

MINUTES OF THE ORDINARY GENERAL MEETING OF SHAREHOLDERS OF ARAP TÜRK BANKASI ANONİM ŞİRKETİ HELD ON 24th MARCH 2026

The General Meeting of Shareholders of Arap Türk Bankası Anonim Şirketi (the “Bank”) for the year 2025 convened on 24th March 2026 at 10:00 a.m. at the Bank’s Head Office Meeting Hall, located in Valikonağı Caddesi No:10 Nişantaşı, 34367 Şişli/İstanbul under the supervision of the Representative of the Ministry of Trade of the Republic of Türkiye, Mr.Volkan Küçükçirkin, who was commissioned as representative as per the letter of İstanbul Provincial Directorate of the Ministry of Trade dated 18/03/2026, No:E-90726394-431.03-00120177447.

The notices for the meeting including the agenda, were published as required by law and the Articles of Association on 27 February 2026 issue No. 11532 of the Trade Registry Gazette of Turkey, 27 February 2026 issue of the daily newspaper Dünya and the website of the Bank and the date, time and agenda of the meeting were notified to the shareholders by registered mail with return receipt requested from the Şişli PTT office on March 3, 2026, via DHL cargo, and by email.

After it was determined pursuant to the examination of the attendance list that, of the Bank’s 322.100.000.000 shares with TL 3.221.000.000 total nominal value; Mr. Essam Mohamed S Sharif representing Libyan Foreign Bank that holds 203.668.072.752 shares with nominal value of TL 2.036.680.727,52, Ms. Buket Kara representing T. İş Bankası A.Ş. that holds 66.274.851.940 shares with nominal value of TL 662.748.519,40 and Mr. Recep Türk representing T.C. Ziraat Bankası A.Ş. that holds 49.706.142.359 shares with nominal value of TL 497.061.423,59 were present at the meeting, so that 319.649.067.051 shares with nominal value of TL 3.196.490.670,51 were represented at the meeting and thus the quorum required both by law and the Articles of Association was attained and that the Bank’s Auditor PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. representative Mr.Gökalp Karacan was present at the meeting place; the meeting was called to order by the Chairman of the Board of Directors, Mr.Yasin Öztürk.

1. According to the first item of the Agenda, the proposal submitted for election of Mr. Yasin Öztürk as Chairman of the Ordinary General Meeting was unanimously approved by the participants by 319.649.067.051 affirmative votes. Having determined that the management had controlled the compliance with regulations of the proxies enabling attendance at the meeting and having signed the attendance list, the Chairman appointed Mr. Feyzullah Küpeli as Vote Caster and Mr.Ömer Faruk Gürol as Secretary, thus the council for the meeting was constituted.
2. According to the proposal submitted regarding the second item of the Agenda, as the Annual Activity Report of the Board of Directors for the year 2025 was delivered to the shareholders previously, a vote was taken to consider the Report as read and it was unanimously approved by the participants by 319.649.067.051 affirmative votes that the Report shall be considered as read and the General Meeting proceeded to discussion. After the discussions, the Annual Activity Report of the Board of Directors for the year 2025 was presented to the approval of the General Meeting and unanimously approved by the participants by 319.649.067.051 affirmative votes.

3. According to the proposal submitted regarding the third item of the Agenda, as the consolidated and unconsolidated Independent Auditor's Reports for the year 2025 prepared by PWC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. were delivered to the shareholders previously, a vote was taken to consider the Reports as read and it was unanimously approved by the participants by 319.649.067.051 affirmative votes that the Reports shall be considered as read and the General Meeting proceeded to discussion. After the discussions, the consolidated and unconsolidated Independent Auditor's Reports for year 2025 were presented to the approval of the General Meeting and unanimously approved by the participants by 319.649.067.051 affirmative votes.
4. According to the proposal submitted regarding the fourth item of the Agenda, as the consolidated and unconsolidated financial tables for year 2025 were delivered to the shareholders previously, a vote was taken to consider the financial tables as read and it was unanimously approved by the participants by 319.649.067.051 affirmative votes that the financial tables shall be considered as read and the General Meeting proceeded to discussion. After the discussions, the consolidated and unconsolidated financial tables for year 2025 were presented to the approval of the General Meeting and unanimously approved by the participants by 319.649.067.051 affirmative votes.
5. According to the proposal submitted regarding the fifth item of the Agenda, as the sustainability report prepared in compliance with the Türkiye Sustainability Standards for year 2024 were delivered to the shareholders previously, a vote was taken to consider the sustainability report as read and it was unanimously approved by the participants by 319.649.067.051 affirmative votes that the sustainability report shall be considered as read and the General Meeting proceeded to discussion. After the discussions, the sustainability report prepared in compliance with the Türkiye Sustainability Standards for year 2024 was presented to the approval of the General Meeting and unanimously approved by the participants by 319.649.067.051 affirmative votes.
6. According to the sixth item of the Agenda, Members of the Board of Directors were unanimously discharged of liabilities individually with regard to the activities for the year 2025 by the participants by 319.649.067.051 affirmative votes. According to Article 436 of the Turkish Commercial Code, Board members did not vote for their own release.
7. According to the seventh item of the agenda, the profit distribution proposal of the Board of Directors and the letter of the Banking Regulation and Supervision Agency dated 27.02.2026 and numbered E-32521522-101.01.04[51]-182659 were read. As a result of the discussions made, the proposal of the Board of Directors regarding the dividend distribution was accepted and it was decided to allocate 'First Legal Reserves' amounting to TL 28.251.391,04 (5%) according to Article 519 of the Turkish Commercial Code over TL 565.027.820,71 which is the net profit after tax for the year 2025, to pay TL 98.854.883,59 as the first dividend to the shareholders on 22 April 2026 after the first legal reserves are allocated, payment of the remaining TL 437.921.546,08 shall not be subject to dividend distribution and shall be transferred to the "Profit/Loss of the Previous Years" account, and in case of any legally mandatory change or correction in the taxes and other liabilities to be paid for the year 2025 the relevant change shall be covered from the "Profit/Loss of the Previous Years" account it was unanimously approved by the participants by 319.649.067.051 affirmative votes.

8. According to the eighth item of the Agenda, the Bank's capital increasing from TL 3.221.000.000,00 to TL 3.810.000.000,00 by increasing the Bank's capital by a total of TL 589.000.000,00 being fully derived from internal sources, in this context, pursuant to the approval letter of the Banking Regulation and Supervision Agency dated 13.03.2026 and numbered E-32521522-101.01.04[51]-184630 and in accordance with Article 333 of the Turkish Commercial Code, to amend Article 6 titled "Capital" of the Bank's Articles of Association as per the amendment text approved by the Ministry of Commerce, General Directorate of Domestic Trade, with the approval letter dated 16.03.2026 and numbered E-50035491-431.02-00120094892 unanimously approved by the participants by 319.649.067.051 affirmative votes.

9. According to the ninth item of the Agenda, in accordance with Article 23 of the Banking Law No. 5411, which stipulates that the general manager, or in his absence the deputy general manager, shall be a natural member of the board of directors, due to the absence of a general manager in our Company, the election of Mr.Faesal KH Ali Khalil OTHMAN, with number and residing at address, tax identification number holder of the Passport Number: who is currently acting as the deputy general manager, as a member of the Board of Directors until 25.03.2028, was unanimously approved by the participants by 319.649.067.051 affirmative votes.

10. According to the tenth item of the Agenda, the Board of Directors' resolution no: 1/359-L/5/25, dd. 06.08.2025 to elect, according to Article 363 of Turkish Commercial Code numbered 6102, Mr. Saleh AH H KESHRAF (....., number), as a member to succeed Mr. Mohamed Milad EBRAHİM HASSADI who resigned from Board Membership, the Board of Directors' resolution no: 1/363-AB/1/26, dd. 17.02.2026 to elect, according to Article 363 of Turkish Commercial Code numbered 6102, Mr. Recep Türk (..... Identity number), as a member to succeed Mrs.Selen GİYİM who resigned from Board Membership, have been approved unanimously by 319.649.067.051 affirmative votes.

11. According to the eleventh item of the Agenda; it was unanimously approved by 319.649.067.051 affirmative votes that Board Members are authorized in accordance with Articles 395 and 396 of the Turkish Commercial Code, provided that provisions of the Banking Law are reserved.

12. According to the twelfth item of the Agenda, after discussions of the submitted proposal, the attendance allowances of the members of the Board of Directors to be effective until the Ordinary General Meeting of Shareholders to consider the Balance Sheet for the year 2026 were unanimously approved by 319.649.067.051 affirmative votes as follows;
 - a) USD 4.000.- per month will be paid to the Chairman of the Board of Directors.
 - b) USD 3.800.- per month will be paid to the Deputy Chairman of the Board of Directors.
 - c) USD 3.650.- per month will be paid for each member of the Board of Directors.

- d) The above amounts are net amounts payable and therefore any taxes or dues related there-to are to be paid by the Bank.
- e) The members shall not be entitled for any other allowance in lieu of their membership of various Board Committees except the night (Subsistence) allowance and travelling expenses.
- f) Payment to Turkish Board Members shall be effected in Turkish Lira equivalent of US Dollars and to foreign Board Members in foreign currency.
13. In accordance with the thirteenth item on the agenda; the Board of Directors' proposal to contract with PwC Bağımsız Denetim ve Serbest Muhasebeci Mali Müşavirlik A.Ş. located at Kılıçali Paşa Mah. Meclis-i Mebusan Cad. No:8 İç Kapı No:301 Beyoğlu/İstanbul, registered with the Istanbul Trade Registry Directorate under registration number 201465, a taxpayer of the Boğaziçi Corporate Tax Office (Tax No: 1460022405), and Mersis number 0-1460-0224-0500015, for the independent audit service of the Bank's financial statements for 2026 and the sustainability audit for 2026 to be prepared in accordance with the Turkish Sustainability Reporting Standards published by the Public Oversight, Accounting and Auditing Standards Authority was unanimously approved by 319.649.067.051 affirmative votes.
14. According to the fourteenth item of the Agenda, Information was provided on the donations and aids made by the Bank in 2025.
15. With respect to the “Wishes and Closing” item of the agenda; as no one took the floor in the “Wishes and Closing” part and there were no more items to be considered on the agenda the meeting was declared closed by the Chairman of the Meeting. These minutes of the Ordinary General Meeting were prepared and signed by us at the place where the meeting was held.

VOLKAN KÜÇÜKÇİRKİN
REPRESENTATIVE OF THE
REPUBLIC OF TURKEY, MINISTRY
OF TRADE

YASİN ÖZTÜRK
CHAIRMAN OF THE MEETING

FEYZULLAH KÜPELİ
VOTE CASTER

ÖMER FARUK GÜROL
SECRETARY