

None.

##### *Information on interest expense given on securities issued*

None.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### 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

Account Name	Non- interest Bearing Deposits	Term Deposits					Cumulative Deposits	Total
		Up to 1 Months	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 Year		
<b>Current Period</b>								
Turkish Lira								
Bank Deposits	-	66,620	-	-	-	-	-	66,620
Savings Deposits	-	3,005	2,051	1,704	1,279	745	-	8,784
Official Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	4,212	72	-	-	-	-	4,284
Other Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>73,837</b>	<b>2,123</b>	<b>1,704</b>	<b>1,279</b>	<b>745</b>	<b>-</b>	<b>79,688</b>
<b>Foreign Currency</b>								
Foreign Currency								
Deposit Accounts	-	158	3,004	3,008	1,720	903	-	8,793
Interbank Deposits	48	34,461	-	-	11,805	-	-	46,314
7-Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metals	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>48</b>	<b>34,619</b>	<b>3,004</b>	<b>3,008</b>	<b>13,525</b>	<b>903</b>	<b>-</b>	<b>55,107</b>
<b>Grand Total</b>	<b>48</b>	<b>108,456</b>	<b>5,127</b>	<b>4,712</b>	<b>14,804</b>	<b>1,648</b>	<b>-</b>	<b>134,795</b>

##### Maturity structure of the interest expense on deposits

##### Prior Period

Account Name	Non- interest Bearing Deposits	Term Deposits					Cumulative Deposits	Total
		Up to 1 Months	Up to 3 Months	Up to 6 Months	Up to 1 Year	Over 1 Year		
<b>Prior Period</b>								
Turkish Lira								
Bank Deposits	-	31,778	-	-	-	-	-	31,778
Savings Deposits	-	3,006	3,486	1,615	3,443	1,607	-	13,157
Official Deposits	-	-	-	-	-	-	-	-
Commercial Deposits	-	450	118	-	-	-	-	568
Other Deposits	-	-	-	-	-	-	-	-
7-Day Notice Deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>35,234</b>	<b>3,604</b>	<b>1,615</b>	<b>3,443</b>	<b>1,607</b>	<b>-</b>	<b>45,503</b>
<b>Foreign Currency</b>								
Foreign Currency								
Deposit Accounts	-	207	2,656	3,966	780	1,079	-	8,688
Interbank Deposits	37	45,662	-	-	15,641	-	-	61,340
7-Day Notice Deposits	-	-	-	-	-	-	-	-
Precious Metals	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-
<b>Total</b>	<b>37</b>	<b>45,869</b>	<b>2,656</b>	<b>3,966</b>	<b>16,421</b>	<b>1,079</b>	<b>-</b>	<b>70,028</b>
<b>Grand Total</b>	<b>37</b>	<b>81,103</b>	<b>6,260</b>	<b>5,581</b>	<b>19,864</b>	<b>2,686</b>	<b>-</b>	<b>115,531</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 3. Information on dividend income

	Current Period	Prior Period
Financial assets at fair value through profit or loss	-	-
Financial assets measured at amortized cost	-	-
Financial assets at fair value through other comprehensive incomer	420	206
Other	-	-
<b>Total</b>	<b>420</b>	<b>206</b>

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

	Current Period	Prior Period
<b>Gain</b>	<b>95,215,854</b>	<b>61,349,659</b>
Gain from money market transactions	3,299	35,747
Gain from financial derivative transactions	-	-
Gain from exchange transactions	95,212,555	61,313,912
<b>Loss (-)</b>	<b>(95,150,886)</b>	<b>(61,294,700)</b>
Loss from money market transactions	-	-
Loss from financial derivative transactions	(251)	(463)
Loss from exchange transactions	(95,150,635)	(61,294,237)
<b>Net Trading Gain/Loss</b>	<b>64,968</b>	<b>54,959</b>

##### 5. Information on impairment in loans

	Current Period	Prior Period
Cancellation of provisions of prior year	3,351	21,954
Provision for communication expenses	18,821	12,112
Gain on sales of assets	5,986	1,768
Other income <sup>(1)</sup>	23,280	1,947
<b>Total</b>	<b>51,438</b>	<b>37,781</b>

<sup>(1)</sup>It consists of TL 21,440 of extraordinary income and gains from leasing arising from the remaining balance of severance pay

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## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

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

	Current Period	Prior Period
Expected Credit Loss Provisions	106,768	21,858
12 month expected credit loss (stage 1)	79,269	2,109
Significant increase in credit risk (stage 2)	25,758	18,452
Non-performing loans (stage 3)	1,741	1,297
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	-	-
<b>Total</b>	<b>106,768</b>	<b>21,858</b>

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 7. Information on other provision expenses

	Current Period	Prior Period
Securities Depreciation Expenses	25,700	22,493
<b>Total</b>	<b>25,700</b>	<b>22,493</b>

##### 8. Information on other operating expense

	Current Period	Prior Period
Employee Termination Benefits Expense	17,048	13,445
Short-term Employee Benefits Expense	90,758	51,347
Tangible Fixed Asset Impairment Expense	-	-
Amortization Expenses of Tangible Assets	20,996	14,271
Intangible Fixed Asset Impairment Expense	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	10,080	7,139
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	218,175	162,780
<i>Operating Lease Expenses out of the scope of TFRS 16</i>	2,545	1,354
<i>Maintenance Expenses</i>	66,269	49,045
<i>Advertisement Expenses</i>	3,229	1,636
<i>Other Expenses<sup>(2)</sup></i>	146,132	110,745
Losses from sales of Assets	4	57
Other <sup>(1)</sup>	92,640	66,955
<b>Total</b>	<b>449,701</b>	<b>315,994</b>

1) The other line item within other operating expenses consists of taxes, duties, fees and funds amounting to TL 23,449, audit and consultancy fees of TL 29,070, SDIF (TMSF) expenses of TL 13,819 and other operating expenses of TL 26,302 (31 December 2024: The "other" line item within other operating expenses consists of taxes, duties, fees and funds amounting to TL 20,059, audit and consultancy fees of TL 18,587, SDIF (TMSF) expenses of TL 10,084 and other operating expenses of TL 18,225).

2) It consists of communication expenses of TL 37,793, non-deductible expenses of TL 22,292 and other operating expenses of leasing of TL 21,335, and non-deductible expenses and other operating expenses of TL 21,481 (31 December 2024: communication and other operating expenses of TL 22,532).

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

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

The pre-tax income amount from continued operations is TL 851,163 (31 December 2024: TL 251,859).

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

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

Current period, current taxation provision is TL 251,373 (31 December 2024: TL 128,750) and the net impact of deferred tax income is TL 177,415 (31 December 2024: TL 162,955 deferred tax income).

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

The deferred tax income reflected in the statement of profit or loss computed over temporary difference and tax deductions and exemptions is TL 18,625 (31 December 2024: TL 75,445 deferred tax income).

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

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

##### 11. 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 581,165 (31 December 2024: TL 198,554).

##### 12. 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.

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

Other accounts which exceed the 10% of the statement of profit or loss, other than other operating income and other operating expense, amounting to TL 346,013 consist of transfer commissions, letter of credit commissions and other (31 December 2024: TL 213,156).

	Current Period	Prior Period
Letter of Credit Commissions	231,009	145,810
Transfer Commissions	87,217	50,813
Other	27,787	16,533
<b>Total</b>	<b>346,013</b>	<b>213,156</b>

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### V. INFORMATION AND DISCLOSURES RELATED TO STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

##### 1. Changes due to revaluation of financial assets at fair value through other comprehensive income

In the current period, there is TL 34,807 (31 December 2024: TL 48,309) net decrease in value.

##### 2. Increases due to cash flow hedges

None.

##### 3. Confirmation on exchange rate differences between beginning and ending

None.

##### 4. Information on issuance of common stock

*Rights, priorities and restrictions for all classes of capital shares, including dividend distribution and recall of capital*

None.

##### 5. Information on dividend

*Dividend amounts declared subsequent to the balance sheet date but before the issuance of the financial statement*

None.

*Net profit per share proposed to be distributed after the balance sheet date*

None.

##### 6. Amounts transferred to reserves

In the current period, amount of TL 10,328 have been transferred to legal reserves (31 December 2024: TL 8,807).

##### 7. Information on other capital increment accounts at the equity movement table

*Information on inflation restatement differences of shareholders equity accounts*

None.

*Explanations about the Share Capital increase*

There are no capital reserves due to inflation accounting, which is followed in the "Paid capital inflation difference correction" account is added to the capital according to the subjected circular.

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## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VI. INFORMATION AND FOOTNOTES RELATED TO CASH FLOWS STATEMENT

##### 1. Information on cash and cash equivalent assets

*Balances that form the cash and cash equivalent assets, and the accounting policy used in the formation of these balances*

Subject to the preparation of cash flows statements "Cash" refers to cash in vault, cash in transit, bank cheques purchased and demand deposits in banks including Central Bank of Türkiye; "Cash equivalents" refers to money market placements of original maturity less than three months and time deposits at banks, and investments in financial securities.

*Information on cash and cash equivalents at the beginning of the period*

	1 January 2025	1 January 2024
<b>Cash</b>	<b>135,492</b>	<b>142,025</b>
Cash in Vaults (Cash on Hand)	1,489	2,452
Cash in Transit	134,010	139,573
<b>Cash and cash equivalents</b>	<b>4,446,762</b>	<b>2,455,615</b>
Central Bank of the Republic of Türkiye	1,503,334	990,878
Banks and Other Financial Institutions	2,943,428	1,464,737
<b>Total</b>	<b>4,582,254</b>	<b>2,597,640</b>

*Information on cash and cash equivalents at the end of the period*

	31 December 2025	31 December 2024
<b>Cash</b>	<b>181,503</b>	<b>135,492</b>
Cash in Vaults (Cash on Hand)	1,600	1,489
Cash in Transit	179,903	134,010
<b>Cash and cash equivalents</b>	<b>7,697,565</b>	<b>4,446,762</b>
Central Bank of the Republic of Türkiye	2,040,089	1,503,334
Banks and Other Financial Institutions	5,657,476	2,943,428
<b>Total</b>	<b>7,879,068</b>	<b>4,582,254</b>

The TL 623,602 in the "Other" account that is under the "Operational Profit Before Operations of Banking on Assets and Liabilities" account is comprised of other operating income excluding collections from non performing loans, other operating expense excluding personnel expenses and exchange gain/loss (31 December 2024: TL 457,530).

The "Net increase/decrease in other assets" account under the "Changes in assets and liabilities subject to banking activities" amounting to TL (233,342) is composed of changes in fixed assets, associates, tax assets and other assets (31 December 2024: TL 47,406).

The "Net increase/decrease in other debts" account under the "Changes in assets and liabilities subject to banking activities" amounting to TL (517,425) is composed of changes in miscellaneous debts, other foreign resources and tax, duty, fees and premiums payable (31 December 2024: TL (40,240)).

"Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents" is computed by TL 1,413,447 which includes effects of changes in currency of monthly foreign currency denominated cash and cash equivalents translated to Turkish Lira (31 December 2024: TL 575,730).

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VII. 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 <sup>(1)</sup>	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	-	-	-	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 <sup>(2)</sup>	-	-	-	-	291	-

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

<sup>(2)</sup> 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

Bank's Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Non-Cash	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	-	-	-	333,214	118,992	1,350,296
Interest and Commission						
Income received <sup>(2)</sup>	-	-	-	-	960	-

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

<sup>(2)</sup> 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 amounting to TL 5,126,087 (31 December 2024: TL 4,644,675) from the risk group. There was an interest expense of TL 210,542 in the current period related to the loans used. (31 December 2024: TL 208,808).

###### *Information on deposits of the Group's risk group*

Bank's Risk Group <sup>(1)</sup>	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Balance at the beginning of the period	-	-	1,773,359	145,737	185,496	117,851
Balance at the end of the period	-	-	1,059,636	1,773,359	661,985	185,496
Interest expense on deposit:	-	-	40,568	6,449	94	2,208

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

##### 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 year ended 31 December 2025, TL 193,439 has been paid to the top level management of the Group as salaries and fringe benefit (31 December 2024: TL 72,535).

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

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

#### VIII. DOMESTIC, FOREIGN AND OFF SHORE BRANCHES OR INVESTMENTS AND FOREIGN REPRESENTATIVE OFFICES

##### 1. Information on Bank's domestic branches, foreign branches and representatives

	Number of branches	Number of employees			
Domestic Branch	4	251			
			Country		
Foreign representative office	-	-	-	Total assets	Legal capital
Foreign branch	-	-	-	-	-
Off shore branches	-	-	-	-	-

##### 2. Disclosures regarding the Parent Bank's opening or closing of branches or representative offices domestically and abroad, and significant changes in its organizational structure

None.

#### IX. FEES RELATED WITH THE SERVICES PROVIDED BY INDEPENDENT AUDITORS/ INDEPENDENT AUDIT AGENCIES

Pursuant to the decision of the POA dated 26 March 2021, the fee information for the services received from the independent audit firm for the reporting period is presented in the table below, excluding VAT. The said fees include the amounts relating to the services provided to the Parent Bank's domestic subsidiary.

	Current Period	Prior period
Independent audit fees in the reporting period	10,750	7,425
Fees for tax advisory	-	-
Fees for other assurance services	2,800	-
<b>Total</b>	<b>13,550</b>	<b>7,425</b>

(\*) Also includes the assurance engagement audit fee for the TSRS compliant 2024 sustainability report, which was carried out in 2025 for the accounting period 1 January – 31 December 2024.

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

According to the decision of the Parent Bank's Board of Directors dated February 17, 2026, it has been resolved to increase the Bank's capital by 589,000 TL, fully funded from internal resources, raising total capital to 3,810,000 TL, and to present this to the General Assembly after obtaining the necessary legal approvals.

# ARAP TÜRK BANKASI A.Ş.

## Notes to Consolidated Financial Statements as of 31 December 2025

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

### SECTION SIX

#### INDEPENDENT AUDITOR'S REPORT

##### I. INFORMATION ON INDEPENDENT AUDITOR'S REPORT

As at and for the year ended 31 December 2025, the consolidated financial statements have been audited by PwC Bağımsız Denetim Ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and the auditors' report dated 19 February 2026 is presented before the consolidated financial statements.

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

None.

# Addresses

## ADDRESSES

### Head Office

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### Kozyatađı Branch

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### A&T Finansal Kiralama A.ř.

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