

ARAP TRK BANKASI ANONİM ŐİRKETİ

**UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF AND FOR THE NINE-MONTH PERIOD ENDED
30 SEPTEMBER 2025
WITH AUDITOR’S LIMITED REVIEW REPORT
(CONVENIENCE TRANSLATION OF UNCONSOLIDATED
FINANCIAL STATEMENTS AND RELATED DISCLOSURES AND
FOOTNOTES ORIGINALLY ISSUED IN TURKISH)**



AUDITOR’S REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

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

To the General Assembly of Arap Türk Bankası Anonim Şirketi;

Introduction

We have reviewed the unconsolidated balance sheet of Arap Türk Bankası Anonim Şirketi (“the Bank”) at 30 September 2025 and the related unconsolidated statement of profit or loss, unconsolidated statement of profit or loss and other comprehensive income, unconsolidated statement of changes in shareholders’ equity, unconsolidated statement of cash flows and a summary of significant accounting policies and other explanatory notes to the financial statements for the nine-month-period then ended. The Bank Management is responsible for the preparation and fair presentation of interim financial information in accordance with the Banking Regulation and Supervision Agency (“BRSA”) Accounting and Financial Reporting Legislation which includes “Regulation on Accounting Applications for Banks and Safeguarding of Documents” published in the Official Gazette no.26333 dated 1 November 2006, and other regulations on accounting records of Banks published by Banking Regulation and Supervision Agency and circulars and interpretations published by BRSA and Turkish Accounting Standard 34 “Interim Financial Reporting” for those matters not regulated by the aforementioned regulations. Our responsibility is to express a conclusion on these interim financial information based on our review.

Scope of Review

We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, “Limited Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial reporting process, and applying analytical and other review procedures. A review of interim financial information is substantially less in scope than an independent audit performed in accordance with the Independent Auditing Standards and the objective of which is to express an opinion on the financial statements. Consequently, a review of the interim financial information does not provide assurance that the audit firm will be aware of all significant matters which would have been identified in an audit. Accordingly, we do not express an opinion.



Conclusion

Based on our review nothing has come to our attention that causes us to believe that the accompanying unconsolidated financial information does not present fairly in all material respects the financial position of Arap Türk Bankası Anonim Şirketi at 30 September 2025 and its financial performance and its cash flows for the nine-month-period then ended in accordance with the BRSA Accounting and Financial Reporting Legislation.

Report on other regulatory requirements arising from legislation

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

Additional Paragraph for Convenience Translation:

BRSA Accounting and Financial Reporting Legislation explained in detail in Section Three differ from International Financial Reporting Standards ("IFRS") issued by the International Accounting Standards Board including the application of IAS 29 - Financial Reporting in Hyperinflationary Economies as of 30 September 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, 7 November 2025

**ARAP TRK BANKASI A.Ş. UNCONSOLIDATED INTERIM FINANCIAL REPORT
AS OF AND FOR THE NINE MONTH PERIOD ENDED 30 SEPTEMBER 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 unconsolidated interim financial report as of and for the nine month period ended 30 September 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 INTERIM FINANCIAL STATEMENTS OF THE BANK
- EXPLANATIONS ON ACCOUNTING POLICIES APPLIED IN THE RELATED PERIOD
- INFORMATION RELATED TO FINANCIAL POSITION AND RISK MANAGEMENT OF THE BANK
- DISCLOSURES AND FOOTNOTES RELATED TO UNCONSOLIDATED INTERIM FINANCIAL STATEMENTS
- INDEPENDENT AUDITOR’S REVIEW REPORT
- INTERIM ACTIVITY REPORT

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

Yasin Öztürk
*Chairman of the Board of
Directors*

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

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*

Zafer Basri Yüksel
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

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SECTION ONE

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ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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.

As of 30 September 2025, the Bank's share capital at the balance sheet date as follows:

Shareholders	Current Period		Prior Period	
	Share amounts	Share Percentages(1)	Share amounts	Share Percentages(1)
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%
Total	3,221,000	%100	440,000	%100

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

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 ⁽⁴⁾	Deputy Chairman of the Board of Directors and Chairman of Audit Committee
Zafer Basri Yüksel ⁽³⁾	Member of the Board of Directors and General Manager
Abdalkhalig Mohamed M. Ibrahim ⁽¹⁾	Member of the Board of Directors and President of Audit Committee
Selen Giyim	Member of the Board of Directors and Audit Committee
Hüseyin Serdar Yücel	Member of the Board of Directors
İmge Hilal Soyluoğlu Canlı	Member of the Board of Directors
Nouri Ali Mohamed Aboflega	Member of the Board of Directors
Saleh Ah H. Keshlaf ⁽⁵⁾	Member of the Board of Directors

(1) Abdalkhalig Mohamed M. Ibrahim assumed his duties on January 16, 2025.

(2) Abdulkhalek Hussein Ergei resigned from his position as a Member of the Board of Directors on March 25, 2025.

(3) Wail J. A. Belgasem resigned from his position as the Bank's General Manager on August 6, 2025, and Zafer Basri Yüksel was appointed as Acting General Manager of the Bank as of the same date.

(4) Mohamed Milad Ebrayik Hassadi resigned from his positions as Deputy Chairman of the Board of Directors and Chairman of the Audit Committee on May 21, 2025. Fakher Muftah Omar Buferna assumed his duties on April 10, 2025.

(5) Saleh Ah H. Keshlaf assumed his duties on September 18, 2025.

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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
Zafer Basri Yüksel ⁽¹⁾	Member of the Board of Directors and Deputy General Manager
Reyad A. A. Dawiher ⁽¹⁾	Deputy General Manager - Credits & Operations Department
Zafer Basri Yüksel assumed his duties on March 17, 2025, and Reyad A. A. Dawiher assumed his duties on April 2, 2025.	
Salih Hatipoğlu resigned from his position as Deputy General Manager of the Financial Management, IT, and Support Services Department on May 2, 2025.	

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

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

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

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

None.

SECTION TWO

UNCONSOLIDATED FINANCIAL STATEMENTS

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- V. STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
- VI. STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
- VII. STATEMENT OF CASH FLOWS

ARAP TÜRK BANKASI A.Ş.

UNCONSOLIDATED BALANCE SHEET (STATEMENT OF FINANCIAL POSITION) AS OF 30 SEPTEMBER 2025

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

ASSETS	Note (Fifth Section-I)	CURRENT PERIOD 30.09.2025			PRIOR PERIOD 31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
I. FINANCIAL ASSETS (Net)		385,298	9,740,296	10,125,594	439,046	7,443,662	7,882,708
1.1 Cash and Cash Equivalents	(1)	38,631	9,674,506	9,713,137	109,790	6,849,861	6,959,651
1.1.1 Cash and Balances with Central Bank		40,565	5,082,459	5,123,024	10,467	4,122,804	4,133,271
1.1.2 Banks	(4)	2,087	4,592,047	4,594,134	31,979	2,727,057	2,759,036
1.1.3 Money Markets		-	-	-	-	-	70,092
1.1.4 Expected Credit Loss (-)		4,021	-	4,021	2,748	-	2,748
1.2 Financial Assets Measured at Fair Value Through Profit or Loss	(2)	-	-	-	-	-	-
1.2.1 Government Securities		-	-	-	-	-	-
1.2.2 Equity Securities		-	-	-	-	-	-
1.2.3 Other Financial Assets		-	-	-	-	-	-
1.3 Financial Assets Measured at Fair Value Through Other Comprehensive Income	(5)	346,667	65,790	412,457	329,256	593,801	923,057
1.3.1 Government Securities		346,443	20,874	367,317	329,032	555,529	884,561
1.3.2 Equity Securities		224	2,683	2,907	224	2,170	2,394
1.3.3 Other Financial Assets		-	42,233	42,233	-	36,102	36,102
1.4 Derivative Financial Assets	(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		-	-	-	-	-	-
II. FINANCIAL ASSETS MEASURED AT AMORTISED COST (Net)	(6)	3,400,162	10,322,450	13,722,612	959,859	8,041,926	9,001,785
2.1 Loans		3,328,509	8,302,924	11,631,433	952,182	4,913,450	5,865,632
2.2 Lease Receivables		-	-	-	-	-	-
2.3 Factoring Receivables		-	-	-	-	-	-
2.4 Other Financial Assets Measured at Amortised Cost	(7)	160,749	2,019,526	2,180,275	44,086	3,128,476	3,172,562
2.4.1 Government Securities		160,749	1,741,025	1,901,774	44,086	2,892,450	2,936,536
2.4.2 Other Financial Assets		-	278,501	278,501	-	236,026	236,026
2.5 Expected Credit Loss (-)		89,096	-	89,096	36,409	-	36,409
III. ASSETS HELD FOR SALE PURPOSE AND RELATED TO DISCONTINUED OPERATIONS (Net)	(15)	-	-	-	-	-	-
3.1 Held for Sale Purpose		-	-	-	-	-	-
3.2 Related to Discontinued Operations		-	-	-	-	-	-
IV. EQUITY INVESTMENTS		190,227	-	190,227	161,695	-	161,695
4.1 Associations (Net)	(8)	-	-	-	-	-	-
4.1.1 Associates Accounted Based on Equity Method		-	-	-	-	-	-
4.1.2 Unconsolidated Financial Subsidiaries		-	-	-	-	-	-
4.2 Subsidiaries (Net)	(9)	190,227	-	190,227	161,695	-	161,695
4.2.1 Unconsolidated Financial Subsidiaries		190,227	-	190,227	161,695	-	161,695
4.2.2 Unconsolidated Non-Financial Subsidiaries		-	-	-	-	-	-
4.3 Joint Ventures (Net)	(10)	-	-	-	-	-	-
4.3.1 Joint Ventures Accounted Based on Equity Method		-	-	-	-	-	-
4.3.2 Unconsolidated Joint Ventures		-	-	-	-	-	-
V. TANGIBLE ASSETS (Net)		1,384,416	-	1,384,416	1,372,893	-	1,372,893
VI. INTANGIBLE ASSETS (Net)		16,654	-	16,654	11,312	-	11,312
6.1 Goodwill		-	-	-	-	-	-
6.2 Other		16,654	-	16,654	11,312	-	11,312
VII. INVESTMENT PROPERTY (Net)	(13)	-	-	-	-	-	-
VIII. CURRENT TAX ASSET	(14)	-	-	-	-	-	-
IX. DEFERRED TAX ASSET	(14)	-	-	-	-	-	-
X. OTHER ASSETS (Net)	(16)	172,468	99,723	272,191	104,237	37,264	141,501
TOTAL ASSETS		5,549,225	20,162,469	25,711,694	3,049,042	15,522,852	18,571,894

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

ARAP TÜRK BANKASI ANONİM ŞİRKETİ

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

LIABILITIES	Note (Fifth Section-II)	CURRENT PERIOD 30.09.2025			PRIOR PERIOD 31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
I. DEPOSITS	(1)	444,832	13,363,560	13,808,392	150,625	10,354,943	10,505,568
II. FUNDS BORROWED	(3)	-	6,128,667	6,128,667	-	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)	5,161	730	5,891	4,068	881	4,949
X. PROVISIONS	(7)	193,880	28,493	222,373	171,586	24,187	195,773
10.1 Restructuring Provisions		-	-	-	-	-	-
10.2 Reserve for Employee Benefits		99,180	-	99,180	107,546	-	107,546
10.3 Insurance Technical Provisions (Net)		-	-	-	-	-	-
10.4 Other Provisions		94,700	28,493	123,193	64,040	24,187	88,227
XI. CURRENT TAX LIABILITY	(8)	77,674	-	77,674	63,568	-	63,568
XII. DEFERRED TAX LIABILITY		99,959	-	99,959	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)	153,132	487,988	641,120	65,917	254,872	320,789
XVI. SHAREHOLDERS' EQUITY	(9)	4,726,227	1,391	4,727,618	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		986,179	-	986,179	986,179	-	986,179
16.4 Accumulated Other Comprehensive Income or Loss that will be Reclassified to Profit or Loss		(124,083)	1,391	(122,692)	(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)		563,788	-	563,788	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)		412,710	-	412,710	182,188	-	182,188
TOTAL LIABILITIES		5,700,865	20,010,829	25,711,694	3,152,320	15,419,574	18,571,894

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

ARAP TÜRK BANKASI A.Ş.
UNCONSOLIDATED STATEMENT OF OFF-BALANCE SHEET
AS OF 30 SEPTEMBER 2025

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

	Note (Fifth Section-III)	CURRENT PERIOD 30.09.2025			PRIOR PERIOD 31.12.2024		
		TL	FC	TOTAL	TL	FC	TOTAL
A. OFF-BALANCE SHEET LIABILITIES (I+II+III)		4,192,856	20,913,854	25,106,710	1,094,770	15,203,695	16,298,465
I. GUARANTEES AND WARRANTIES	(2)	4,191,616	20,475,093	24,666,709	1,093,862	15,203,695	16,297,557
1.1. Letters of Guarantee		4,191,616	13,496,879	17,688,495	1,093,862	10,332,269	11,426,131
1.1.1. Guarantees Subject to State Tender Law		67,180	-	67,180	81,714	239	81,953
1.1.2. Guarantees Given for Foreign Trade Operations		207,491	13,362,964	13,570,455	10,762	10,129,605	10,140,367
1.1.3. Other Letters of Guarantee		3,916,945	133,915	4,050,860	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		-	6,603,574	6,603,574	-	4,871,426	4,871,426
1.3.1. Documentary Letters of Credit		-	-	-	-	-	-
1.3.2. Other Letters of Credit		-	6,603,574	6,603,574	-	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		-	374,640	374,640	-	-	-
1.9. Other Collaterals		-	-	-	-	-	-
II. COMMITMENTS	(1)	1,240	438,761	440,001	908	-	908
2.1. Irrevocable Commitments		1,240	438,761	440,001	908	-	908
2.1.1. Asset Purchase and Sale Commitments		-	-	-	-	-	-
2.1.2. Deposit Purchase and Sales Commitments		-	438,761	438,761	-	-	-
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		1,240	-	1,240	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		-	-	-	-	-	-
2.2. Revocable Commitments		-	-	-	-	-	-
2.2.1. Revocable Loan Granting Commitments		-	-	-	-	-	-
2.2.2. Other Revocable Commitments		-	-	-	-	-	-
III. DERIVATIVE FINANCIAL INSTRUMENTS		-	-	-	-	-	-
3.1. Hedging Derivative Financial Instruments		-	-	-	-	-	-
3.1.1. Transactions for Fair Value Hedge		-	-	-	-	-	-
3.1.2. Transactions for Cash Flow Hedge		-	-	-	-	-	-
3.1.3. Transactions for Foreign Net Investment Hedge		-	-	-	-	-	-
3.2. Trading Transactions		-	-	-	-	-	-
3.2.1. Forward Foreign Currency Buy/Sell Transactions		-	-	-	-	-	-
3.2.1.1. Forward Foreign Currency Transactions-Buy		-	-	-	-	-	-
3.2.1.2. Forward Foreign Currency Transactions-Sell		-	-	-	-	-	-
3.2.2. Swap Transactions Related to Foreign Currency and Interest Rates		-	-	-	-	-	-
3.2.2.1. Foreign Currency Swap-Buy		-	-	-	-	-	-
3.2.2.2. Foreign Currency Swap-Sell		-	-	-	-	-	-
3.2.2.3. Interest Rate Swap-Buy		-	-	-	-	-	-
3.2.2.4. Interest Rate Swap-Sell		-	-	-	-	-	-
3.2.3. Foreign Currency, Interest rate and Securities Options		-	-	-	-	-	-
3.2.3.1. Foreign Currency Options-Buy		-	-	-	-	-	-
3.2.3.2. Foreign Currency Options-Sell		-	-	-	-	-	-
3.2.3.3. Interest Rate Options-Buy		-	-	-	-	-	-
3.2.3.4. Interest Rate Options-Sell		-	-	-	-	-	-
3.2.3.5. Securities Options-Buy		-	-	-	-	-	-
3.2.3.6. Securities Options-Sell		-	-	-	-	-	-
3.2.4. Foreign Currency Futures		-	-	-	-	-	-
3.2.4.1. Foreign Currency Futures-Buy		-	-	-	-	-	-
3.2.4.2. Foreign Currency Futures-Sell		-	-	-	-	-	-
3.2.5. Interest Rate Futures		-	-	-	-	-	-
3.2.5.1. Interest Rate Futures-Buy		-	-	-	-	-	-
3.2.5.2. Interest Rate Futures-Sell		-	-	-	-	-	-
3.2.6. Other		-	-	-	-	-	-
B. CUSTODY AND PLEDGES RECEIVED (IV+V+VI)		1,382,078	1,864,478	3,246,556	876,130	1,696,752	2,572,882
IV. ITEMS HELD IN CUSTODY		5,375	-	5,375	5,981	-	5,981
4.1. Customer Fund and Portfolio Balances		-	-	-	-	-	-
4.2. Investment Securities Held in Custody		-	-	-	-	-	-
4.3. Checks Received for Collection		5,375	-	5,375	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		-	-	-	-	-	-
4.8. Custodians		-	-	-	-	-	-
V. PLEDGES RECEIVED		1,376,703	1,864,478	3,241,181	870,149	1,696,752	2,566,901
5.1. Marketable Securities		-	-	-	-	-	-
5.2. Guarantee Notes		16,383	857,680	874,063	16,820	841,211	858,031
5.3. Commodity		-	-	-	-	-	-
5.4. Warranty		-	-	-	-	-	-
5.5. Immovable		106,394	1,004,465	1,110,859	106,394	853,783	960,177
5.6. Other Pledged Items		1,253,926	2,333	1,256,259	746,935	1,758	748,693
5.7. Pledged Items-Depository		-	-	-	-	-	-
VI. ACCEPTED INDEPENDENT GUARANTEES AND WARRANTIES		-	-	-	-	-	-
TOTAL OFF-BALANCE SHEET COMMITMENTS (A+B)		5,574,934	22,778,332	28,353,266	1,970,900	16,900,447	18,871,347

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

ARAP TÜRK BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE PERIOD ENDED 30 SEPTEMBER 2025

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

	Note (Fifth Section IV)	Current Period 01.01.2025- 30.09.2025	Prior Period 01.01.2024- 30.09.2024	Current Period 01.07.2025- 30.09.2025	Prior Period 01.07.2024- 30.09.2024
IV. -STATEMENT OF PROFIT OR LOSS					
I. INTEREST INCOME	(1)	1,474,268	557,784	876,065	310,811
1.1 Interest on Loans		1,012,491	417,909	550,280	202,461
1.2 Interest on Reserve Requirements		9,042	2,310	11,474	7,883
1.3 Interest on Banks		95,359	30,213	46,935	17,500
1.4 Interest on Money Market Transactions		92,355	19,306	5,263	-
1.5 Interest on Marketable Securities Portfolio		262,968	87,308	261,749	82,688
1.5.1 Fair Value Through Profit or Loss		-	-	-	-
1.5.2 Fair Value Through Other Comprehensive Income		104,645	32,580	94,496	28,283
1.5.3 Financial Assets Measured at Amortised Cost		158,323	54,728	167,253	54,405
1.6 Financial Lease Income		-	-	-	-
1.7 Other Interest Income		2,053	738	364	279
II. INTEREST EXPENSE (-)	(2)	247,424	88,951	273,732	91,563
2.1 Interest on Deposits		57,451	20,160	96,139	25,914
2.2 Interest on Funds Borrowed		188,020	68,171	175,857	65,114
2.3 Interest Expense on Money Market Transactions		-	-	-	-
2.4 Interest on Securities Issued		-	-	-	-
2.5 Lease Interest Expenses		1,953	620	1,736	535
2.6 Other Interest Expenses		-	-	-	-
III. NET INTEREST INCOME/EXPENSE (I - II)		1,226,844	468,833	602,333	219,248
IV. NET FEES AND COMMISSIONS INCOME/EXPENSE		259,165	96,717	160,122	65,135
4.1 Fees and Commissions Received		279,252	104,344	178,796	71,340
4.1.1 Non-cash Loans		54,831	22,593	37,558	13,257
4.1.2 Other		224,421	81,751	141,238	58,083
4.2 Fees and Commissions Paid		20,087	7,627	18,674	6,205
4.2.1 Non-cash Loans		101	41	60	23
4.2.2 Other		19,986	7,586	18,614	6,182
V. DIVIDEND INCOME		28,914	87	8,204	-
VI. TRADING INCOME /(LOSS) (Net)	(3)	42,794	10,119	45,277	5,936
6.1 Trading Gains / (Losses) on Securities		3,299	3,299	35,747	-
6.2 Gains / (Losses) on Derivative Financial Transactions		-	-	-	-
6.3 Foreign Exchange Gains / (Losses)		39,495	6,820	9,530	5,936
VII. OTHER OPERATING INCOME	(4)	20,088	6,294	50,752	28,130
VIII. GROSS OPERATING INCOME (III+IV+V+VI+VII)		1,577,805	582,050	866,688	318,449
IX. EXPECTED CREDIT LOSS (-)	(5)	86,589	10,582	7,438	7,244
X. OTHER PROVISION EXPENSES (-)	(6)	32,792	8,710	22,761	7,850
XI. PERSONNEL EXPENSES (-)		625,770	214,797	444,342	151,992
XII. OTHER OPERATING EXPENSES (-)	(7)	267,753	65,292	204,523	67,875
XIII. NET OPERATING INCOME/(LOSS) (VIII-IX-X-XI-XII)		564,901	282,669	187,624	83,488
XIV. INCOME RESULTED FROM MERGERS		-	-	-	-
XV. INCOME/(LOSS) FROM ASSOCIATES ACCOUNTED FOR USING THE EQUITY METHOD		-	-	-	-
XVI. GAIN/(LOSS) ON NET MONETARY POSITION		-	-	-	-
XVII. PROFIT/LOSS BEFORE TAX FROM CONTINUED OPERATIONS (XIII+...+XVI)	(8)	564,901	282,669	187,624	83,488
XVIII. TAX PROVISION FOR CONTINUED OPERATIONS (±)	(9)	(152,191)	(79,997)	(37,601)	(20,582)
18.1 Current Tax Provision		(150,934)	(41,568)	(46,921)	33,434
18.2 Deferred Tax Income Effect (+)		78,103	56,839	135,028	107,674
18.3 Deferred Tax Expense Effect (-)		76,846	18,410	144,348	53,658
XIX. CURRENT PERIOD PROFIT/LOSS FROM CONTINUED OPERATIONS (XVI±XVII)	(10)	412,710	202,672	150,023	62,906
XX. INCOME FROM DISCONTINUED OPERATIONS		-	-	-	-
20.1 Income from Non-current Assets Held for Sale		-	-	-	-
20.2 Gain on Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
20.3 Income from Other Discontinued Operations		-	-	-	-
XXI. EXPENSES FROM DISCONTINUED OPERATIONS (-)		-	-	-	-
21.1 Expenses for Non-current Assets Held for Sale		-	-	-	-
21.2 Loss on Sale of Associates, Subsidiaries and Joint Ventures		-	-	-	-
21.3 Expenses for Other Discontinued Operations		-	-	-	-
XXII. PROFIT/LOSS BEFORE TAX FROM DISCONTINUED OPERATIONS (XX-XXI)		-	-	-	-
XXIII. TAX PROVISION FOR DISCONTINUED OPERATIONS (±)		-	-	-	-
23.1 Current Tax Provision		-	-	-	-
23.2 Deferred Tax Expense Effect (+)		-	-	-	-
23.3 Deferred Tax Income Effect (-)		-	-	-	-
XXIV. NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS (XXI±XXII)		-	-	-	-
XXV. NET PROFIT/(LOSS) (XIX+XXIV)	(11)	412,710	202,672	150,023	62,906
Earning/(Loss) per share (in TL full)		0,0013	0,0006	0,0034	0,0014

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

ARAP TÜRK BANKASI A.Ş.

**UNCONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER
COMPREHENSIVE INCOME AS OF 30 SEPTEMBER 2025**

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

		Current Period	Prior Period
		1 January- 30 September 2025	1 January- 30 September 2024
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME			
I.	PERIOD PROFIT/LOSS FOR THE PERIOD	412,710	150,023
II.	OTHER COMPREHENSIVE INCOME	18,611	(38,951)
2.1	Other Comprehensive Income That Will Not Be Reclassified To Profit or Loss	-	-
2.1.1	Tangible Assets Revaluation Increase/Decrease	-	-
2.1.2	Intangible Assets Revaluation Increase/Decrease	-	-
2.1.3	Defined Benefit Pension Plan Remeasurement Gain/Loss	-	-
2.1.4	Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.1.5	Tax Related Other Comprehensive Income Items Not Reclassified Through Profit or Loss	-	-
2.2	Other Comprehensive Income That Will Reclassified to Profit or Loss	18,611	(38,951)
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	26,598	(55,227)
2.2.3	Gains/losses from Cash Flow Hedges	-	-
2.2.4	Gains/Losses on Hedges of Net Investments in Foreign Operations	-	-
2.2.5	Other Comprehensive Income Items Reclassified Through Profit or Losses	-	-
2.2.6	Tax Related Other Comprehensive Income Items Reclassified Through Profit or Loss	(7,987)	16,276
III.	TOTAL COMPREHENSIVE INCOME (I+II)	431,321	111,072

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

ARAP TÜRK BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2025

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

STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY	Paid-in capital	Share premium	Share certificate cancel profits	Other capital reserve	Other Comprehensive Income/ Expense Items not to be Recycled to Profit or Loss			Other Comprehensive Income/ Expense Items to be Recycled to Profit or Loss			Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity
					1	2	3	4	5	6				
CURRENT PERIOD														
30 September 2025														
I. Balance at the beginning of the period	440,000	-	-	-	1,018,871	(32,692)	-	-	(141,303)	-	70,233	1,070,295	182,188	2,607,592
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	-	-	-	1,018,871	(32,692)	-	-	(141,303)	-	70,233	1,070,295	182,188	2,607,592
IV. Total comprehensive income (loss)	-	-	-	-	-	-	-	-	18,611	-	-	-	412,710	431,321
V. Capital increase in cash	1,710,705	-	-	-	-	-	-	-	-	-	-	-	-	1,710,705
VI. Capital increase through internal reserves	1,070,295	-	-	-	-	-	-	-	-	-	-	(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)	(22,000)
11.1 Dividends distributed	-	-	-	-	-	-	-	-	-	-	-	(22,000)	-	(22,000)
11.2 Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	9,110	173,078	(182,188)	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances (III+IV+..... +X+XI)	3,221,000	-	-	-	1,018,871	(32,692)	-	-	(122,692)	-	79,343	151,078	412,710	4,727,618

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

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

ARAP TÜRK BANKASI A.Ş.

UNCONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY AS OF 30 SEPTEMBER 2025

(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						
	Paid-in capital	Share premium	Share certificate cancel profits	Other capital reserve	1	2	3	4	5	6	Profit reserves	Prior period net income/(loss)	Current period net income/(loss)	Total Equity
STATEMENT OF CHANGES IN SHAREHOLDERS'EQUITY														
PRIOR PERIOD														
30 September 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
II. 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)	-	-	-	-	-	-	-	-	(38,951)	-	-	-	150,023	111,072
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2 Transfers to legal reserves	-	-	-	-	-	-	-	-	-	-	7,833	148,824	(156,657)	-
11.3 Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balances (III+IV+..... +X+XI)	440,000	-	-	-	682,693	(29,987)	-	-	(131,945)	-	70,233	1,070,295	150,023	2,251,312

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

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

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

4. Exchange Differences on Translation,

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

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

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

ARAP TÜRK BANKASI A.Ş.

NOTES TO THE UNCONSOLIDATED STATEMENT OF CASH FLOWS AS OF 30 SEPTEMBER 2025

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

STATEMENT OF CASH FLOWS	Note	Current Period 01.01.2025 -30.09.2025	Prior Period 01.01.2024 -30.09.2024
A. CASH FLOWS FROM BANKING OPERATIONS			
1.1 Operating Profit Before Changes in Operating Assets and Liabilities		1,125,317	289,478
1.1.1 Interest Received		1,349,334	765,989
1.1.2 Interest Paid		(214,736)	(296,996)
1.1.3 Dividend Received		-	205
1.1.4 Fees and Commissions Received		279,252	178,796
1.1.5 Other Income		97,848	62,333
1.1.6 Collections from Previously Written-off Loans and Other Receivables		-	-
1.1.7 Payments to Personnel and Service Suppliers		(788,046)	(548,704)
1.1.8 Taxes Paid		(127,714)	(56,618)
1.1.9 Other		529,379	184,473
1.2 Changes in Operating Assets and Liabilities		(3,830,544)	(109,181)
1.2.1 Net Increase/Decrease in Financial Assets at Fair Value Through Profit or Loss		-	26,263
1.2.2 Net (increase) / decrease in due from banks and other financial institutions		-	-
1.2.3 Net (increase) / decrease in loans		(4,556,137)	(1,260,458)
1.2.4 Net (increase) / decrease in other assets		343,476	(168,191)
1.2.5 Net increase / (decrease) in bank deposits		1,227,775	771,270
1.2.6 Net increase / (decrease) in other deposits		(384,501)	1,304,722
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		312,196	(565,993)
1.2.9 Net increase / (decrease) in payables		-	-
1.2.10 Net increase / (decrease) in other liabilities		(823,353)	(216,794)
I. Net Cash Provided from Banking Operations		(2,705,227)	180,297
B. CASH FLOWS FROM INVESTMENT ACTIVITIES			
II. Net Cash Provided from Investing Activities		2,045,329	1,687,618
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		(36,462)	(7,900)
2.4 Disposals of tangible assets		3,226	-
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	1,186,571
2.7 Purchase of Financial Assets Measured at Amortised Cost		(125,292)	-
2.8 Sale of Financial Assets Measured at Amortised Cost		1,636,434	513,344
2.9 Other		(5,852)	(4,397)
C. CASH FLOWS FROM FINANCING ACTIVITIES			
III. Net Cash Provided from Financing Activities		1,686,752	(1,736)
3.1 Cash Obtained from Funds Borrowed and Securities Issued		-	-
3.2 Cash Used for Repayment of Funds Borrowed and Securities Issued		1,710,705	-
3.3 Issued Equity Instruments		(22,000)	-
3.4 Dividends Paid		(1,953)	(1,736)
3.5 Payments for Finance Leases		-	-
3.6 Other		-	-
IV. Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		1,100,588	492,905
V. Net Decrease/ Increase in Cash and Cash Equivalents (I+II+III+IV)		2,127,442	2,359,084
VI. Cash and Cash Equivalents at the Beginning of the Period		4,457,685	2,246,382
VII. Cash and Cash Equivalents at the End of the Period		6,585,127	4,605,466

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 SEPTEMBER 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 its announcement dated 23 November 2024, KGK stated that the financial statements of businesses applying Turkish Financial Reporting Standards for the annual reporting period ending on or after 31 December 2024 should be prepared in accordance with the Financial Reporting Standard in High Inflation Economies (“TMS 29”) and explained that institutions or organizations authorized to regulate and supervise their fields may determine different transition dates for the implementation of TMS 29 provisions. Based on this announcement of the KGK, BRSA, with its decision numbered 10744 dated 12 December 2024, decided that the financial statements of banks and financial leasing, factoring, financing, savings financing and asset management companies dated 31 December 2024 will not be subject to the inflation adjustment required within the scope of TMS 29. In accordance with the BRSA's decision dated January 11, 2025 and numbered 10825; It has been decided that banks, financial leasing, factoring, financing, savings financing and asset management companies will switch to inflation accounting as of January 1, 2025. Accordingly, no inflation adjustment was made in the unconsolidated financial statements dated 30 September 2025 within the scope of TMS 29 Financial Reporting Standard in Highly Inflationary Economies.

The preparation of financial statements requires the use of certain critical estimates on assets and liabilities reported as of balance sheet date or amount of contingent assets and liabilities explained and amount of income and expenses occurred in related period. Although these estimates rely on the management’s best judgment, actual results can vary from these estimates. Judgements and estimates are explained in related notes.

Financial statements are prepared on a cost basis, except for real estate and financial assets and liabilities that are shown at their fair values. For a correct perception of the financial statements, the accounting policies and valuation principles are explained between in Notes No. II and XXIV.

New and revised Turkish Accounting Standards effective for annual periods beginning on or after 1 January 2025 have no material effect on the financial statements, financial performance and on the Bank’s accounting policies. New and revised Turkish Accounting Standards issued but not yet effective as of the finalization date of the financial statements have no material effect on the financial statements, financial performance and on the Bank’s accounting policies.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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

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

III. EXPLANATIONS ON INVESTMENTS IN ASSOCIATES AND SUBSIDIARIES

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

IV. INFORMATION ON FORWARD TRANSACTIONS, OPTIONS AND DERIVATIVE INSTRUMENTS

Derivative financial instruments of the Bank are classified under “TFRS 9 Financial Instruments” (“TFRS 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 quoted market prices by using discounted cash flows model.

V. INFORMATION ON INTEREST INCOME AND EXPENSE

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

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

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VI. INFORMATION ON FEES AND COMMISSION INCOME AND EXPENSES

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

VII. INFORMATION ON FINANCIAL ASSETS

Financial assets are recognized or derecognized according to TFRS 9 Financial Instruments Part 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 portfolios traded in BIST are carried at weighted average exchange rates of BIST as of the balance sheet date and those securities that are not traded in Borsa İstanbul A.Ş (BIST) are carried at other valuation models. All gains and losses arising from these valuations are reflected in the statement of profit or loss.

b. Financial Assets at Fair Value Through Other Comprehensive Income

In addition to Financial assets within a business model that aims to hold to collect contractual cash flows and aims to hold to sell, financial asset with contractual terms that lead to cash flows are solely payments of principal and interest at certain dates, they are classified as fair value through other comprehensive income.

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

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(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)

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

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

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

c. Financial Assets Measured at Amortized Cost

Financial assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest are classified as financial assets measured at amortized cost.

Financial assets measured at amortized cost are initially recognized at acquisition cost including the transaction costs which reflect the fair value of those instruments and subsequently recognized at amortized cost by using effective interest rate method. Interest income obtained from financial assets measured at amortized cost is accounted in statement of profit or loss.

d. Loans

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

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

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

e. Impairment

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

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

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

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. INFORMATION ON FINANCIAL ASSETS (Continued)

e. Impairment (Continued)

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.

Individual Assessment

A credit loss can be defined as the difference between all contractual cash flows that are outstanding under the contract and the original expected EIR (Effective Interest Rate) value and discounted cash flows.

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

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VII. INFORMATION ON FINANCIAL ASSETS (Continued)

e. Impairment For Expected Loss (Continued)

Significant increase in credit risk definition

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

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

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

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

1. Past due more than 30 days,
2. The subject of in-bank restructuring,
3. High level negative investigation
4. Memzuc restructured records

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

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

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

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

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

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

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

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

VIII. INFORMATION ON OFFSETTING FINANCIAL INSTRUMENTS

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

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

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

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

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

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

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

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

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

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

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

XI. INFORMATION ON GOODWILL AND OTHER INTANGIBLE ASSETS

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

The Bank’s intangible assets consist of software.

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

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.

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)**XII. INFORMATION ON TANGIBLE ASSETS**

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

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

Gains and losses arising from the disposal of the tangible assets are calculated as the difference between the net book value and the net sales price and recognized in the 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:

Tangible Assets	Estimated Useful Life (Years)	Depreciation Rate (%)
Buildings	37-44	2-3
Motor vehicles	5	20
Office equipment, furniture and fixture	3-50	2-33

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

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

XIII. INFORMATION ON LEASING ACTIVITIES

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

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

TFRS 16 Information on Leasing Standards*Leases as-bank*

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

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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XIII. INFORMATION ON LEASING ACTIVITIES (Continued)

Right of use asset

Right of use includes first method recognition and maintenance:

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

Right of use when applying bank transportation:

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

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

Lease liability

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

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

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

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

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

XIV. INFORMATION ON PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

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

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

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

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

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

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

XV. INFORMATION ON LIABILITIES REGARDING EMPLOYEE BENEFITS

Reserve for other benefits to employees

In accordance with existing Turkish Labor Law, the Bank is required to make lump-sum termination indemnities to each employee who has completed one year of service with the Bank and whose employment is terminated due to retirement or for reasons other than resignation or as mentioned in related legislation.

The Bank calculates and accounts in financial statements by estimating the present value of the future probable obligation regarding severance pay in accordance with the provisions of “TAS 19-Employee Benefits”. The resulting actuarial losses and gains are accounted for under equity in accordance with TAS 19.

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

	Current Year	Prior Year
Discount Rate	3.00%	3.00%
Inflation Rate	25.55%	25.55%

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

Other benefits to employees

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

XVI. INFORMATION ON TAX APPLICATIONS

Corporate tax

With the Law No. 7456 published in the Official Gazette dated July 15, 2024 and numbered 32249, the corporate tax rate for banks has been determined as 30%, and this rate will start from the declarations that must be submitted as of 1 October 2024 and be applied to the corporate earnings of the accounting periods starting from 1 January 2024. entered into force.

The corporate tax rate is applied to the tax base to be found as a result of adding the expenses that are not accepted as deductible in accordance with the tax laws to the commercial income of the corporations, and deducting the exemptions and deductions in the tax laws. No further tax is paid if the profit is not distributed.

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

EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. INFORMATION ON TAX APPLICATIONS (Continued)

The prepaid taxes are calculated and paid at the rates valid for the earnings of the related years. The payments can be deducted from the annual corporate tax calculated for the whole year earnings.

There is no withholding tax on profit shares (dividends) paid to institutions that generate income through a workplace or permanent representative in Türkiye and to institutions residing in Türkiye. While 15% withholding tax is applied on dividend payments excluding those made to non-resident companies and institutions residing in Türkiye that generate income through a workplace or their permanent representative in Türkiye, this rate is 10% with the Presidential Decree published in the Official Gazette dated 22 December 2021 and numbered 31697. changed to. In the application of withholding tax rates for profit distributions to non-resident companies and real persons, the practices included in the relevant Double Taxation Agreements are also taken into consideration. Addition of profit to capital is not considered as profit distribution and withholding tax is not applied.

Within the framework of the provisions of the Corporate Tax Law No. 5520, 75% of the profits arising from the sale of the immovables, participation shares and founding shares, usufruct shares and priority rights held by the institutions for at least two full years; It is exempted from corporate tax, provided that it is kept in a special fund account or added to the capital until the end of the fifth year following the year of sale, provided that it is collected until the end of the second calendar year. 25% of the profits from the sale of real estate acquired before 15 July 2024 are exempt from corporate tax.

The law on amending the Tax Procedure Law and the Corporate Tax Law, Law No. 7352, became law on 20 January 2022, and the inflation adjustment within the scope of Article 298 is applicable for the 2021 and 2022 accounting periods, including the provisional accounting periods, and the 2024 accounting period provisional tax periods. It has been decided that the financial statements will not be subject to inflation adjustment, regardless of whether the relevant conditions are met or not. In line with Law No. 7352, inflation adjustment will be applied to the financial statements dated 30 September 2025, and the profit/loss difference resulting from the inflation adjustment will be shown in the previous years' profit/loss account and will not be subject to tax. Following the third paragraph of the 17th article of the law no. 491 and the temporary article 33 of the law no. 213, the expression “Banks, companies within the scope of the 'Financial Leasing, Factoring, Financing and Savings Financing Companies Law' dated 21/11/2012 and numbered 6361, payment and electronic money institutions, authorized foreign exchange institutions, asset management companies, capital market institutions and insurance and reinsurance companies and the profit/loss difference arising from the inflation adjustment made by these companies in the 2025 and 2025 accounting periods, including the provisional tax periods, is not taken into account in determining the income.” is added.

Global Minimum Complementary Corporate Tax

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

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVI. INFORMATION ON TAX APPLICATIONS (Continued)

Deferred taxes

The Bank calculates and accounts deferred tax assets and liabilities in accordance with the “TAS 12 - Income Taxes” and BRSA’s explanations; deferred tax assets and liabilities are recognized on all taxable temporary differences arising between the carrying values of assets and liabilities in the financial statements and their corresponding balances used for taxation purposes except for the differences not deductible for tax purposes and initial recognition of assets and liabilities which affect neither accounting nor taxable profit.

If transactions and events are recorded in the statement of profit or loss, then the related tax effects are also recognized in the statement of profit or loss. However, if transactions and events are recorded directly in the shareholders’ equity, the related tax effects are also recognized directly in the shareholders’ equity.

The net amount of deferred tax receivables and deferred tax payables is shown on the financial tables. In accordance with Article 298 of the Tax Procedure Law, deferred tax calculation has been made for assets and liabilities at a rate of 30% as of 30 September 2025.

Transfer Pricing

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

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

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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EXPLANATIONS ON ACCOUNTING POLICIES (Continued)

XVII. ADDITIONAL INFORMATION ON BORROWINGS

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

The Bank did not issue any stocks convertible into bonds.

The Bank does not have borrowing instruments issued by itself.

XVIII. INFORMATION ON SHARE ISSUANCES

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

XIX. INFORMATION ON BILLS OF EXCHANGES AND ACCEPTANCES

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

There are no acceptances presented as liabilities against any assets.

XX. INFORMATION ON GOVERNMENT INCENTIVES

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

XXI. CASH AND CASH EQUIVALENTS

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

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

XXII. INFORMATION ON SEGMENT REPORTING

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

XXIII. OTHER DISCLOSURES

Profit reserves and profit distribution

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

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

Related parties

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

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 20.24% (31 December 2024: 20.09%). The capital adequacy standard ratio has been calculated on the basis of the Regulation on the Equity of Banks, the Regulation on the Measurement and Evaluation of the Capital Adequacy of Banks, BRSA resolutions dated 12 December 2024 and numbered 10747. Within the framework of the aforementioned Board decisions, the item subject to credit risk is "Securities at Fair Value Reflected in Other Comprehensive Income", which is acquired before the Board decision of 1 January 2025, using the foreign exchange buying rates of the Central Bank of the Republic of Türkiye dated 26 June 2024. Calculated without taking into account the negative net valuation differences of the securities in the portfolio.

Information about Total Capital (Current Period)

	Current Period	Prior Period
TIER II CAPITAL	4,727,619	2,607,592
Paid-in capital following all debts in terms of claim in liquidation of the Bank	3,221,000	440,000
Share issue premiums	0	-
Reserves	79,343	70,233
Gains recognized in equity as per TAS	863,488	844,876
Profit	563,788	1,252,483
Current Period Profit	412,710	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	-	-
Common Equity Tier 1 Capital Before Deductions	4,727,619	2,607,592
Deductions from Common Equity Tier 1 Capital	16,664	11,323
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	10	11
Goodwill (net of related tax liability)	-	-
Other intangibles other than mortgage-servicing rights (net of related tax liability)	16,654	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	-	-
Total Deductions From Common Equity Tier 1 Capital	16,664	11,323
Total Common Equity Tier 1 Capital	4,710,955	2,596,269

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

	Cuurent Period	Prior Period
ADDITIONAL TIER I CAPITAL		
Preferred Stock not Included in Common Equity and the Related Share Premiums	-	-
Debt instruments and premiums approved by BRSA	-	-
Debt instruments and premiums approved by BRSA (Temporary Article 4)	-	-
Additional Tier I Capital before Deductions	-	-
Deductions from Additional Tier I Capital	-	-
Direct and indirect investments of the Bank in its own Additional Tier I Capital	-	-
Investments of Bank to Banks that invest in Bank's additional equity and components of equity issued by financial institutions with compatible with Article 7.	-	-
Total of Net Long Positions of the Investments in Equity Items of Unconsolidated Banks and Financial Institutions where the Bank Owns 10% or less of the Issued Share Capital Exceeding the 10% Threshold of above Tier I Capital	-	-
The Total of Net Long Position of the Direct or Indirect Investments in Additional Tier I Capital of Unconsolidated Banks and Financial Institutions where the Bank Owns more than 10% of the Issued Share Capital	-	-
Other items to be defined by the BRSA	-	-
Transition from the Core Capital to Continue to deduce Components	-	-
Goodwill and other intangible assets and related deferred tax liabilities which will not deducted from Common Equity Tier 1 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Net deferred tax asset/liability which is not deducted from Common Equity Tier 1 capital for the purposes of the sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-
Deductions to be made from common equity in the case that adequate Additional Tier I Capital or Tier II Capital is not available (-)	-	-
Total Deductions From Additional Tier I Capital	-	-
Total Additional Tier I Capital	-	-
Total Tier I Capital (Tier I Capital=Common Equity+Additional Tier I Capital)	4,710,955	2,596,269
TIER II CAPITAL		
Debt instruments and share issue premiums deemed suitable by the BRSA	-	-
Debt instruments and share issue premiums deemed suitable by BRSA (Temporary Article 4)	-	-
Provisions (Article 8 of the Regulation on the Equity of Banks)	183,243	103,984
Tier II Capital Before Deductions	183,243	103,984
Deductions From Tier II Capital	-	-
Direct and indirect investments of the Bank on its own Tier II Capital (-)	-	-
Investments of Bank to Banks that invest on Bank's Tier 2 and components of equity issued by financial institutions with the conditions declared in Article 8.	-	-
Portion of the total of net long positions of investments made in equity items of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or less of the issued common share capital exceeding 10% of Common Equity of the Bank (-)	-	-
Portion of the total of net long positions of investments made in Additional Tier I Capital item of banks and financial institutions outside the scope of consolidation where the Bank owns 10% or more of the issued common share capital exceeding 10% of Common Equity of the Bank	-	-
Other items to be defined by the BRSA (-)	-	-
Total Deductions from Tier II Capital	-	-
Total Tier II Capital	183,243	103,984
Total Capital (The sum of Tier I Capital and Tier II Capital)	4,894,198	2,700,253
The sum of Tier I Capital and Tier II Capital (Total Capital)	4,894,198	2,700,253
Deductions from Capital Loans granted contrary to the 50th and 51th Article of the Law	-	-
Net Book Values of Movables and Immovable Exceeding the Limit Defined in the Article 57, Clause 1 of the Banking Law and the Assets Acquired against Overdue Receivables and Held for Sale but Retained more than Five Years	-	-
Other items to be defined by the BRSA (-)	-	-
In transition from Total Core Capital and Supplementary Capital (the capital) to Continue to Download Components	-	-
The Sum of net long positions of investments (the portion which exceeds the 10% of Banks Common Equity) in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity which will not deducted from Common Equity Tier 1 capital, Additional Tier 1 capital, Tier 2 capital for the purposes of the first sub-paragraph of the Provisional Article 2 of the Regulation on Banks' Own Funds (-)	-	-

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

	Cuurent 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 (-)	-	-
TOTAL CAPITAL	4,894,198	2,700,253
Total Capital	4,894,198	2,700,253
Total risk weighted amounts	25,053,636	14,447,586
Capital Adequacy Ratios		
Core Capital Adequacy Ratio (%)	19.51	19.37
Tier 1 Capital Adequacy Ratio (%)	19.51	19.37
Capital Adequacy Ratio (%) ⁽²⁾	20.24	20.09
BUFFERS		
Total buffer requirement	2.853	2.897
Capital conservation buffer requirement (%)	2.500	2.500
Bank specific counter-cyclical buffer requirement (%)	0.353	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	15.01	14.87
Amounts below the Excess Limits as per the Deduction Principles	-	-
Portion of the total of net long positions of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Portion of the total of investments in equity items of unconsolidated banks and financial institutions where the bank owns 10% or less of the issued share capital exceeding the 10% threshold of above Tier I capital	-	-
Amount arising from deferred tax assets based on temporary differences	-	-
Limits related to provisions considered in Tier II calculation	-	-
Limits related to provisions considered in Tier II calculation		
General provisions for standard based receivables (before tenthousandtwentyfive limitation)	183,243	103,984
Up to 1.25% of total risk-weighted amount of general reserves for receivables where the standard approach used	183,243	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	-	-
Debt instruments subjected to Article 4 (to be implemented between January 1, 2018 and January 1, 2022)		
Upper limit for Additional Tier I Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier I Capital subjected to temporary Article 4	-	-
Upper limit for Additional Tier II Capital subjected to temporary Article 4	-	-
Amounts Excess the Limits of Additional Tier II Capital subjected to temporary Article 4	-	-

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

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

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

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

None.

Necessary Explanations in order to Reach an Agreement Between the Statement of Shareholders's Equity and Balance-Sheet Amounts

Current Period	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	986,179	-	986,179
Accumulated Other Comprehensive Income or Loss Reclassified Through Profit or Loss	(122,692)	-	(122,692)
Profit Reserves	(79,343)	-	79,343
Profit or Loss	563,788	-	563,788
Prior Periods' Profit/Loss	151,078	-	151,078
Current Period Net Profit/Loss	412,710	-	412,710
Deductions from Common Equity Tier I Capital (*)	-	16,664	(16,664)
Common Equity Tier 1 capital	-	-	4,710,955
Tier 1 capital	-	-	4,710,955
Provisions	-	(183,243)	183,243
Tier 2 capital (**)	-	(183,243)	183,243
Shareholders' Equity Adjustments (***)	-	-	-
Total Shareholders' Equity	4,727,618	(166,579)	4,894,198

(*) The regulations cover Common Equity Tier 1 capital adjustments within the framework of paragraphs 9-1-b and c.

(**) The regulations cover general loan provisions included in Tier 2 capital within the framework of paragraphs 8-1-a.

(***) The regulations cover Shareholders' Equity adjustments within the framework of paragraphs 9-8-ç.

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**II. INFORMATION ON FOREIGN CURRENCY EXCHANGE RATE RISK**

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

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

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

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

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

Foreign exchange risk management policy

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

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

Date	US Dollar	Euro
23 September 2025	41.2983	48.5820
24 September 2025	41.3375	48.7644
25 September 2025	41.3726	48.6935
26 September 2025	41.3950	48.6070
27 September 2025	41.4179	48.3509
30 September 2025	41.4984	48.6479
Balance Sheet Valuation Rate	41.4984	48.6479

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

The basic arithmetical average of the Bank’s foreign exchange bid rate for September 2025 is TL 41.2192 for USD, TL 48,3528 for EURO.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

Information on Currency Risk ⁽¹⁾

Current Period	Euro	US Dollars	Other	Total
Assets	2,201,710	2,877,479	3,270	5,082,459
Cash (Cash in Vault, Foreign currencies, Cash in Transit, Cheques Purchased) and Balances with the Central Bank of Türkiye	1,612,342	2,908,983	70,722	4,592,047
Banks	-	-	-	-
Financial Assets Measured at Fair Value through Profit or Loss	-	-	-	-
Interbank Money Market Placements	1,126	64,664	-	65,790
Financial Assets Measured at Fair Value through Other Comprehensive Income	3,390,787	4,912,137	-	8,302,924
Loans	-	-	-	-
Investments in Subsidiaries and Associates	651,705	1,367,821	-	2,019,526
Financial Assets Measured at Amortised Cost	-	-	-	-
Financial Derivative held for Hedging (Assets)	-	-	-	-
Tangible Assets	-	-	-	-
Intangible Assets	-	-	-	-
Other Assets	23,461	76,262	-	99,723
Total Assets⁽¹⁾	7,881,131	12,207,346	73,992	20,162,469
Liabilities				
Bank Deposits	2,318,846	3,017,537	2,718	5,339,101
Foreign Currency Deposits	3,605,797	4,354,995	63,667	8,024,459
Money Market Borrowings	-	-	-	-
Funds Borrowed from Other Financial Institutions	1,733,817	4,394,850	-	6,128,667
Marketable Securities Issued	-	-	-	-
Miscellaneous Payables	-	-	-	-
Financial Derivatives held for Hedging (Liabilities)	-	-	-	-
Other Liabilities	110,100	404,335	2,776	517,211
Total Liabilities	7,768,560	12,171,717	69,161	20,009,438
Net Balance Sheet Position	112,571	35,629	4,831	153,031
Net Off Balance Sheet Position	-	-	-	-
Financial Derivatives (Assets)	-	-	-	-
Financial Derivatives (Liabilities)	-	-	-	-
Non-Cash Loans	8,566,389	10,017,248	1,891,456	20,475,093
Prior Period				
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 provisions of the Regulation on the Calculation and Application of the Foreign Currency Net General Position/Equity Standard Ratio by Banks on a Consolidated and Unconsolidated Basis; Equity amounting to TL 1,391 is not taken into account in the currency risk calculation.

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

II. INFORMATION ON 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 30 September 2025, 30 September 2024 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	
	Statement of Profit or Loss	Shareholders' Equity ⁽¹⁾	Statement of Profit or Loss	Shareholders' Equity ⁽¹⁾
Euro	(11,257)	(11,257)	(3,018)	(3,023)
US Dollar	(3,424)	(3,562)	(5,584)	(5,754)
Other Currencies	(483)	(483)	(1,726)	(1,726)
Total	(15,164)	(15,302)	(10,328)	(10,503)

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

Assuming 10 percent depreciation of TL;

	Current Period		Prior Period	
	Statement of Profit or Loss	Shareholders' Equity ⁽¹⁾	Statement of Profit or Loss	Shareholders' Equity ⁽¹⁾
Euro	11,257	11,257	3,018	3,023
US Dollar	3,424	3,562	5,584	5,754
Other Currencies	483	483	1,726	1,726
Total	15,164	15,302	10,328	10,503

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

III. INFORMATION ON INTEREST RATE RISK

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

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

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

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

The early warning limit is maximum 10%, maximum 12% limit, maximum 14% exception for limit exceedance, and early warning limit maximum 17% for Interest Rate Risk Arising from Banking Accounts/Equity ratio, maximum 17% limit for Securities Duration Risk/Total Assets ratio by the Board of Directors. maximum 18%, and maximum 19% exception for limit exceeding.

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.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

III. INFORMATION ON INTEREST RATE RISK (Continued)

The expected effects of fluctuations in market interest rates on the Bank's financial positions and cash flows, expectations regarding interest income, and the limitations imposed by the Bank's Board of Directors on daily interest rates

The Board of Directors has set an early warning limit, a limit, and an excess tolerance for the Securities Duration Risk/Total Assets ratio at a maximum of 10%, 12%, and 14%, respectively. For the Interest Rate Risk Arising from Banking Accounts/Shareholders' Equity ratio, the early warning limit, limit, and excess tolerance have been set at a maximum of 17%, 18%, and 19%, respectively.

Measures taken by the Bank against interest rate risk encountered during the current period and the expected effects on net income and shareholders' equity in the upcoming period

Increases in interest rates have a limited but adverse effect on the Bank's financial position. However, the Bank's equity structure is at a level sufficient to absorb the potential negative impacts of interest rate fluctuations.

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

Based on re-pricing dates

Current Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non- Interest Bearing	Total
Assets							
Cash (cash in vault, foreign currencies, cash in transit, cheques purchased) and balances with the Central Bank of Türkiye	-	-	-	-	-	5,123,024	5,123,024
Banks	2,947,864	42,693	-	-	-	1,603,577	4,594,134
Financial assets at fair value through Profit or Loss	-	-	-	-	-	-	-
Interbank Money Market Placements	-	-	-	-	-	-	-
Financial Assets at Fair Value Through Other Comprehensive Income	738	-	56,889	304,121	47,802	2,907	412,457
Loans	1,153,555	3,590,825	5,736,389	1,107,519	-	43,145	11,631,433
Financial Assets Measured at Amortized Cost	594,598	-	1,547,539	38,138	-	-	2,180,275
Other assets ⁽¹⁾	-	-	-	-	-	1,770,371	1,770,371
Total assets	4,696,755	3,633,518	7,340,817	1,449,778	47,802	8,543,024	25,711,694
Liabilities							
Bank Deposits	5,048,518	290,631	-	-	-	25	5,339,174
Other Deposits	578,824	230,437	457,212	-	-	7,202,745	8,469,218
Money Market Borrowings	-	-	-	-	-	-	-
Miscellaneous Payables	-	-	-	-	-	-	-
Marketable Securities Issued	-	-	-	-	-	-	-
Funds Borrowed From Other Fin. Ins.	-	1,123,293	5,005,374	-	-	-	6,128,667
Other Liabilities ⁽²⁾	484	1,015	2,308	2,084	-	5,768,744	5,774,635
Total liabilities	5,627,826	1,645,376	5,464,894	2,084	-	12,971,514	25,711,694
Long Position in the Balance Sheet	-	1,988,142	1,875,923	1,447,694	47,802	-	5,359,561
Short Position in the Balance Sheet	(931,071)	-	-	-	-	(4,428,490)	(5,359,561)
Long Position in the Off-balance Sheet	-	-	-	-	-	-	-
Short Position in the Off-balance Sheet	-	-	-	-	-	-	-
Total Position	(931,071)	1,988,142	1,875,923	1,447,694	47,802	(4,428,490)	-

(1) Other Assets: The amount of TL 1,770,371 in the Non-Interest Bearing column is composed of Tangible Assets amounting to TL 1,384,416, Subsidiaries amounting to TL 190,227, Expected Credit Loss amounting to TL 93,117, Current Tax Asset amounting to TL 16,654, Intangible Assets amounting to TL 272,191, Other Assets amounting to TL 5,768,744.

(2) Other Liabilities: The amount of TL 4,727,618 in the Non-Interest Bearing Column is composed of Shareholders' Equity amounting to TL 222,373, Provisions amounting to TL 77,674. Deferred Tax Liability amounting to TL 99,959 and other Non-Interest Bearing amounts included in Other Liabilities amounting to TL 641,120.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

III. INFORMATION ON INTEREST RATE RISK (Continued)

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

Based on re-pricing dates

Prior Period	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Years and Over	Non-Interest Bearing	Total
Assets							
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 ⁽¹⁾	-	-	-	-	-	1,648,244	1,648,244
Total assets	4,156,130	3,555,622	3,092,472	1,934,198	48,453	5,785,019	18,571,894
Liabilities							
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 ⁽²⁾	531	1,078	1,752	1,588	-	3,278,437	3,283,386
Total liabilities	4,208,375	2,066,885	2,432,348	2,093	-	9,862,193	18,571,894
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	-	-	-	-	-	-	-
Total Position	(52,245)	1,488,737	660,124	1,932,105	48,453	(4,077,174)	-

(1) Other Assets: The amount of TL 1,648.244 in the Non-Interest Bearing column is composed of Tangible Assets amounting to TL 1,372,893, Subsidiaries amounting to TL 161,695, Expected Credit Loss amounting to TL 39,157, Intangible Assets amounting to TL 11,312, Current Tax Asset amounting to TL 141,501, Other Assets amounting to TL 3,278,437.

(2) Other Liabilities: The amount of TL 2,607,592 in the Non-Interest Bearing Column is composed of Shareholders' 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 other Non-Interest Bearing amounts included in Other Liabilities amounting to TL 320,789.

ARAP TÜRK BANKASI A.Ş.**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)**III. INFORMATION ON INTEREST RATE RISK (Continued)****Average interest rates applied to monetary financial instruments (%)**

Current Period	EURO	USD	TL
Assets			
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and balances with the Central Bank of Türkiye.	-	-	-
Banks	2.10	4.33	-
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	6.45	7.77	43.60
Financial Assets Measured at Amortized Cost	-	-	37.06
			-
Liabilities	3.10	4.69	-
Interbank Deposits	0.83	1.08	40.12
Other Deposits	-	-	-
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	3.37	5.26	-
Funds Borrowed from Other Financial Institutions	3.37	5.26	-
			-
Prior Period	EURO	USD	TL
Assets			
Cash (cash in vault, currency deposits, 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
			-
Liabilities	5.07	7.10	-
Interbank Deposits	0.48	2.84	48.75
Other Deposits	-	-	-
Money Market Borrowings	-	-	-
Miscellaneous Payables	-	-	-
Marketable Securities Issued	4.09	6.07	-
Funds Borrowed from Other Financial Institutions	4.09	6.07	-

IV. INFORMATION ON STOCK POSITION RISK**Equity investment risk due from banking book**

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

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

None.

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

IV. INFORMATION ON STOCK POSITION RISK (Continued)

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

None.

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

None.

V. INFORMATION ON LIQUIDITY RISK MANAGEMENT AND LIQUIDITY COVERAGE RATIO

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

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

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

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

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

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

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

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

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

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

The Bank is supported by well-established shareholders among most powerful financial institutions in Türkiye, Middle East and the North African region. The Bank’s largest shareholder is Libyan Foreign Bank which is 100% owned by the Central Bank of Libya has A&T Bank. Funds received from the Bank’s risk group have a 27% 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 69% of these funds are USD, 31% 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.

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

Liquidity coverage ratio

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

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

	Month	FC	Week	FC+TL
Lowest	11 July 2025	162	11 July 2025	129
Highest	29 August 2025	281	29 August 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 ⁽¹⁾		Consideration Ratio Applied Total Value ⁽¹⁾	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS				
1 High quality liquid assets	9,966,889	9,323,300	7,115,582	6,473,751
CASH OUTFLOWS				
2 Real person deposits and retail deposits	3,478,030	2,174,746	283,930	217,475
3 Stable deposit	1,277,448	-	63,872	-
4 Deposit with low stability	2,200,582	2,174,746	220,058	217,475
5 Unsecured debts except real person deposits and retail deposits	9,473,242	8,854,758	7,029,759	6,381,800
6 Operational deposit	-	-	-	-
7 Non-operating deposits	8,510,618	8,433,394	6,067,135	5,960,436
8 Other unsecured debts	962,624	421,364	962,624	421,364
9 Secured debts	-	-	-	-
10 Other cash outflows	23,492,982	19,732,778	2,474,002	1,085,485
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	23,492,982	19,732,778	2,474,002	1,085,485
16 TOTAL CASH OUTFLOW	36,444,254	30,762,282	9,787,691	7,684,760
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured claims	5,026,156	4,446,179	4,866,001	4,347,609
19 Other cash inflows	1,995	1,995	1,995	1,995
20 TOTAL CASH INFLOWS	5,028,151	4,448,174	4,867,996	4,349,604
21 TOTAL HQLA STOCK			7,115,582	6,473,751
22 TOTAL NET CASH OUTFLOWS			4,919,695	3,335,156
23 LIQUIDITY COVERAGE RATIO (%)			144.63	194.11

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

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

Prior Period	Consideration Ratio Not Applied Total Value ⁽¹⁾		Consideration Ratio Applied Total Value ⁽¹⁾	
	TL+FC	FC	TL+FC	FC
HIGH QUALITY LIQUID ASSETS				
1 High quality liquid assets	10,563,834	10,158,463	8,250,675	7,845,304
CASH OUTFLOWS				
2 Real person deposits and retail deposits	2,844,981	1,787,427	233,776	178,743
3 Stable deposit	1,014,426	-	50,721	-
4 Deposit with low stability	1,830,555	1,787,427	183,055	178,743
5 Unsecured debts except real person deposits and retail deposits	7,741,982	7,377,590	5,271,938	4,884,210
6 Operational deposit	-	-	-	-
7 Non-operating deposits	7,187,734	7,155,716	4,717,690	4,662,336
8 Other unsecured debts	554,248	221,874	554,248	221,874
9 Secured debts	-	-	-	-
10 Other cash outflows	15,873,509	14,772,245	1,210,302	818,011
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	15,873,509	14,772,245	1,210,302	818,011
16 TOTAL CASH OUTFLOW	26,460,472	23,937,262	6,716,016	5,880,964
CASH INFLOWS				
17 Secured receivables	-	-	-	-
18 Unsecured claims	4,346,876	4,002,485	3,896,150	3,594,450
19 Other cash inflows	2,131	2,131	2,131	2,131
20 TOTAL CASH INFLOWS	4,349,007	4,004,616	3,898,281	3,596,581
21 TOTAL HQLA STOCK			8,250,675	7,845,304
22 TOTAL NET CASH OUTFLOWS			2,817,735	2,284,383
23 LIQUIDITY COVERAGE RATIO (%)			292.81	343.43

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

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

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

Sections High-quality liquid assets comprised of

High-quality liquid assets consist of cash, currency deposits, debt instruments issued by CBRT and treasury, debt instruments with a credit or default rating from A+ to BBB- or any equivalent Debt Instruments. 63% of the Bank's high quality liquid assets consist of CBRT accounts, 35% from debt instruments issued by the Treasury, and 2% from cash and cash deposits.

Sections Funding sources comprised of and their densities within all funds

A significant part of the funding sources are comprised of deposits received. 54% of the total liabilities are deposits received. 39% of these deposits are deposits obtained from banks.

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

Cash outflows due to derivative contracts occur during periods when the bank's derivative liabilities exceed its derivative receivables. As of 30 September 2025, the bank has no derivative transactions. Therefore, there is no net cash outflow arising from derivative transactions

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

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

A significant part of the funding sources are comprised of deposits received. 54% of the liability is deposits and 39% of these deposits are from banks. All of these liabilities are warrantless.

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

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

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

None.

Presentation of assets and liabilities based on their outstanding maturities

Current Period	Demand	Up to 1 Month	1-3 Months	3-12 Months	1-5 Years	5 Year and Over	Unallocated	Total
Assets								
Cash (cash in vault, currency deposits, money in transit, cheques purchased) and Central Bank balances	233,641	4,889,383	-	-	-	-	-	5,123,024
Banks	1,603,577	2,947,864	42,693	-	-	-	-	4,594,134
Financial Assets at Fair Value through Profit or Loss	-	-	-	-	-	-	-	-
Money Market Placements	-	-	-	-	-	-	-	-
Financial Assets at Fair Value through Other Comprehensive Income	-	738	-	56,889	304,121	47,802	2,907	412,457
Loans	-	1,153,555	2,748,170	6,579,052	1,107,511	-	43,145	11,631,433
Financial Assets Measured at Amortized Cost	-	594,598	-	1,547,539	38,138	-	-	2,180,275
Other assets ⁽¹⁾	-	-	-	-	-	-	1,770,371	1,770,371
Total Assets	1,837,218	9,586,138	2,790,863	8,183,480	1,449,770	47,802	1,816,423	25,711,694
Liabilities								
Interbank Deposits	3,840,224	1,208,319	290,631	-	-	-	-	5,339,174
Other Deposits	7,202,745	578,833	230,428	457,212	-	-	-	8,469,218
Money market borrowings	-	-	-	-	-	-	-	-
Miscellaneous payables	-	-	-	-	-	-	-	-
Marketable securities issued	-	-	-	-	-	-	-	-
Funds provided from other financial institutions	-	-	1,123,293	5,005,374	-	-	-	6,128,667
Other liabilities ⁽²⁾	-	484	1,015	2,308	2,084	-	5,768,744	5,774,635
Total Liabilities	11,042,969	1,787,636	1,645,367	5,464,894	2,084	-	5,768,744	25,711,694
Net Liquidity Gap Prior Period	(9,205,751)	7,798,502	1,145,496	2,718,586	1,447,686	47,802	(3,952,321)	-
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
Net Liquidity Gap	(8,531,996)	6,029,266	970,440	1,178,431	1,932,095	48,453	(1,626,689)	-

⁽¹⁾ Other Assets: The amount of TL 1,770,371 in the Non-Interest Bearing column is composed of Tangible Assets amounting to TL 1,385,416, Subsidiaries amounting to TL 190,227, Intangible Assets amounting to TL 16,654, Expected Credit Loss amounting to TL 93,117, Current Tax Asset amounting to TL 272,191, Other Assets amounting to TL 5,768,744 and other unallocated amounts.

⁽²⁾ Other Liabilities: The amount of TL 4,727,618 in the Non-Interest Bearing Column is composed of Shareholders' Equity amounting to TL 222,373 Provisions amounting to TL 99,959 Deferred Tax Liability amounting to TL 77,674, and other Non-Interest Bearing amounts included in Other Liabilities amounting to TL 641,120.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

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

In addition to the Liquidity Coverage Ratio, the Bank has started to send to the BRSA the measurement of the Net Stable Funding Ratio (NIFO), which provides medium/long-term liquidity risk measurement, in accordance with the Regulation on the Calculation of the Net Stable Funding Ratio of Banks, which came into force after being published in the Official Gazette dated 26 May 2024 and numbered 32202.

Current Period		Amount According to Remaining Maturity, Without Consideration Rate Applied				Total Amount with Consideration Rate Applied
		Demand*	Less Than 6 Months	6-12 Months	1 Year and Over	
Current Stable Fund						
1	Equity Elements	-	-	-	4,826,161	4,826,161
2	Core capital and supplementary capital	-	-	-	4,826,161	4,826,161
3	Other equity elements	-	-	-	-	-
4	Real person and retail customer deposits/participation funds	3,119,781	416,582	21,217	-	3,267,840
5	Stable deposit/participation fund	1,151,676	160,720	7,961	-	1,254,339
6	Low stable deposit/participation fund	1,968,105	255,862	13,256	-	2,013,501
7	Debts to other people	5,957,903	4,468,871	3,416,135	1,631,239	3,558,383
8	Operational deposit/participation fund	-	-	-	-	-
9	Other debts	5,957,903	4,468,871	3,416,135	1,631,239	3,558,383
10	Liabilities equivalent to interconnected assets					
11	Other liabilities	1,352,876	-	-	-	-
12	Derivative liabilities				-	
13	Other equity elements and liabilities not listed above	1,352,876	-	-	-	-
14	Current Stable Fund					11,652,384
Current Stable Fund						
15	High quality liquid assets					114,037
16	Operational deposit/participation fund deposited in credit institutions or financial institutions	-	-	-	-	-
17	Performing loans	2,716,953	8,390,864	4,111,068	874,384	7,256,034
18	Receivables from credit institutions or financial institutions whose collateral is first quality liquid assets	-	-	-	-	-
19	Unsecured or secured receivables from credit institutions or financial institutions whose collateral is not first quality liquid assets	1,092,373	6,046,260	629,662	-	2,314,142
20	Receivables from corporate customers, organizations, natural persons and retail customers, central governments, central banks and public institutions other than credit institutions or financial institutions	1,624,580	2,344,604	3,481,406	874,384	4,941,892
21	Receivables subject to a risk weight of 35% or less	-	190,465	-	-	-
22	Receivables secured by residential real estate mortgages	-	-	-	-	-
23	Receivables subject to a risk weight of 35% or less	-	-	-	-	-
24	Shares and debt instruments traded on the stock exchange that do not qualify as high quality liquid assets	-	-	-	-	-
25	Assets equivalent to interconnected liabilities					
26	Other assets	2,203,362	-	-	33,359	2,236,721
27	Commodities with physical delivery, including gold	-				-
28	Initial collateral of derivative contracts or guarantee fund given to the central counterparty				-	
29	Derivative assets					
30	Amount of derivative liabilities before deducting variation margin					
31	Other assets not listed above	2,203,362	-	-	33,359	2,236,721
32	Off-balance sheet liabilities		23,715,786	-	-	1,185,789
33	Required Stable Fund					10,792,581
34	Net Stable Funding Ratio (%)					108.56

⁽¹⁾ The average of the liquidity coverage ratio calculated by taking the weekly simple arithmetic average for the last three months.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

VI. INFORMATION ON LEVERAGE RATIO

Leverage Ratio

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

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

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

Leverage ratio disclosure as follows

	Balance sheet assets	Current Period ⁽¹⁾	Prior Period ⁽¹⁾
1	Balance sheet assets (Except for derivative financial instruments and credit derivatives, including warranties)	24,447,146	18,542,404
2	(Assets deducted from main capital)	(16,462)	(11,087)
3	Total risk amount of the balance sheet assets (Sum of 1st and 2nd rows)	24,430,684	18,531,317
	Derivative financial instruments and credit derivatives		
4	Replacement cost of derivative financial instruments and credit derivatives	-	-
5	Potential credit risk amount of derivative financial instruments and credit derivatives	-	-
6	Total risk amount of derivative financial instruments and credit derivatives (Sum of 4th and 5th rows)	-	-
	Security or secured financing transactions		
7	Risk amount of security or secured financing transactions (Except balance sheet)	-	-
8	Risk amount due to intermediated transactions	-	-
9	Total risk amount of security or secured financing transactions (Sum of 7th and 8th rows)	-	-
	Off-balance sheet transactions		
10	Gross nominal amount of off-balance sheet transactions	23,830,474	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)	23,830,474	15,988,824
	Equity and total risk		
13	Main capital	4,629,740	2,474,652
14	Total risk amount (Sum of 3th, 6th, 9th and 12th rows)	48,261,158	34,520,141
	Leverage ratio		
15	Leverage ratio	%9.61	%7.16

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

ARAP TÜRK BANKASI A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

VII. INFORMATION ON RISK MANAGEMENT

		Risk Weighted Amount		Minimum capital Requirement
		Current Period	Prior Period	Current Period
1	Credit risk (excluding counterparty credit risk) (CCR)	23,033,323	12,503,148	1,842,666
2	Standardised approach (SA)	23,033,323	12,503,148	1,842,666
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	466,188	827,825	37,295
17	Standardised approach (SA)	466,188	827,825	37,295
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	Total (1+4+7+8+9+10+11+12+16+19+23+24)	25,053,636	14,447,586	2,004,291

Changes in RWA Related to KKR under the Internal Models Approach

None.

Market Risk RWA Change Table under the Internal Models Approach

None.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

INFORMATION ON THE FINANCIAL POSITION OF THE BANK (Continued)

VIII. INFORMATION ON OPERATING SEGMENTS

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

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

Current Period	Retail Banking	Corporate and Commercial Banking Commercial Banking	Treasury	Unallocated	Total Operations
Interest Income(Net)	(9,213)	1,004,316	231,741	-	1,226,844
Commission Income (Net)	-	259,165	-	-	259,165
Revenue/Costs (Net)	-	-	-	(950,022)	(950,022)
Income from Subsidiaries- Dividend Income	-	-	-	28,914	28,914
<i>Dividend Income</i>	-	-	-	28,494	28,494
<i>Other dividend Income</i>	-	-	-	420	420
Operating Income (Net)	(9,213)	1,263,481	231,741	(921,108)	564,901
Income before Tax	-	-	-	564,901	564,901
Tax Provision	-	-	-	(152,191)	(152,191)
Net Profit for the Period	-	-	-	412,710	412,710

Current Period	Retail Banking	Corporate and Commercial Banking Commercial Banking	Treasury	Unallocated	Total Operations
Segment Assets	9,981	2,170,294	21,472,557	-	23,652,832
Associates and Subsidiaries	-	-	-	190,227	190,227
Unallocated assets	-	-	-	1,868,635	1,868,635
Total Assets	9,981	2,170,294	21,472,557	2,058,862	25,711,694
Segment Liabilities	3,536,613	4,931,124	11,469,322	-	19,937,059
Unallocated Liabilities	-	-	-	1,047,017	1,047,017
Equity	-	-	-	4,727,618	4,727,618
Total Liabilities	3,536,613	4,931,124	11,469,322	5,774,635	25,711,694

Prior Period	Retail Banking	Corporate and Commercial Banking Commercial Banking	Treasury	Unallocated	Total Operations
Interest Income(Net)	(11,312)	544,131	69,514	-	602,333
Commission Income (Net)	-	160,122	-	-	160,122
Revenue/Costs (Net)	-	-	-	(583,035)	(583,035)
Income from Subsidiaries- Dividend Income	-	-	-	8,204	8,204
<i>Dividend Income</i>	-	-	-	7,998	7,998
<i>Other dividend Income</i>	-	-	-	206	206
Operating Income (Net)	(11,312)	704,253	69,514	(574,831)	187,624
Income before Tax	-	-	-	187,624	187,624
Tax Provision	-	-	-	(37,601)	(37,601)
Net Profit for the Period	-	-	-	150,023	150,023

Prior Period	Retail Banking	Corporate and Commercial Banking Commercial Banking	Treasury	Unallocated	Total Operations
Segment Assets	1,630	3,170,932	10,923,399	-	14,095,961
Associates and Subsidiaries	-	-	-	-	-
Unallocated assets	-	-	-	4,475,933	4,475,933
Total Assets	1,630	3,170,932	10,923,399	4,475,933	18,571,894
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
Total Liabilities	2,910,062	4,385,114	7,993,332	3,283,386	18,571,894

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	2,298	193,076	1,482	134,010
Central Bank of Türkiye (CBRT)	38,267	4,889,383	8,985	3,988,794
Other	-	-	-	-
Total	40,565	5,082,459	10,467	4,122,804

Information related to the account of Central Bank of Türkiye

	Current Period		Prior Period	
	TL	FC	TL	FC
Unrestricted Demand Deposits ⁽¹⁾	38,267	-	8,985	-
Unrestricted Time Deposits	-	1,757,787	-	1,494,349
Restricted Time Deposits	-	-	-	-
Reserve Deposits	-	3,131,596	-	2,494,445
Total	38,267	4,889,383	8,985	3,988,794

(1) General reserve amount requirements maintained at CBRT.

Information on Reserve Deposits

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

Banks are required to maintain reserve requirements with the Central Bank of the Republic of Türkiye (CBRT) for their Turkish lira and foreign currency liabilities as stipulated in the relevant communiqué. The maintenance period for reserve requirements begins on the Friday two weeks following the liability calculation date and lasts for 14 days. In accordance with the "Communiqué on Required Reserves," the reserve requirements may be held at the CBRT in Turkish lira, USD, EUR, or standard gold. The reserve requirement ratios vary depending on the maturity structure of the liabilities and are applied within a range of 3%–40% for Turkish lira deposits and other liabilities, 22%–32% for foreign currency deposits and precious metal deposit accounts, and 5%–25% for other foreign currency liabilities. In addition, an additional Turkish lira–denominated required reserve at a rate of 2.5% is maintained for foreign currency deposits (excluding deposits held with foreign banks and precious metal accounts).

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

None. (31 December 2024: None).

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

**INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL
STATEMENTS (Continued)**
I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)
3. Positive differences related on derivative financial assets

None. (31 December 2024: None).

4. Information on banks

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks				
Domestic banks	2,087	2,954,976	31,979	2,380,763
Foreign banks	-	1,637,071	-	346,294
Branches and head office abroad	-	-	-	-
Total	2,087	4,592,047	31,979	2,727,057

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	3,895	-	-	3,895
Disposal	(2,622)	-	-	(2,622)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
Balances at End of Period	4,021	-	-	4,021
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 (-)	-	-	-	-
Balances at End of Period	2,748	-	-	2,748

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
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(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 30 September 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 30 September 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
Debt Securities	597,360	1,141,112
Quoted in stock exchange	597,360	1,141,112
Not quoted in stock exchange	-	-
Share Certificates	2,907	2,394
Quoted in stock exchange	-	-
Not quoted in stock exchange	2,907	2,394
Impairment provision (-)	187,810	220,449
Total	412,457	923,057

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
Direct Loans Granted to Shareholders	-	159,452	-	333,214
Corporate Shareholders	-	159,452	-	333,214
Individual Shareholders	-	-	-	-
Indirect Loans Granted to Shareholders	-	-	-	-
Loans Granted to the Bank's personnel	9,981	-	1,630	-
Total	9,981	159,452	1,630	333,214

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured or Rescheduled	
			Loans with revised contract terms	Refinancing
Non-Specialized Loans	5,345,834	-	-	-
Commercial Loans	-	-	-	-
Export Loans	2,751,561	-	-	-
Import Loans	-	-	-	-
Loans Given to Financial Sector	2,584,292	-	-	-
Consumer Loans	9,981	-	-	-
Credit Cards	-	-	-	-
Other⁽¹⁾	5,822,929	419,525	-	-
Specialized Lending	-	-	-	-
Other Receivables	-	-	-	-
Total	11,168,763	419,525	-	-

(1) Includes spot loans.

Cash Loans	Standard Loans	Loans Under Close Monitoring		
		Not Under the Scope of Restructuring or Rescheduling	Restructured or Rescheduled	
			Loans with revised contract terms	Refinancing
Non-Specialized Loans	3,928,340	96	-	-
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⁾	1,628,205	307,883	-	-
Specialized Lending	-	-	-	-
Other Receivables	-	-	-	-
Total	5,556,545	307,979	-	-

	Standard Loans	Loans Under Close Monitoring
12-Month expected credit losses	45,638	-
Significant increase in credit risk	-	33,119
Prior Period	Standard Loans	Loans Under Close Monitoring
12-Month expected credit losses	16,885	-
Significant increase in credit risk	-	16,325

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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	Middle and Long Term	Total
Consumer Loans-TL	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer Loans-Indexed to FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Consumer Loans-Indexed to FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Individual Credit Cards-TL	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Individual Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Personnel Loans- TL	5,672	4,309	9,981
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	5,672	4,309	9,981
Other	-	-	-
Personnel Loans- Indexed to FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel Loans-FC	-	-	-
Real estate loans	-	-	-
Automotive loans	-	-	-
Consumer loans	-	-	-
Other	-	-	-
Personnel Credit Cards-TL	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Personnel Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Deposits with Credit Limit-TL(Individual)	-	-	-
Deposits with Credit Limit-FC (Individual)	-	-	-
Total	5,672	4,309	9,981

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

INFORMATION ON DISCLOSURES AND FOOT

	Kısa Vadeli	Orta ve Uzun Vadeli	Toplam
Taksitli Ticari Krediler-TP	101,000	-	101,000
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	101,000	-	101,000
Other	-	-	-
Commercial Installment Loans- Indexed to FC	-	-	-
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	-	-
Other	-	-	-
Commercial Installment Loans - FC	-	297,959	297,959
Business Residential Loans	-	-	-
Automobile Loans	-	-	-
Consumer Loans	-	297,959	297,959
Other	-	-	-
Corporate Credit Cards-TL	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Corporate Credit Cards-FC	-	-	-
Installment	-	-	-
Non-Installment	-	-	-
Overdraft Account-TL (Commercial customer)	-	-	-
Overdraft Account-FC (Commercial customer)	-	-	-
Total	101,000	297,959	398,959

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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

NOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)**I. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)****6. Information on Loans (Continued)***Information on installment commercial loans and commercial credit cards*

None (31 December 2024: None).

Allocation of domestic and foreign loans

	Current Period	Prior Period
Domestic loans	11,248,503	5,538,191
Foreign loans	382,930	327,441
Total	11,631,433	5,865,632

Loans to subsidiaries and affiliates

	Current Period	Prior Period
Direct Loans to Subsidiaries and Affiliates	55,430	34,758
Indirect Loans to Subsidiaries and Affiliates	-	-
Total	55,430	34,758

Specific provisions for loans

	Current Period	Prior Period
Loans and receivables with limited collectibles	-	-
Loans and receivables with doubtful collectibles	-	-
Uncollectible loans and receivables	8,432	1,108
Total	8,432	1,108

Information related to non-performing loans*Information on restructured loans of non-performing loans*

None (31 December 2024: None).

Information on movement of total non-performing loans

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

NOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)

II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF ASSETS (Continued)

6. Information on Loans (Continued)

	III. Group Loans and receivables with limited collectibles	IV. Group Loans and receivables with doubtful collectibles	V. Group Uncollectible loans and receivables
Balances at Beginning of Period	-	-	1,108
Additions (+)	-	-	42,037
Transfers from other categories of nonperforming loans (+)	-	-	-
Transfers to other categories of nonperforming loans (-)	-	-	-
Collections (-)	-	-	-
Write-offs (-)	-	-	-
Institutional and commercial credits	-	-	-
Individual credits	-	-	-
Credit cards	-	-	-
Others	-	-	-
Balances at End of the Period	-	-	43,145
Specific provisions (-)	-	-	8,432
Net Balance on Balance Sheet	-	-	34,713

	III. Group Loans and receivables with limited collectibles	IV. Group Loans and receivables with doubtful collectibles	V. Group Uncollectible loans and receivables
Balances at Beginning of Period	-	-	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	-	-	-
Balances at End of the Period	-	-	1,108
Specific provisions (-)	-	-	1,108
Net Balance on Balance Sheet	-	-	-

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 foreign currency non-performing loans

None (31 December 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
Current Period (Net)	-	-	34,713
Loans granted to real persons and legal entities (Gross)	-	-	43,145
Specific provisions (-)	-	-	8,432
Loans granted to real persons and legal entities (Net)	-	-	34,713
Banks (Gross)	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-
Prior Period (Net)	-	-	-
Loans granted to real persons and legal entities (Gross)	-	-	2,913
Specific provisions (-)	-	-	2,913
Loans granted to real persons and legal entities (Net)	-	-	-
Banks (Gross)	-	-	-
Specific provisions (-)	-	-	-
Banks (Net)	-	-	-
Other Loans and receivables (Gross)	-	-	-
Specific provisions (-)	-	-	-
Other Loans and receivables (Net)	-	-	-

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

None.

Collection policy on loans determined as loss and other receivables

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

Information on write-off policy

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

The write-off of the uncollectible receivables is an accounting policy, it does not result in the right to waive.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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

6. Information on Loans (Continued)

Within the scope of TFRS 9, the Bank does not have written off loans (31 December 2024: None).

Expected credit loss for loans

Current Period	Stage 1	Stage 2	Stage 3	Total
Balances at Beginning of Period	16,885	16,325	1,108	34,318
Additions during the Period	42,435	16,821	7,324	66,580
Disposal	(13,682)	(27)	-	(13,709)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
Balances at End of Period	45,638	33,119	8,432	87,189
Prior Period	Stage 1	Stage 2	Stage 3	Total
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	-	-	-	-
Balances at End of Period	16,885	16,325	1,108	34,318

7. Information on financial assets measured at amortised cost

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

Among the financial assets valued at amortized cost, the Bank has no financial assets of subject to repo transactions in the current period (31 December 2024: None).

In the current period, the Bank does not have any securities given as collateral/blocked from financial assets valued at amortized cost (31 December 2024: None).

Information on government financial assets measured at amortised cost

	Current Period		Prior Period	
	TL	FC	TL	FC
Government bonds	160,749	1,741,025	44,086	2,892,450
Treasury Bonds	-	-	-	-
Other Public Bonds	-	278,501	-	236,026
Total	160,749	2,019,526	44,086	3,128,476
	Current Period		Prior Period	
Debt Instruments	2,180,275		3,172,562	
Quoted at stock exchange	2,180,275		3,172,562	
Not-quoted at stock exchange	-		-	
Impairment loss provision (-)	-		-	
Total	2,180,275		3,172,562	

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

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	518,855	571,777
Purchases during the period	125,292	-
Disposals Through Sales And Redemptions	(1,636,434)	(785,990)
Impairment loss provision	-	-
Period end balance	2,180,275	3,172,562

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	8	-	-	8
Disposal	(192)	-	-	(192)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-

Balances at End of Period	1,907	-	-	1,907
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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	-	-	-	-
Balances at End of Period	2,091	-	-	2,091

8. Information on associates

The Bank does not have an associate.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

9. Information on subsidiaries (Net)

Information on subsidiaries

Information on Shareholder's Equity for A&T Finansal Kiralama A.Ş.	Current Period	Prior Period
CORE CAPITAL		
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	30,112	36,954
<i>Net Profit</i>	23,006	24,494
<i>Prior Period Profit/Loss ⁽¹⁾</i>	7,106	12,460
Intangible Assets (-)	3,944	4,945
Total Core Capital	226,613	202,736
SUPPLEMENTARY CAPITAL	-	-
CAPITAL	226,613	202,736
DEDUCTION FROM CAPITAL	-	-
NET AVAILABLE CAPITAL ⁽¹⁾	226,613	202,736

⁽¹⁾ There is no restriction on shareholders' equity of subsidiary. After deduction from the capital, the total net available equity is TL226,613.

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

Summary information on basic features of equity items

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

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

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

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

Description	Address (City/Country)	Bank's share percentage-If different voting percentage (%)	Bank's risk group share percentage (%)
1 A&T Finansal Kiralama A.Ş.	İstanbul/Türkiye	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 ⁽¹⁾
2,304,138	273,713	72,044	191,333	-	23,006	7,106	-

(1) The related subsidiary has no fair value measurement as of 30 September 2025. The financial information of the subsidiary has not undergone a limited audit.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 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)
9. Information on subsidiaries (Net) (Continued)
Movement related to subsidiaries

	Current Period	Prior Period
Balance at the Beginning of the Period	161,695	153,696
Movements During the Period	28,532	7,999
Purchases	-	-
Bonus Shares Obtained	28,532	7,999
Dividends from current year income	-	-
Sales	-	-
Revaluation Increase, Inflation Adjustment Difference and Exchange Rate Difference	-	-
Impairment Provision	-	-
Balance at the End of the Period	190,227	161,695
Capital Commitments	-	-
Share percentage at the end of the period (%)	99.98	99.98

Sectoral Information on Financial Subsidiaries and the Related Carrying Amount

Subsidiaries	Current Period	Prior Period
Banks	-	-
Insurance Companies	-	-
Factoring Companies	-	-
Leasing Companies	190,227	161,695
Financing Companies	-	-
Other Financial Subsidiaries	-	-

Sectoral Information on the subsidiaries Quoted Subsidiaries

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

10. Information on joint ventures

The Bank has no joint ventures.

11. Information on Financial lease receivables (Net)

The Bank has no financial lease operation.

12. Information on financial derivatives for hedging

The Bank has no financial derivatives for hedging.

13. Information on investment property

The Bank has no investment property.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 tax assets

None.

15. Information about fixed assets held for sale

None.

16. Information on other assets

Other assets is amounting to TL 272,191 and does not exceed 10% of total assets of balance sheet except off balance sheet commitments (31 December 2024: TL 141,501).

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
Saving Deposits	31,818	-	9,231	3,813	5,594	2,811	1,306	-	54,573
Foreign Currency Deposits	7,102,370	-	93,020	220,193	135,107	445,060	28,709	-	8,024,459
Residents in Türkiye	2,508,573	-	93,020	57,306	62,581	422,119	3,146	-	3,146,745
Residents Abroad	4,593,797	-	-	162,887	72,526	22,941	25,563	-	4,877,714
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	46,406	-	321,644	(15)	-	-	-	-	368,035
Other Ins. Deposits	22,151	-	-	-	-	-	-	-	22,151
Precious Metal Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	3,840,224	-	622,680	876,262	8	-	-	-	5,339,174
Central Bank	-	-	-	-	-	-	-	-	-
Domestic Banks	11,298	-	415,118	730,743	-	-	-	-	1,157,159
Foreign Banks	3,828,926	-	207,562	145,519	8	-	-	-	4,182,015
Special Financial Inst.	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Total	11,042,969	-	1,046,575	1,100,253	140,709	447,871	30,015	-	13,808,392

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

Prior Period	Demand	7 Days Notice	Up to 1 Month	1-3 Months	3-6 Months	6 Months- 1 Year	1 Year and over	Accumulating Deposit Accounts	Total
Saving Deposits	26,668	-	7,637	13,748	4,755	6,938	5,690	-	65,436
Foreign Currency Deposits	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
Public Sector Deposits	-	-	-	-	-	-	-	-	-
Commercial Deposits	62,783	-	-	161	-	-	-	-	62,944
Other Ins. Deposits	22,233	-	-	-	-	-	-	-	22,233
Precious Metal Deposits	-	-	-	-	-	-	-	-	-
Bank Deposits	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	-	-	-	-	-	-	-	-	-
Total	9,015,535	-	79,201	835,114	503,014	33,767	38,937	-	10,505,568

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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

In accordance with the "Regulation on Amendments to the Regulation on the Premiums to be Collected by the Insured Deposits and Participation Funds and the Savings Deposit Insurance Fund" published in the Official Gazette dated 7/08/2022 and numbered 31936, all deposits and participation funds, except those belonging to the official institutions, credit institutions and financial institutions within the credit institutions, have started to be insured. In this context, commercial deposits covered by insurance amount to TL 278,623 and the relevant amount is 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	31,930	24,974	22,643	40,462
Foreign Currency Saving Deposits	1,307,866	947,591	2,174,174	1,897,035
Other Saving Deposits	-	-	-	-
Foreign Branches' Deposits				
Under Foreign Insurance Coverage	-	-	-	-
Off-Shore Deposits Under				
Foreign Insurance Coverage	-	-	-	-
Total	1,339,796	972,565	2,196,817	1,937,497

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	9,074	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	-	-
Total	9,074	24,601

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 derivative financial liabilities

None.

3. Information on Funds Borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Central Bank of Türkiye	-	-	-	-
From Domestic Banks and Institutions	-	-	-	-
From Foreign Banks, Institutions and Funds	-	6,128,667	-	4,782,940
Total	-	6,128,667	-	4,782,940

Information on Banks and other Financial Institutions

Presentation of funds borrowed based on maturity profile

	Current Period		Prior Period	
	FC	TL	FC	TL
Short-Term	-	2,083,794	-	2,386,848
Long-Term	-	4,044,873	-	2,396,092
Total	-	6,128,667	-	4,782,940

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

54% of the Bank's liabilities consist of deposits (31 December 2024: _57_ %).

4. Information on other foreign resources

Other liabilities is amounting to TL 641,120 and this amount does not exceed 10% of total the balance sheet (31 December 2024: TL 320,789).

5. Information on financial lease obligations

	Current Period		Prior period	
	Gross	Net	Gross	Net
Less than 1 Year	805	483	590	418
Between 1-4 Years	4,481	2,494	4,831	3,676
Longer than 4 Years	5,908	2,914	1,026	855
Total	11,194	5,891	6,447	4,949

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

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

None.

7. Information on provisions

Reserve for employee termination benefits

The Bank reserved for employee severance indemnities in the accompanying unconsolidated financial statements using actuarial method in compliance with the updated "TAS 19 - Employee Benefits". Accumulated all actuarial gains and losses in equity are recognized in other capital reserves. As of the current period, employee benefits amounting to TL 59,509 (31 December 2024: TL 73,970) and severance pay provision of TL 39,671 (31 December 2024: TL33,576) were recorded in the "Reserve for Employee Benefits" account in the financial statements.

Other provisions

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

	Current Period	Prior Period
Provisions for contingencies	123,185	88,219
Provisions for non-cash loans	8	8
Provisions for lawsuits		
Total	123,193	88,227

8. Information on tax payables

Information on current tax liability

As of 30 September 2025, the Bank has no current tax liability (31 December 2024 : TL 63,568).

Information on deferred tax liability

As of 30 September 2025, the Bank has deferred tax asset amounting to TL 245,814 and deferred tax liability amounting to TL 345,773. Deferred tax assets are calculated based on tax deductions and exemptions. Deferred tax liability consist of differences between the book value of assets and liabilities on the balance sheet and their taxable values in accordance with tax legislation which will be considered in the calculation of the subsequent periods profits and losses. By offsetting the deferred tax asset and liability, a net deferred tax liability of TL 99,959 was reflected in the balance sheet.

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

	Current Period		Prior Period	
	Accumulated temporary differences	Deferred tax asset/(liability)	Accumulated temporary differences	Deferred tax asset/(liability)
Reserve for employee benefits	99,180	29,754	98,546	29,564
Unearned income	17,871	5,361	11,799	3,540
Interest rediscounts	175,763	52,729	245,946	73,784
Provisions	183,586	55,076	104,350	31,305
Other	338,919	101,676	290,613	87,613
Deferred tax asset	4,062	1,218	5,497	1,220
Tangible Assets Revaluation Increase	819,381	245,814	756,751	227,026
Interest rediscounts	(1,335,993)	(317,121)	(1,335,993)	(317,121)
Other	(92,929)	(27,879)	-	-
Deferred tax liability	(2,578)	(773)	(2,067)	(620)
Deferred tax asset/(liability) net	(1,431,500)	(345,773)	(1,338,060)	(317,741)
		(99,959)		(90,715)

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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)

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

	Current Period	Prior Period
Net Book Value at the Beginning of the Period	(90,715)	(77,840)
Deferred Tax Income/(Expense) (Net)	(1,257)	69,573
Deferred Tax Accounted Under Equity	(7,987)	(82,448)
Net Deferred Tax Asset/(Liability)	(99,959)	(90,715)

Information on tax payables

	Current Period	Prior Period
Corporate Taxes Payable	41,568	36,817
Banking Insurance Transaction tax (BITT)	8,256	2,771
Taxation on Securities Income	360	287
Value Added Tax Payable	1,106	3,106
Value Added Tax Payable (Limited taxpayer)	211	337
Exchange Tax	-	-
Taxation on Real Estate Income	59	38
Other	14,280	10,926
Total	65,840	54,282

Information on premium payables

	Current Period	Prior Period
Social Security Premiums-Employee	3,981	3,089
Social Security Premiums-Employer	7,147	5,663
Bank Pension Fund Premium-Employees	-	-
Bank Pension Fund Premium-Employer	-	-
Pension Fund Membership Fee and Provisions-Employee	-	-
Pension Fund Membership Fee and Provisions-Employer	-	-
Unemployment Insurance-Employee	235	178
Unemployment Insurance-Employer	471	356
Others	-	-
Total	11,834	9,286

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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

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

III. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)

8. Information on tax payables (Continued)

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

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

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

The Banks has no subordinated loans.

9. Information on Shareholders' Equity

Presentation of Paid-in Capital

	Current Period	Prior Period
Common Stock	3,221,000	440,000
Preferred Stock	-	-

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

Registered share capital system is not implemented in the Bank.

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

None.

Information on share capital increases from capital reserves

None.

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

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

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

None.

Explanations on dividend distribution

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)
II. INFORMATION ON DISCLOSURES AND FOOTNOTES OF LIABILITIES (Continued)
9. Information on Shareholders' Equity (Continued)
Information on the privileges given to stocks representing the capital

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

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

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

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

Fractional shares shall be allocated by the Board of Directors.

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

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

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

	Current Period		Prior Period	
	TL	FC	TL	FC
Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)	-	-	-	-
Valuation Differences	(124,083)	1,391	(143,054)	1,751
Exchange Rate Differences	-	-	-	-
Total	(124,083)	1,391	(143,054)	1,751

Information on legal reserve

In accordance with the resolution adopted at the 45th Ordinary General Assembly Meeting held on March 25, 2025, it was decided to transfer TRY 9,110 from the profit for the year 2024 to legal reserves.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 440,001 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 made a provision amounting to TL 28,493 for its 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 6,978,214 (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 15,255,948 (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	4,561,626	1,485,579
Less Than or Equal to One Year with Original Maturity	2,281,547	742,000
More Than One Year with Original Maturity	2,280,079	743,579
Other Non-Cash Loans	20,105,083	14,811,978
Total	24,666,709	16,297,557

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

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	52,594	1,723	4,306	58,623
Disposal	(23,657)	-	-	(23,657)
Transfer to Stage1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Write-offs	-	-	-	-
Balances at End of Period	92,529	2,163	28,493	123,185

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

INFORMATION ON DISCLOSURES AND FOOTNOTES OF UNCONSOLIDATED FINANCIAL STATEMENTS (Continued)
III. INFORMATION AND DISCLOSURES RELATED TO OFF-BALANCE SHEETS (Continued)
3. Information on Expected Loss Provisions (Non-Cash Loans) (Continued)

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	-	-	-	-
Balances at End of Period	63,592	440	24,187	88,219

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 ⁽¹⁾				
Short-Term Loans	628,742	244,980	192,045	134,024
Medium and Long-Term Loans	54,725	84,044	121,419	101,147
Interest Received From Non-Performing Loans	-	-	1,645	-
Premiums Received From Resource Utilization Support Fund	-	-	-	-
Total	683,467	329,024	315,109	235,171

⁽¹⁾ 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	72,874	8,335	28,020
From Foreign Banks	-	2,274	886	9,694
From Foreign Headquarter and Branches	-	-	-	-
Total	20,211	75,148	9,221	37,714

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	75,084	29,561	50,687	43,809
Financial Assets Measured at Amortised Cost	30,977	127,346	5,857	161,396
Total	106,061	156,907	56,544	205,205

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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

Information on interest paid for funds borrowed

	Current Period		Prior Period	
	TL	FC	TL	FC
Banks	-	188,020	-	175,857
Central Bank	-	-	-	-
Domestic Banks	-	-	-	-
Foreign Banks	-	188,020	-	175,857
Overseas Headquarters and Branches	-	-	-	-
Total	-	188,020	-	175,857

Information on interest expense paid to subsidiaries and associates

	Current Period	Prior Period
Interest Expense Given to Associates and Subsidiaries	1,953	1,736

Information on interest expense given on securities issued

None.

Maturity structure of the interest expense on deposits

Account Name	Demand Deposit	Time Deposit					Cumulative Deposit	Total
		Up to 1 Month	Up to 3 Months	Up to 6 Months	Up to 1 Year	More than 1 Year		
Turkish Lira								
Interbank deposits	-	4,052	-	-	-	-	-	4,052
Saving deposits	-	2,353	1,777	1,217	1,036	659	-	7,042
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	2,219	72	-	-	-	-	2,291
Other deposits	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Total	-	8,624	1,849	1,217	1,036	659	-	13,385
Foreign Currency								
Foreign currency deposits	-	83	2,296	2,591	1,038	732	-	6,740
Interbank deposits	23	27,785	-	-	9,518	-	-	37,326
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-
Total	23	27,868	2,296	2,591	10,556	732	-	44,066
Grand Total	23	36,492	4,145	3,808	11,592	1,391	-	57,451

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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 FOOTNOTES RELATED TO STATEMENT OF PROFIT OR LOSS (Continued)

3. Interest Expense

Account Name	Time Deposit					Demand Deposit	Up to 1 Month	Up to 3 Months
	Demand Deposit	Up to 1 Month	Up to 3 Months	Up to 6 Months	1 Yıla Kadar			
Turkish Lira								
Interbank deposits	-	31,140	-	-	-	-	-	31,140
Saving deposits	-	2,144	2,386	1,131	2,269	1,058	-	8,988
Public sector deposits	-	-	-	-	-	-	-	-
Commercial deposits	-	410	92	-	-	-	-	502
Other deposits	-	-	-	-	-	-	-	-
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Total	-	33,694	2,478	1,131	2,269	1,058	-	40,630
Foreign Currency								
Foreign currency deposits	-	162	2,227	2,688	620	839	-	6,536
Interbank deposits	16	36,466	-	-	12,491	-	-	48,973
Deposits with 7 days notification	-	-	-	-	-	-	-	-
Precious metal deposits	-	-	-	-	-	-	-	-
Total	16	36,628	2,227	2,688	13,111	839	-	55,509
Grand Total	16	70,322	4,705	3,819	15,380	1,897	-	96,139

4. Information on trading gain/loss

	Current Period	Prior Period
Gain	79,271,467	45,151,286
Gain from money market transactions	3,299	35,747
Gain from financial derivative transactions	-	-
Gain from exchange transactions	79,268,168	45,115,539
Loss (-)	(79,228,673)	(45,106,009)
Loss from money market transactions	-	-
Loss from financial derivative transactions	-	-
Loss from exchange transactions	(79,228,673)	(45,106,009)
Net Trading Gain/Loss	42,794	45,277

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 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
Reversal of prior years' provisions	-	39,746
Communication income	13,171	8,315
Gain on sales of assets	5,964	1,767
Other income	953	924
Total	20,088	50,752

6. Information on expected credit loss expenses

	Current Period	Prior Period
Expected Credit Loss Provisions	86,589	7,438
<i>12 month expected credit loss (stage 1)</i>	60,724	-
<i>Significant increase in credit risk (stage 2)</i>	18,512	7,380
<i>Non-performing loans (stage 3)</i>	7,353	58
Marketable Securities Impairment Expenses	-	-
<i>Financial Assets at Fair Value through Profit or Loss</i>	-	-
<i>Financial Assets at Fair Value Through Other Comprehensive Income</i>	-	-
Subsidiaries, Associates and Entities under Common Control Provision Expenses for Impairment	-	-
<i>Associates</i>	-	-
<i>Subsidiaries</i>	-	-
<i>Joint Ventures</i>	-	-
Other	-	-
Total	86,589	7,438

7. Information on Other Provision Expenses

	Current Period	Prior Period
Provisions Lawsuits	32,792	22,761
Total	32,792	22,761

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 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
Provision for Employee Termination Benefits	11,540	8,328
Short Term, Employee Benefits Expense	32,326	40,891
Tangible Asset Impairment Expense	-	-
Amortization Expenses of Tangible Assets	12,896	9,463
Intangible Asset Impairment Expense	-	-
Goodwill Impairment Expense	-	-
Amortization Expenses of Intangible Assets	6,233	4,396
Shareholders Equity Procedure Applied Equity Interest	-	-
Impairment Expense	-	-
Disposable Tangible Asset Impairment Expense	-	-
Amortization Expense of Assets Held for Resale	-	-
Impairment Expense related to Tangible Assets Held for Sale and Discontinued Operations	-	-
Other Operating Expenses	144,067	96,304
<i>Operating Lease Expenses out of the scope of TFRS 16</i>	1,697	786
<i>Maintenance Expenses</i>	44,670	33,683
<i>Advertisement Expenses</i>	2,209	1,002
<i>Other Expenses⁽²⁾</i>	95,491	60,833
Losses from sales of Assets	4	57
Other ⁽¹⁾	60,687	45,084
Total	267,753	204,523

(1) Other item in other operating expenses; It consists of TL 18,348 taxes, duties, fees and funds, TL 22,009 audit and consultancy fees, TL 10,697 SDIF expenses and TL 9,633 other operating expenses. (30 September 2024: The other item in other operating expenses consists of TL14,977 taxes, duties, fees and funds, TL12,977 audit and consultancy fees, TL 7,925 SDIF expenses and TL 9,205 other operating expenses.)

(2) It includes provision for employee benefits and other operating expenses amounting to TL 21,481 (30 September 2024: TL 22,532).

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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

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

The pre-tax income amount from continued operations is TL 564,901 (30 September 2024: TL 187,624).

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 taxation expense is TL 150,934 (30 September 2024: TL 46,921 current tax expense) and the net impact of deferred tax income is TL 78,103 (30 September 2024: TL 9,320 deferred tax income).

Deferred tax charge arising from origination or reversal of temporary differences

The Bank has TL 76,846 as deferred tax income arising from origination of temporary differences (30 September 2024: TL 144,348 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 Bank has TL 1,257 as deferred tax income reflected in the statement of profit or loss computed over temporary difference and tax deductions and exemptions (30 September 2024: TL 9,320 deferred tax income).

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 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 412,710 (30 September 2024: TL 150,023).

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	152,694	100,129
Transfer Commissions	60,269	35,006
Other	11,458	6,103
Total	224,421	141,238

V. INFORMATION ON THE BANK'S RISK GROUP
1. Information on the volume of transactions with the Bank's risk group, lending and deposits outstanding at period end and income and expenses in the current period

Information on the loans of the Bank's risk group

Current Period

Bank's Risk Group ⁽¹⁾	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	Cash	Non-cash	Cash
Loans and Other Receivables						
Balance at the beginning of the period	34,758	30	-	333,214	118,992	1,350,296
Balance at the end of the period	55,430	16,230	-	159,452	41,858	1,718,377
Interest and Commission Income received ⁽²⁾	293	-	-	-	200	-

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

⁽²⁾ 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.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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

Prior Period

Bank's Risk Group ⁽¹⁾	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Cash	Non-cash	Cash	G.Nakdi	Cash	Non-cash
Loans and Other Receivables						
Balance at the beginning of the period	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 ⁽²⁾	11,712	-	-	-	960	-

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

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

The Bank has a loan of TL 4,985,329 (31 December 2024: TL 4,644,675) from the risk group. There was an interest expense of TL 151,905 in the current period related to the loans used (30 September 2024: TL 143,976).

Information on deposits of the Bank's risk group

Bank's Risk Group ⁽¹⁾	Associates, Subsidiaries and Joint Ventures		Bank's Direct and Indirect Shareholders		Other Components in Risk Group	
	Current Period	Prior Period	Current Period	Prior Period	Current Period	Prior Period
Deposits						
Balance at the beginning of the period	33,437	719	788,891	176,134	788,885	117,851
Balance at the end of the period	5,576	33,437	875,006	788,891	1,147,617	788,885
Interest expense on deposits	1,953	-	34,071	1,525	94	2,848

⁽¹⁾ 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 nine month period ended, TL 109,545 has been paid to the top-level management of the Bank as salaries and fringe benefit (30 September 2024: TL 56,838).

VI. EXPLANATIONS AND NOTES RELATED TO SUBSEQUENT EVENTS

None.

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NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

SECTION SIX

INDEPENDENT AUDITOR’S LIMITED REVIEW REPORT

I. INFORMATION ON INDEPENDENT AUDITOR’S LIMITED REVIEW REPORT

As of 30 September 2025, unconsolidated financial statements and explanatory notes of the Bank disclosed herein were reviewed by PwC Bağımsız Denetim Ve Serbest Muhasebeci Mali Müşavirlik A.Ş. and Independent Auditor’s Limited Review Report is presented preceding the financial statements. The independent limited review report dated 7 November 2025 is presented before the unconsolidated financial statements.

II. INFORMATION AND FOOTNOTES PREPARED BY THE INDEPENDENT AUDITOR

None.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS
AS OF 30 SEPTEMBER 2025**

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

SECTION SEVEN

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

The Turkish economy maintained a positive outlook within the framework of a tight monetary policy and fiscal discipline focused on the disinflation process in the third quarter of 2025. The increase in industrial production and the dynamism in the services sector supported overall economic activity. Following the 2,3% growth rate in the first quarter of 2025, the gross domestic product increased by 4,8% compared to the same period of the previous year in the second quarter. This development indicates that economic growth gained gradual momentum in the first half of the year.

The disinflation trend became more apparent in the third quarter in terms of price developments. The Consumer Price Index (CPI), which closed 2024 at 44,38%, decreased to 33,29% in September 2025, while the Domestic Producer Price Index (PPI) fell from 28,52% to 26,59% in the same period. The stabilization in food and energy prices and the reduction of cost pressures supported this decline in inflation, resulting in a favorable outlook in terms of price stability.

On the foreign trade side, a moderate course was observed in the third quarter. The foreign trade deficit, which was USD 54,8 billion in the January–August period of 2024, increased by 9,7% to USD 60,1 billion in the same period of 2025. Despite fluctuations in energy imports, the gradual increase in exports positively affected the trade balance. With the strong rise in tourism revenues and the stable performance of service exports, the current account deficit declined, and the 12-month cumulative deficit reached USD 18,3 billion as of the end of August. These developments indicate that the recovery trend in the external balance continued gradually.

In financial markets, a stable outlook was maintained in the third quarter. Volatility in the Turkish lira remained limited, the country’s risk premium declined, and foreign portfolio inflows increased. Credit growth in the banking system remained balanced, and liquidity conditions continued in line with the tight monetary policy. Employment growth continued in the labor market, and the unemployment rate was measured at 8,5%.

Overall, in the third quarter of 2025, the Turkish economy strengthened its balancing process through the impact of tight monetary policy and fiscal discipline. A lasting downward trend in inflation was observed, the positive performance in economic growth continued. In the upcoming period, ensuring lasting price stability, maintaining fiscal sustainability, and supporting productivity-based growth will remain the main priorities of economic policies.

The banking sector maintained strong balance sheet growth during the first eight months of 2025, with total assets increasing by 28,3% compared to the year-end, reaching TRY 41.887 billion. The total cash loan volume reached TRY 20.631 billion, while total deposits amounted to TRY 24.002 billion. The sector’s net profit increased by 47,2% compared to the same period of the previous year, reaching TRY 563.4 billion. Return on equity stood at 31,32%, and the capital adequacy ratio was 18,25%, indicating that the banking system preserved its strong capital structure. The acceleration of digitalization in financial intermediation activities improved efficiency and contributed to the expansion of the customer base.

Our Bank continued its activities in 2025 in line with its sustainable growth objectives. With the completion of the capital increase process, strong financial results were achieved; our total assets grew by 38,4% compared to the year-end to reach TRY 25,7 billion, and total shareholders’ equity increased by 81,3% to TRY 4,7 billion. As of the end of September 2025, our cash loan portfolio doubled to TRY 11,6 billion, deposit volume grew by 31,4% to TRY 13,8 billion, and non-cash loans increased by 51,4% to TRY 24,7 billion. Our return on assets stood at 2,09%, and the capital adequacy ratio was 20,24%, well above the legal requirements. These results demonstrate that our Bank has maintained a strong and healthy balance sheet structure.

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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

SECTION SEVEN

II. Evaluation of the Chairman and the General Manager for the Period (Continued)

In line with our digital transformation strategy, A&T Bank continues to develop innovative, agile, and sustainable solutions across all operational processes. Improving customer experience at every touchpoint and making banking services faster, more accessible, and user-friendly remain among our top priorities. In 2025, significant innovations were implemented within two major projects in our digital channels. First, integration with Open Banking HHS services has been provided, allowing our customers to view and perform transactions on their A&T Bank accounts through other banking applications. Second, through the Transaction Security Directive Project, customers can now see transaction details more clearly and access our digital channels via SMS OTP without an internet connection. In addition, the infrastructure of our application has been strengthened in line with current technologies. On the product development side, enhancements were made to our core banking system to enable the utilization of the Central Bank of the Republic of Türkiye (CBRT) rediscount loans through our Bank. The testing process with the CBRT was successfully completed, and the product has been made available to our customers. In the upcoming period, we aim to further strengthen our digital channels, expand our range of services, and enhance our digital capabilities to maximize customer satisfaction and service quality. Throughout this process, we will continue to achieve sustainable growth and contribute to the national economy without compromising on our effective risk management and strong liquidity policies.

Best regards,

Wail J. A. BELGASEM
Member of Board of Directors and
General Manager

Yasin ÖZTÜRK
Chairman of Board of Directors

ARAP TÜRK BANKASI A.Ş.

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

Unconsolidated Financial Highlights

Assets (Thousand TL) ⁽¹⁾	30.09.2025	31.12.2024
Financial Assets (Net) ⁽²⁾	10.125.594	7.882.708
Financial Assets Measured at Amortised Cost (Net) ⁽³⁾	13.722.612	9.001.785
Equity Investments	190.227	161.695
Property and Equipment (Net)	1.384.416	1.372.893
Intangible Assets (Net)	16.654	11.312
Other Assets (Net)	272.191	141.501
Total Assets	25.711.694	18.571.894
Liabilities (Bin TL) ⁽¹⁾	30.09.2025	31.12.2024
Deposits	13.808.392	10.505.568
Funds Borrowed	6.128.667	4.782.940
Lease Liabilities (Net)	5.891	4.949
Provisions	222.373	195.773
Current Tax Liability	77.674	63.568
Deferred Tax Liability	99.959	90.715
Shareholders' Equity	4.727.618	2.607.592
Other Liabilities	641.120	320.789
Total Liabilities	25.711.694	18.571.894
Off Balance Sheet Commitments (Thosand TL)	30.09.2025	31.12.2024
Guarantees and Warranties	24.666.709	16.297.557
Commitments	440.001	908
Total Off Balance Sheet Commitments	25.106.710	16.298.465
Statement of Profit / Loss (Thousand TL)	30.09.2025	30.09.2024
Interest Income	1.474.268	876.065
Interest Expense (-)	247.424	273.732
Net Interest Income	1.226.844	602.333
Net Fees & Commission Income	259.165	160.122
Dividend Income	28.914	8.204
Trading Income / Loss (Net) (+/-)	42.794	45.277
Other Operating Income	20.088	50.752
Gross Operating Income	1.577.805	866.688
Expected Credit Loss (-)	86.589	7.438
Other Provisions Expenses (-)	32.792	22.761
Personnel Expense (-)	625.770	444.342
Other Operating Expenses (-)	267.753	204.523
Net Operating Income / Loss	564.901	187.624
Tax Provision (-)	152.191	37.601
Net Term Profit	412.710	150.023
Unconsolidated Financial Ratios (%)	30.09.2025	31.12.2024
Return on Assets ⁽⁴⁾	2,09	1,11
Return on Equity ⁽⁴⁾	12,68	8,47
Loans / Total Assets	45,24	31,58
Deposits / Total Liabilities	53,70	56,57
Capital Adequacy Standard Ratio	20,24	20,09

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

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

NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF 30 SEPTEMBER 2025

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

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

- At the end of September 2025, the Bank's asset size was realized as TL 25.7 billion. In the period examined, the major items of the Bank's placements consist of net financial assets amounting to TL 10,126 million with 39.4% share and net financial assets as measured by the amortized cost of TL 13,723 million with 53.4% share.
- The Bank's liabilities are composed of 81.6% total external resources. The most important part of liabilities is deposits amounting to TL 13,803 million and funds borrowed amounting to TL 6,129 million. Shareholders' equity, which constituted 18.4% of total liabilities, amounted to TL 4,728 million at the end of September 2025.
- Guarantees and warranties, which include letters of guarantee, letters of credit and other guarantees, went up by 51.4% compared to the previous year-end and stood at TL 24.667 million at end-September 2025.
- At the end of the third quarter of 2025, A&T Bank's net term profit realized as TL 412.7 million.
- Year on year basis, net interest income and net fee & commission income of the Bank increased by 103.7% and 61.9%, respectively.

IV. Ratings of the Bank

Fitch Ratings, the international credit rating agency, reported in its rating report dated July 10, 2025 that the Bank's credit ratings are updated as follows:

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

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

- In the third quarter of 2025, Mr. Zafer Basri YUKSEL has become a Member of the Board of Directors as of 06.08.2025. Mr. Wail J. A. BELGASEM has resigned from his position as a Member of the Bank's Board of Directors as of 06.08.2025.
- Member of the Board of Directors Mr. Fakher Muftah Omar BUFERNA has been appointed as Vice Chairman of the Board of Directors as of 06.08.2025.
- Mr. Saleh Ah H. KESHLAF has become a Member of the Board of Directors as of 18.09.2025
- As of 30.09.2025, the memberships of the Board of Directors are as follows:

Mr. Yasin ÖZTÜRK	Chairman
Mr. Fakher Muftah Omar BUFERNA	Member (Deputy Chairman)
Mr. Zafer Basri YUKSEL	Member (Deputy General Manager)
Mr. Abdalkhalig Mohamed M. IBRAHIM	Member
Ms. Selen GİYİM	Member
Mr. Hüseyin Serdar YUCEL	Member
Ms. İmge Hilal SOYLUOĞLU CANLI	Member
Mr. Nouri Ali Mohamed ABOFLEGA	Member
Mr. Saleh Ah H KESHLAF	Member

**NOTES TO UNCONSOLIDATED FINANCIAL STATEMENTS AS OF
30 SEPTEMBER 2025**

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

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

- In the third quarter of 2025, Mr. Abdalkhalig Mohamed M. IBRAHIM was appointed to the Bank’s Audit Committee on 06.08.2025 and was elected as the Chairman of the Audit Committee.
- As of 30.09.2025 the memberships of the Audit Committee are as follows:

Mr. Abdalkhalig Mohamed M. IBRAHIM	Chairman
Mr. Hüseyin Serdar YÜCEL	Member
Ms. Selen GİYİM	Member

During the period, there has been change in the Managers of the Units responsible for the Internal Systems:

- Mr. Wail J. A. BELGASEM resigned from his position as General Manager on 06.08.2025, and Mr. Zafer Basri YUKSEL was appointed as Acting General Manager as of 06.08.2025.
- Mr. İlhan GUVEN resigned from his position as Head of the Inspection Board on 01.09.2025.
- Mr. Ali KASTAL resigned from his position as Head of the Internal Control Department on 01.09.2025.

VII. Changes in the Membership Structure of Other Governance Committees

Changes in the Membership Structures of Other Management Committees:

- Mr. Wail J. A. BELGASEM resigned from his positions as a Member of the Corporate Governance Committee and a Member of the Credit Committee on 06.08.2025.
- Mr. Fakher Muftah Omar BUFERNA was appointed as a Member of the Remuneration Committee as of 06.08.2025.

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

- Corporate Governance Committee

Mr. Yasin OZTURK	Chairman
Mr. Nouri Ali Mohamed ABOFLEGA	Member
Mr. Hüseyin Serdar YÜCEL	Member
- Compensation Committee

Mr. Hüseyin Serdar YÜCEL	Chairman
Ms. Selen GİYİM	Member
Mr. Fakher Muftah Omar BUFERNA	Member
- Credit Committee

Mr. Yasin OZTURK	Chairman
Ms. İmge Hilal SOYLUOĞLU CANLI	Member

VIII. Other Issues

There is no significant changes apart from the above-mentioned explanations compared to the 2024 Annual Activity Report of the Bank, which has been prepared according to “the Regulations on the Principles and Procedures relating to the Preparation and Publication of the Annual Activity Report prepared by the Banks”.

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